



# Policy recommendations for a longer working life

Baltic Sea Labour Forum for Sustainable Working Life



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# INTRODUCTION

This report includes policy recommendations aimed at extending working lives, resulting from the project *Baltic Sea Labour Forum for Sustainable Working Life* that was funded by the Swedish ESF Council and Swedish Institute and implemented between June 2019 and June 2022.

The aim of the project was **to support the improvement of working life conditions and lifelong learning provisions, systems, and policies for an older labour force (55+) to promote active ageing and employability in the Baltic Sea Region (BSR)**. The project had two transnational, multi-sectoral thematic working groups (TWGs): (1) Working conditions and age management and (2) Job opportunities for an ageing labour force, including entrepreneurship. The theme of lifelong learning was integrated into the work of both TWGs.

The policy recommendations in this report cover major themes that are essential for prolonging working life in the BSR (Table 1). They are drawn from a series of policy briefs<sup>1</sup> prepared under this project, providing a valuable insight into the heterogeneity in national contexts of 10 countries in the BSR<sup>2</sup>. The recommendations are based on contributions from employer organisations, trade unions, ministries, social insurance providers, ESF managing institutions, NGOs dealing with grassroots initiatives and academia.

The policy recommendations related to specific thematic areas are supplemented by cross-thematic chapters related to the effects of COVID-19 pandemic, as well as elaboration on the role of social partners.

**The BSR faces similar challenges of ageing populations, but significantly different national contexts need to be considered.**

Population ageing - defined as the increasing share of older people in the population - results from increasing life expectancy and decreasing fertility rates. It leads to a shrinking labour force, poses a threat to future economic growth, sustainability of public finances, and maintaining decent living conditions for an increasing number of senior citizens.

While population ageing is a common feature in the BSR, the national contexts differ considerably in the region. Therefore, we attempt to provide policy recommendations not only at a regional level, but also recommendations tailored for groups of countries in the BSR that we have formed based on similar national contexts.

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<sup>1</sup> See section *References* for the complete set of policy briefs. All materials are available on the CBSS website, [www.cbss.org](http://www.cbss.org)

<sup>2</sup> The 10 BSR countries were: Denmark, Estonia, Finland, Germany, Latvia, Lithuania, Poland, Sweden, Russia and Belarus. Participation of Belarus was suspended in October 2020, and that of Russia in February 2022.

Table 1. Thematic areas of the policy recommendations

A. Working conditions and health	B. Employment and Lifelong Learning	C. Equality in terms of age and gender	D. Socio-economic measures
<ul style="list-style-type: none"> <li>•Work-life balance</li> <li>•Working environment</li> <li>•Quality of work</li> <li>•Healthy ageing</li> </ul>	<ul style="list-style-type: none"> <li>•Employment services for older workers</li> <li>•Labour mobility</li> <li>•Senior/social entrepreneurship</li> <li>•Future of work</li> <li>•Employability</li> <li>•Adult learning</li> <li>•At work training</li> <li>•ICT skills</li> </ul>	<ul style="list-style-type: none"> <li>•Battling age discrimination and ageism</li> <li>•Ensuring accessibility</li> <li>•Gender equality</li> </ul>	<ul style="list-style-type: none"> <li>•Incentives to remain in work longer</li> <li>•Support for carers</li> </ul>
<p><b>•Related policy briefs:</b></p> <ul style="list-style-type: none"> <li>• (#1) <i>Gender perspectives on early retirement</i></li> <li>• (#4) <i>Health and early retirement</i></li> <li>• (#6) <i>What can employers learn from academia about retaining workers aged 55+?</i></li> </ul>	<p><b>•Related policy briefs:</b></p> <ul style="list-style-type: none"> <li>• (#2) <i>ICT skills and longer working lives</i></li> <li>• (#5) <i>Future work and technological change</i></li> <li>• (#7) <i>No service for old men,</i></li> <li>• (#8) <i>Senior Female Entrepreneurship</i></li> <li>• (#9) <i>Lifelong learning for older workers</i></li> </ul>	<p><b>•Related policy briefs:</b></p> <ul style="list-style-type: none"> <li>• (#1) <i>Gender perspectives on early retirement</i></li> <li>• (#3) <i>Age discrimination</i></li> <li>• (#8) <i>Senior Female entrepreneurship</i></li> </ul>	<p><b>•Related policy briefs:</b></p> <ul style="list-style-type: none"> <li>• (#3) <i>No service for old men</i></li> <li>• (#8) <i>Senior Female entrepreneurship</i></li> <li>• (#10) <i>Effects of Covid on older workers</i></li> </ul>

Our policy recommendations are based on several approaches:

- **A life cycle, inter-generational approach.**

While our policy recommendations focus on older workers aged 55 and above, we recognise the need for integrating a life-cycle approach in all policy recommendations. It builds on the insight that prolonging working life includes measures that start early and involve all workers in all age groups. The aim is also to connect age groups through an inter-generational approach to promote solidarity, cooperation and sharing of knowledge and experiences between age groups in the work force.

- **Human heterogeneity approach.**

Different life stories (intersecting with gender, race, ethnicity, and societal context) lead to significantly different characteristics of senior people. Therefore, policies need to consider these differences to efficiently address needs that are crucial for extending working lives and to avoid further polarization of the older labour force.

- **A holistic approach.**

While policy recommendations in the report are divided into thematic areas (Table 1), we recognise that what we need is an integrated approach that includes all relevant sectors for a concerted approach to making work more sustainable.

- **Focus on micro (individual), meso (organisation) and macro (national) levels.**

Factors that affect an individual's choice or prospects of prolonging his or her working life are many, complex and involve both aspects related to the individual worker (i.e., health,

education, financial situation), the employer, work, and workplace (i.e., working conditions) and eventually social and economic policies at a national level regarding employment, retirement, education, and health.

- **Integration of European Social Fund horizontal principles of gender equality, accessibility, and non-discrimination.**

Gender equality, accessibility and non-discrimination are cross-cutting issues in all the thematic areas of our policy recommendations.

# WORKING CONDITIONS AND HEALTH

## Working conditions

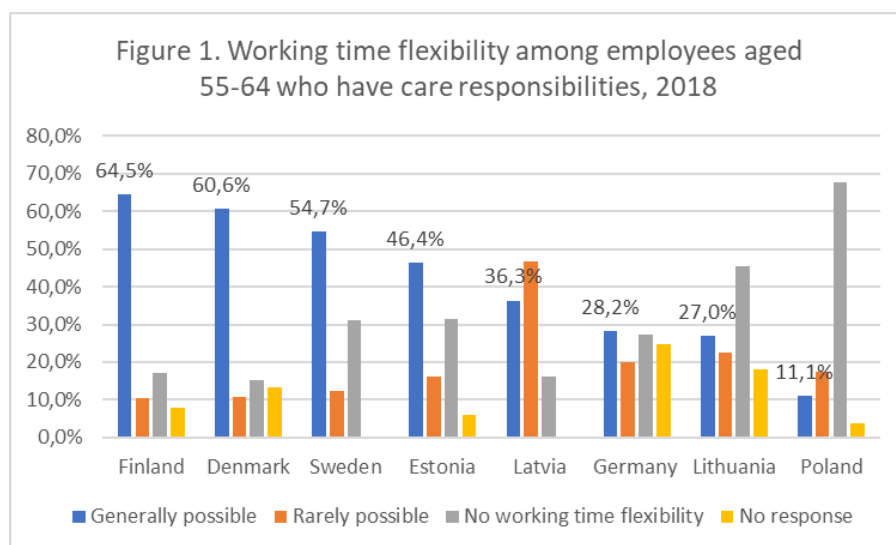
Working conditions include a range of elements that are crucial for the well-being of workers: the psycho-social working environment (i.e. social support, social demands and stress, working relationships with colleagues), job security, good managerial practices, task clarity and performance feedback, physical working environment (i.e. ergonomics, physical risks, hazardous tasks), working time and working schedule, flexibility of working hours, work-life balance, opportunity for self-realisation, career advancement, skills development and rewards.

### Context

*Working conditions are linked to length of working lives.* Research confirms the crucial role that working conditions play in workers' decision to retire or delay retirement in the age group 55-64. Research shows that factors that have a significant positive effect on delaying retirement include **flexible working hours; employees' ability to influence their own work; and opportunities to learn and to receive training at work.**

*The situation of older workers: cumulative effect of exposure to stress and negative factors in the working environment.* Compared to younger age cohorts, older workers generally report fewer problems with, for example, work-life balance. But it is the accumulation of risk exposures throughout working life that might cause detrimental consequences for workers when they reach the age of 55 and above, including ill-health, poor well-being and leaving work.

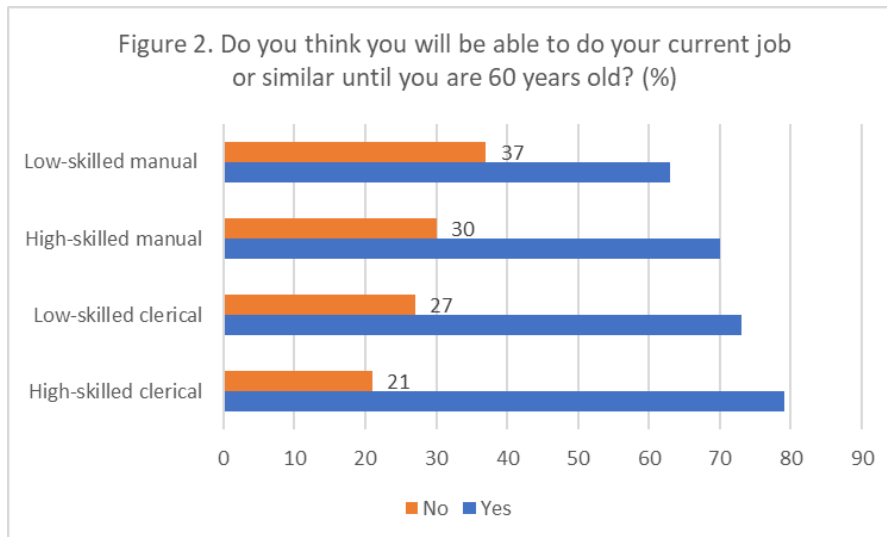
*Flexibility in working hours differs in the BSR.* Nordic countries show greater flexibility than other countries in the region with respect to this (figure 1).



Source: Eurostat



*Differences between types of occupations have implications for length of working life. Research confirms that barriers to and opportunities for prolonging working life differ between occupational groups, most markedly between occupations that involve seated and physical work (figure 2).*



Source: European Working Conditions Survey, Eurofound, 2018

### Policy recommendations

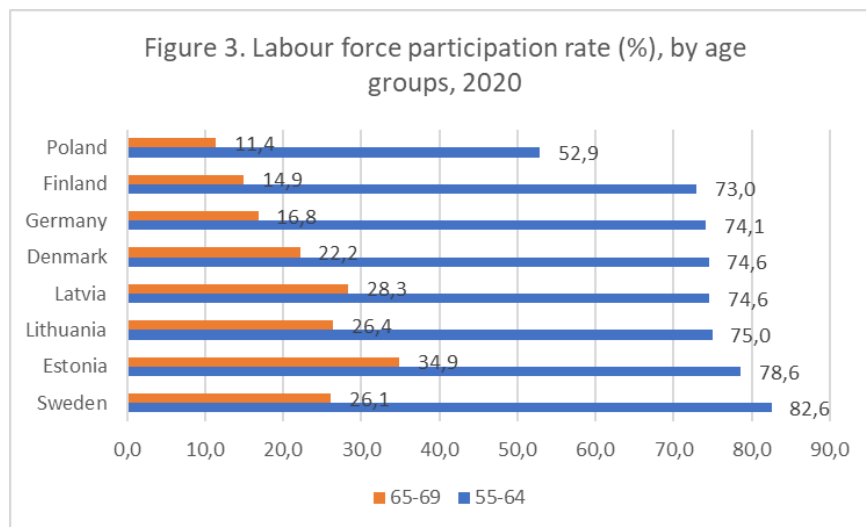
1. Invest in **motivational aspects to increase quality of work**: job control, social resources and rewarding working experiences.
2. **Ergonomics**: Invest in improving and **adapting workplaces for all age groups while ensuring accessibility**
3. **Policies to facilitate job transition**: incentives to leave the labour market early, such as early retirement schemes, do become increasingly attractive with age. However, if one could **switch gradually to a job better suited to later age career, accounting for individual mobility, health, and personal situation**, it is possible to postpone the labour market exit. This is especially relevant for jobs that involve physically demanding tasks.
4. **Shorter working hours** can motivate people to remain in work longer.
5. Introduce increased **flexible work arrangements**, with special emphasis on those countries in the BSR that research indicates have less of this: Poland, Estonia, Latvia, Lithuania, and Germany.

## Health and active ageing

Health is a multi-dimensional concept involving physical, mental, and social well-being, not only the absence of illness. As defined by the WHO, **active ageing** involves enhancing the quality of life as we age, creating opportunities for health, participation, and security.

### Context

*Poor health is the most common reason for early retirement in the BSR countries.* However, health can be both a push and a stay factor: poor health can be a reason for being pushed out of the labour market, while staying in the labour market can *vice versa* contribute to good health. Work can make us stay healthy both physically and mentally when the working conditions are right, providing us with financial stability and social inclusion.

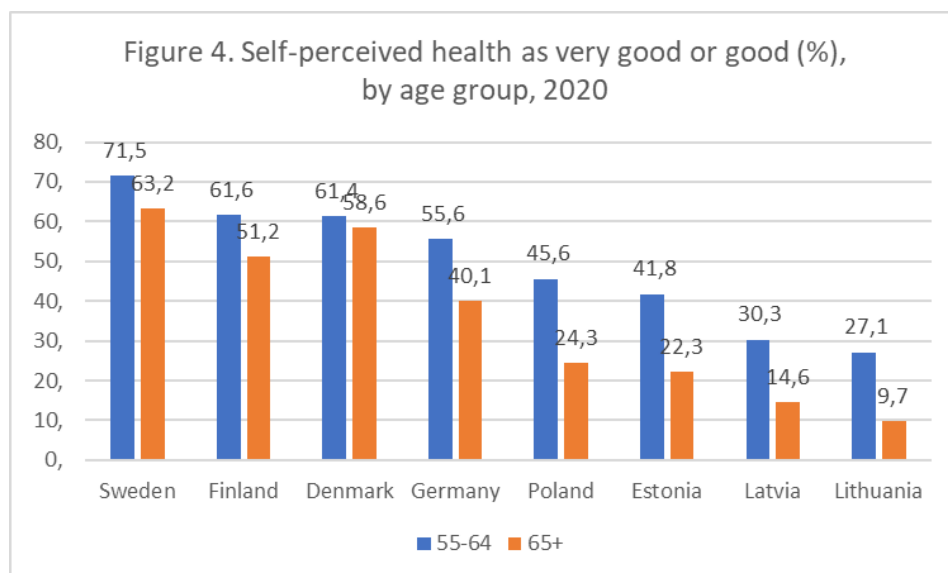


Source: Eurostat

*High labour force participation rates do not always correlate with self-perceived good health in the BSR.* In the BSR, employment rates in the age group 55-64 are the highest in Sweden (82.6%) and Estonia (78.6%). Lithuania, Latvia, Germany, Finland, and Denmark all range between 73 and 74%. Poland stands out with only 52.9% of its population aged 55-64 in employment. When it comes to employment in the age group 65-69, Finland, Poland, and Germany fall below 16.8%, while the Baltic states all range high between 26.4 and 34.9% of its population still working beyond the age of 65 (figure 3).

However, self-perceived health status in the age groups 55-64 and 65+ is markedly lower in the Baltic countries compared to the Nordic countries (figure 4). From this data, it is possible to draw the conclusion that in these states, many older people remain in the work force despite poor health for socio-economic reasons.





Source: Eurostat

### Policy recommendations

6. Be **preventative** instead of reactive **by adopting a life-course approach** to the management of workplace safety and health and prevention of risks – **age management as a human resource practice** is central (see section on age management).
7. Introduce **return-to-work measures** for those who are on sick leave. Research indicates that time is of the importance here - the longer a person is away from work, the harder it becomes to return.
8. **Adapting to individual needs:** take the full range of different individual needs into consideration when creating working environments.
9. Investment in **universal access to high-quality, preventive, effective and affordable health care** responding to the actual needs of the population.
10. National level policies should ensure **focus on measures in occupational health for those groups that are most prone to have health challenges at work**. Research indicates the following **risk factors** for poor health related to work: lower educational attainment; lower-skilled occupations; self-employment without employees; atypical contracts and being female.
11. Include measures to **promote mental health, as this has been a growing issue in many countries**. In Finland, for example, mental disorders were the main reason for disability pension in 2019. Main approaches include the promotion of well-being at work; various activities to prevent depression; early recognition and treatment; and the rehabilitation and return to work of people recovering from depression.
12. **Active ageing with incentivising tools:** need to create incentives for maintaining and improving one's individual health, starting from early age. This should be clearly presented as a personal gain and in the specific context of population ageing: people live longer and to maintain a decent living standard, we need to make the most of our shrinking labour potential. Incentivising tools should be researched - **in particular, to avoid increasing social inequalities (which are already significant regarding (healthy) life**

**expectancy**). It is of importance to engage various stakeholders (parents, kindergartens, schools, interest clubs, NGOs, healthcare, employers etc.)

13. Involving different stakeholders (employers, civil society, educational institutions, etc.), work towards ensuring access to prophylaxis, ergonomics, leisure-time physical activity, mental health, screening, access to healthcare service at very early stage of health problems.

## EMPLOYMENT AND LIFELONG LEARNING

### Employers' role to retain and hire older workers

#### Context

Labour mobility for those who lose or want to change their jobs, as well as job retention of older workers is of key importance for efforts to prolong working life. Employers are central actors in this regard. Perceived or actual gaps between costs and productivity are of relevance when employers consider hiring older workers. Furthermore, barriers to hiring older workers are linked to perceptions of older workers that are often stereotypical and ageist and are also linked to issues of workers' adaptability and flexibility.

#### Policy recommendations

14. **Financial incentives for employers:** Material incentives for the retention of jobs for older workers can be an effective measure; for example, the provision of tax incentives or the organisation of training at the expense of public funds (in whole or in part).
15. **Social partners** play an important role in developing collective agreements on working conditions that are more age-neutral, based less on seniority and number of years in work, and more on productivity and skills utilisation.
16. **Implementing measures to inform and educate employers about the benefits of age-balanced teams**, encouraging the recruitment of older workers, maintaining their jobs, and **creating jobs that are friendly to older workers**.
17. **Collaboration between employers, education institutions and public employment services** to ease transitions into and within the labour market.
18. Work at organisational level to **fight ageism** and **increase intergenerational solidarity**:
  - Distributing tasks according to ability/skills/knowledge.
  - Tutoring/mentoring/coaching schemes for senior workers to welcome and introduce younger workers to their working environment, including paths to allow them to fulfil their potential.
  - Knowledge/skills transfer programmes, both from younger towards older workers and from older towards younger workers, including IT and digital skills, transversal skills, customer relations skills, as appropriate.
  - The creation of knowledge banks to capture specific know-how and professional intelligence developed in-house and pass it on to newcomers.

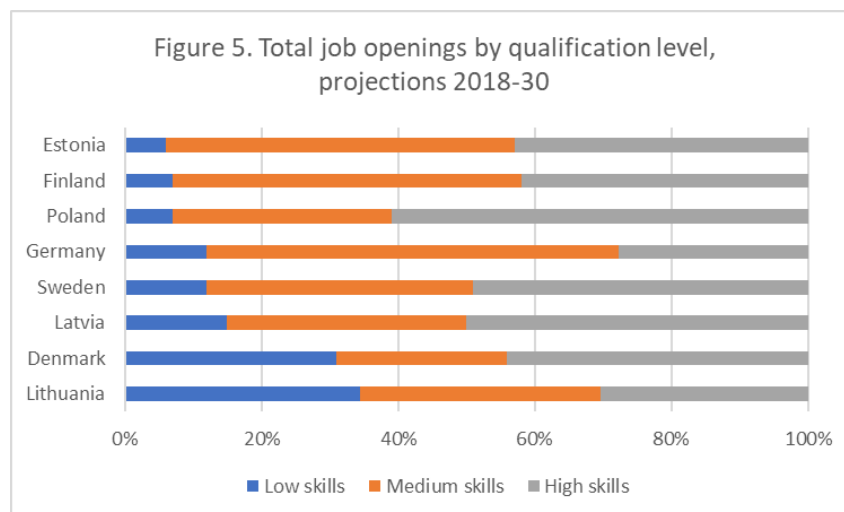
- Raising awareness on the importance of being age positive and promotion of age diversity, including considering different possibilities regarding the balance between ages within teams.
- Consideration of the feasibility of developing a **model of "employer friendly to workers of all ages"** and a system of public recognition of forms and methods of management, considering the interests of workers of all ages.
- The encouragement of teamwork among representatives of different ages, and the support of vocational training and adult education.
- Career prospects should not be reduced with age, also here employers' perceptions should change.

## Future of work

The jobs we have and the way we work are changing rapidly due to technological progress. As OECD points out, in the past workers were to expect few career changes, while now we are all likely to change jobs more often or adapt to new tasks.

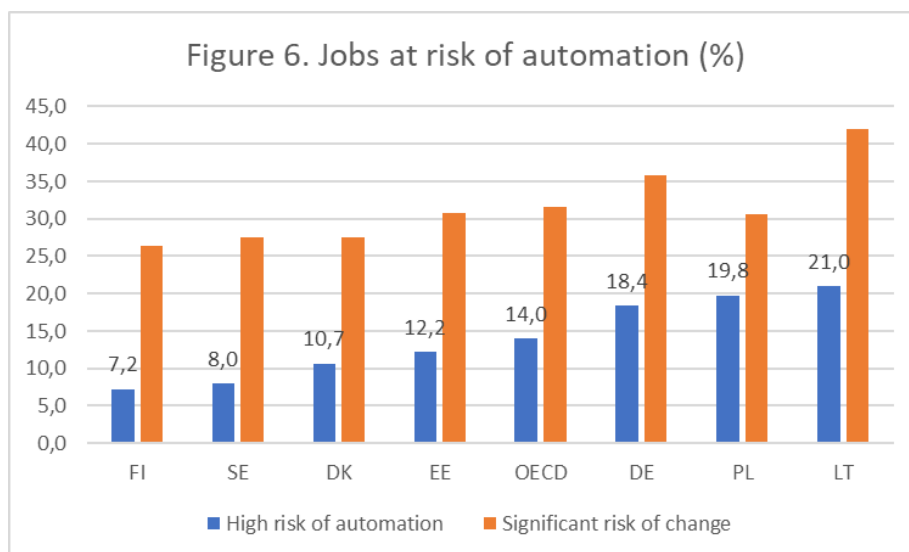
### Context

*There are two developments in the BSR: job polarisation and upgrading.* Job polarisation means that employment in low- and high-skilled jobs increases, while there is a hollowing out of jobs in medium-skilled occupations. Upgrading refers to an increase of employment in highly skilled occupations, while low-skilled jobs decline (figure 5).



Source: European Centre for the Development of Vocational Training (Cedefop), Skill Forecast, 2018

*The degree of risk of automation of jobs is linked to past ICT investments and structural economic characteristics – here great differences are seen between countries in the BSR.* A study from 2018 that estimated the risk of automation of jobs in the countries that participated in the OECD's survey of adult skills (PIAAC) shows a very heterogeneous picture for the BSR countries (figure 6). The risk of automation of jobs ranges from a high of between 18 and 21% of jobs in Germany, Poland, and Lithuania, to around 8% or less in Finland and Sweden



Source: OECD calculations based on the Survey of Adult Skills (PIAAC) (2012); and Nedelkoska, L. and G. Quintini (2018), "Automation, skills use and training", OECD Social, Employment and Migration Working Papers, No. 202

## Policy recommendations

19. As **routine jobs will be at the highest risk of disappearing due to technological change, policies that support workers' transition to non-routine jobs will have to be developed.** High-quality lifelong learning and vocational education with focus on non-routine tasks will be required.
20. **Education policies** will need to have a **life cycle orientation**, ensuring development of skills and competences for workers throughout their careers, preparing people for career changes and adapting to rapid technological change. Examples of measures: **provision of leaves for employees to undertake training and skills-upgrade (also including part-time workers), include rights to lifelong learning in collective bargaining and employment contracts.**
21. **Labour policies need to include strategies for transition between jobs for those that risk losing their jobs due to technological change.** There is need to focus on **inclusion of the vulnerable workers: low-skilled, low-educated workers.**
22. Social partners will have an important role in mediating working conditions for employees in new types of employment contracts, often short- and fixed-term.

## Senior entrepreneurship

Senior entrepreneurship is an option for older workers to remain in working life, serving the purposes of social inclusion, reducing inequalities, boosting social innovation and active ageing. It needs to be pointed out that senior entrepreneurs form a very heterogeneous group, where some have been working for decades as entrepreneurs and some are just planning to or becoming entrepreneurs.

**Social entrepreneurship**, based on a desire to create positive, social change and contribute to your community is also a viable option for seniors. Social entrepreneurship can be voluntary work but does not necessarily mean not drawing a salary. It involves running an initiative which aims at bringing in social change and profit making is not the primary goal.

### Context

Senior people, especially, women, are especially economically vulnerable and face high poverty risk. Pensions in many countries (in Lithuania, for example) do not guarantee decent living. An opportunity for senior entrepreneurship could help to solve these challenges and has a potential to strengthen national economies, in general.

### Policy recommendations

23. **Entrepreneurship** should always be **driven by voluntary choice**. It should not be perceived as a solution to being pushed out from the labour market due to insufficient skills or ageism. Support for senior entrepreneurship should thus be offered to individuals with aptitude for entrepreneurship and consider the fact that risking one's own wealth at late stage of working life may be not easy to make up.
24. There is a need of practical knowledge on entrepreneurship and need for peer-support in the different stages of entrepreneurship.
25. The digital aspect of our everyday life has changed entrepreneurship and older entrepreneurs need more support to find their ways of coping e.g., in social media.
26. Tailored support: There is a need for **support aimed at senior entrepreneurship**, that offers **networking between other senior entrepreneurs and knowledge in general skills in entrepreneurship [marketing, tools and software, finance, digitalisation]**. However, the aspect in these field shall not be general, but **focusing on the business that is about to be established**. For example, in the EntreFox project, that is aimed for 55+ entrepreneurs, all the digital pilots are tailored so that they respond to the specific needs of a certain company, not just providing general possibilities in different topics.
27. The needs vary with the status of the senior entrepreneur:
  - **For senior entrepreneurs who have been working in their own businesses for decades**, support should focus on **active ageing and lifelong learning** to give them possibilities to stay in working life as entrepreneurs as long as possible.
  - The seniors who are just planning to become entrepreneurs, have tremendous substance knowledge, but they are lacking networks and skills, that are needed to run the business [law, tax, marketing etc.].

## Employment services for older workers

### Context

An analysis of public employment services for persons who wish to work beyond official retirement age in Denmark and Poland leads to the conclusion that this age group is neglected (see policy brief #7).

Other issues we recognise in the BSR is low interest in evaluation of active labour market policies and activation strategies, lack of monitoring of individuals with the highest risk of job loss and poor outplacement services.

### Policy recommendations

28. **Support from Public Employment Services (PES)** should be **available to everyone looking for a job - regardless of age and eligibility**. By contacting PES while being eligible for other sources of income, the individual shows his/her interest in labour market participation. On the other hand, PES have accumulated a unique know-how to support job seekers and making older persons eligible to its services reduces the transactional cost of the labour search.
29. Denying access to PES services while maintaining early retirement schemes pushes out potential older candidates from the labour market.
30. **PES should consider the specific needs of older unemployed persons**, in particular the fact they might not be interested in a full-time job.
31. Pilot projects, such as the programmes for older workers in Poland, can provide labour offices with useful experience. However, separating older workers from others may lead to a negative selection of job offers.
32. PES should focus on clarifying competences and experiences for older workers, while also supporting initiatives related to skills and competence development through e.g., learning opportunities for adults.
33. Focus should also be on **provision of lifelong guidance**. It takes into account important societal issues affecting adult career choices and contributes to a socially equal and sustainable society.
34. There is need to **ensure better focus on reintegration of elderly adults in the labour market** and just transition of elderly workers by **guaranteeing training to the unemployed and low-qualified people with the effective implementation of the Council Recommendations on Upskilling Pathways** and on the integration of the long-term unemployed into the labour market.
35. Some older workers would benefit from **peer support and professional support in describing their know-how and skills**: this meta-skill was not taught or talked about so much earlier and boosting these skills would benefit the older jobseekers a lot.
36. More attention should be paid to **monitoring the individual situation of labour market participants (labour market, insurance history, life-long learning activities) to predict and prevent some issues affecting the labour market activity negatively**. This is possible when individual histories are recorded in big databases and analytical tools are

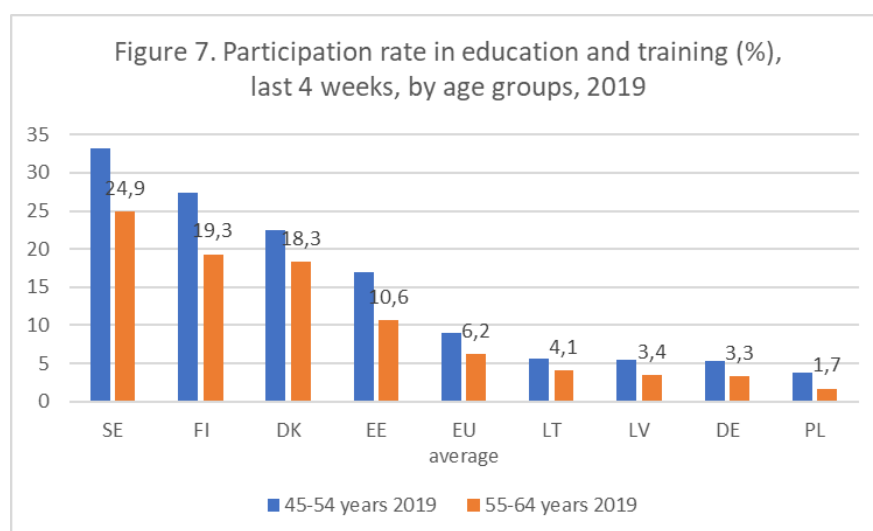
available. We would expect not only increased efficiency of public employment services, but also reallocation of resources where needed.

## Lifelong learning

Access to upskilling, re-skilling, training and learning throughout our working lives is of vital importance for all of us to be able to remain in today's deeply and rapidly transforming labour market. It is also considered a social right in the EU through the European Pillar of Social Rights, which enshrines the right to education, training, and lifelong learning as its first principle.

### Context

*Participation rates in education and training are lower in the age group 55-64 and vary greatly in the BSR. When asking people if they participated in education and training during the last 4 weeks, the EU average participation rate in the age group 55-64 was 6.2% in 2019. Germany, Latvia, Lithuania, and Poland showed very low participation rates - between 1.7 and 3.3% - in this age group. Here, the Nordic countries stand out with considerably higher participation rates: between 18.3 and 24.9% (figure 7).*



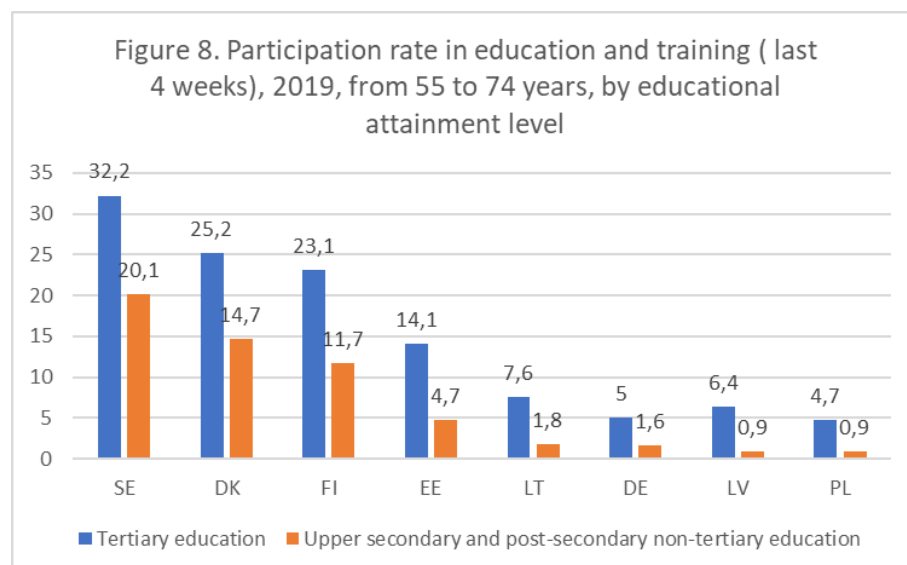
Source: Eurostat

*Educational attainment levels have a major effect on participation rates in training and education later in life (figure 8). Those who have completed longer educations are also more prone to go back to learning again. Participation in education and training in the age group 55 to 74 in 2019 was consistently higher among people with tertiary education compared to persons with upper secondary and post-secondary non-tertiary educations in all BSR countries.*

*Barriers to accessing learning and training can be of dispositional, situational, and institutional character. Dispositional barriers are related to attitudes and self-perceptions of learners about themselves. Looking at people aged 55+, the perception that one is too old for learning and education constitutes one of these barriers. Lacking self-confidence and motivation are other barriers. Situational barriers refer to the situations that older workers could find themselves in that would hinder them from participating in learning and education, i.e., family responsibilities, such*



as care of children and elderly. Older learners may also face institutional barriers. Lack of provision or opportunity to education and learning, timing of provision, high costs, high entry qualifications, or a general lack of flexibility are all examples of institutional barriers that can discourage older learners.



Source: Eurostat

## Policy recommendations

37. Institutional barriers need to be addressed: **costs** for training, the **offer of education** and training, **availability of information**
38. The **offer should respond to the actual and anticipated needs of the labour market**: increased dialogue between labour market and educational institutions required towards this end.
39. **Life-cycle approach to LLL**: From an early age, children should be taught that education and training are lifelong and do not end with graduation from school or university. To this end, it is advisable today to include elements of lifelong education in the school curriculum.
40. **Upskilling and reskilling are of special importance** in the **age group 40-50**. At this stage, many have half of their working life behind them, but still have half to go. Skills acquired at school are most likely obsolete (not everyone is updating them), and even jobs themselves may become obsolete. This is where skills development and re-skilling interventions are of crucial importance.
41. **Ensure access to digital technology in education**: All learners and educators, the school community and society, should be able to benefit from the accelerated use of digital technology in education. There is thus a need to ensure that all issues around technological developments, Artificial Intelligence, learning analytics, data mining and protection, and new digital content that supports education, is developed in partnership with teachers and educators.
42. There is need to **broaden the scope of investment to vulnerabilities in access to equitable and quality, all-inclusive education and training systems** through targeted

measures focusing on the most disadvantaged. This should include provision of additional support to make sure students have access to digital learning or internet facilities.

43. Through the **implementation of the first principle of the Pillar of Social Rights**, ensure that **elderly adults and workers** have the right to and are **guaranteed access to quality and inclusive employee training** to participate fully in society and **manage successfully transitions in the labour market**. This means ensuring trainings on key competences, basic skills, and professional skills development at all skills levels.
44. **Regarding dispositional barrier: advocacy activities to ‘open the eyes’ of those who do not see any need of learning or training** – that is go beyond those who ask for opportunities to participate in learning and training, thus focus on changing perceptions about LLL and the notions of what it means to participate.
45. **Addressing individual barriers:** A possible step to encourage participation in lifelong learning among older adults is developing an **information campaign for older people to encourage them to take advantage of new learning opportunities and to stop considering themselves unteachable** (“it’s too late for me to learn something new!”)
46. Addressing employers: **for employers to draw their attention to the potential of older people and motivate them to take advantage of existing opportunities**
47. **For educational institutions - to consider the learning potential and specificity of older people.** There is need to encourage the participation of employees of pre-retirement age in vocational training and retraining programs with the opportunity to take a different role in the team or move to a new position.
48. Implement **the benchmarks on adult learning, learning for low-skilled people, and learning on digital skills, as per an improved European Skills Agenda** with special attention to elderly workers and adults, supported by effective investment (at the EU and national level) and national adult learning strategies.
49. Ensure that elderly workers benefit from **paid educational leave (ILO Convention 140):** for training, to access full qualifications, and to participate in validation processes.
50. Ensure **free quality guidance and counselling about training and job opportunities for adult learners of all age** and support the training representation systems of the trade unions with effective national support.
51. Monitor the effective provision of trainings by, and financial contributions of, the employers to workers’ training, with special attention to elderly workers supported by **Social Partners Agreement on Digitalisation** which says that employers need to pay for the job-related trainings.
52. Regarding **remote and rural areas**, possibilities for **distance learning are important**. Good internet connection is a basic need nowadays and is not delivered in all rural and remote areas. The possibility of introducing **financial incentives (discounts, subsidising tariffs for Internet access) to reduce the digital divide** between urban and rural areas should be considered.

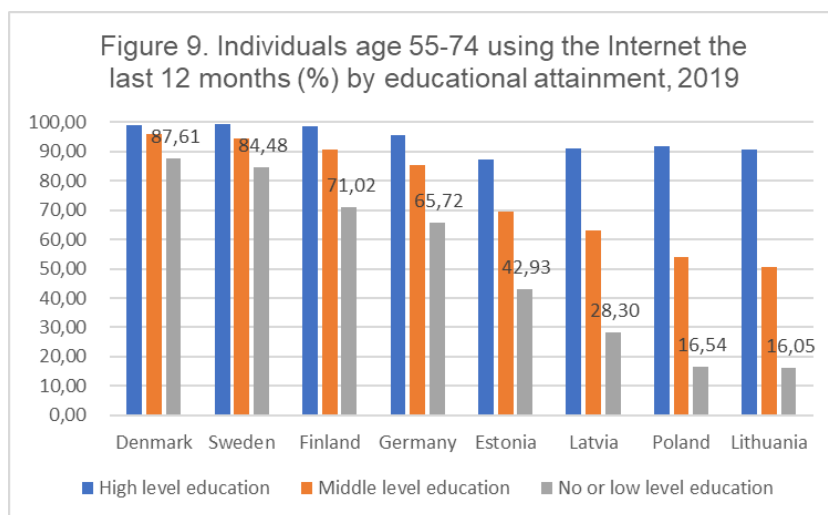
## ICT skills

### Context

*A digital divide.* Some research predicts that up to 85% of all future jobs within the European Union will require at least basic digital skills. However, ICT skills are not equally distributed. Research shows that some groups are at a higher risk than others of being left behind - women, older people, low-educated, low-skilled workers, as well as those unemployed. There is also a difference between rural and urban areas.

*Divide in the BSR.* For highly educated older individuals, the figure is similar in all BSR countries: a high proportion - between 89 and 99% - used the internet the last 12 months in 2019 (figure 9). However, figures differ starkly in the region when looking at individuals with middle, low or no educational attainment in this age group. In Poland, only 16% of individuals with no or low educational attainment used internet services in the last 12 months in 2019, which is a difference of over 75 percentage points compared to those highly educated.

Lithuania shows a similar significant divide of almost 75 percentage points, while the figure exceeds 62 and 44 percentage points respectively for Latvia and Estonia. In the Nordic countries, on the other hand, the divide between those with higher educational attainment and individuals with no or low educational attainment is visible, but smaller: the difference in frequency of internet use between these groups was almost 28 percentage points in Finland in 2019, and 15 and over 11 percentage points, respectively, for Sweden and Denmark.



Source: Eurostat

### Policy recommendations

- 53. Targeted education policies to support digital inclusion of older workers**, to ensure focus on those that risk being left behind: low-educated, low-skilled workers, as well as those unemployed. Specific focus for the Baltic countries and Poland should be on low-educated segments of the population.

54. Lifelong learning measures need to be designed to consider the transformative nature of jobs – ICT skills that match growing and evolving requirements of jobs need to be accessible to also older workers to ensure that they can stay in work or transfer to new jobs.
55. Based on OECD findings<sup>3</sup>, ensure that efforts to increase ICT skills go hand in hand with efforts to improve numeracy and literacy skills in countries where that is a special concern.
56. Policies that boost the potential of technological progress in improving work and working conditions and making the age-friendly and inclusive
57. Policies at the **macro level need to take into consideration the digital divide linked to geographical location** that exists within the BSR
58. Policies that **address ageism related to use of ICT** are needed, here the role of non-formal and informal learning options are of interest.
59. **Learning ICT skills at work** is optimal. This is exemplified in a good practice from Finland, and ESF funded project which used a cooperation model between universities and small entrepreneurs where learning has been context-oriented *aka* tailored to the entrepreneur's daily activities, rather than providing basics of a certain ICT related topic (see policy brief #2 for further details about the project)
60. **Technologies** really need to be **developed for people** (not vice versa) and the **differences in the abilities** of people need to **be considered** much better than now. These aspects need to be **scrutinised in the funding instruments which aim to improve technologies**. The EU should try to encourage private investors to take this into account, too.

## EQUALITY IN TERMS OF AGE AND GENDER

### Battling age discrimination and ageism

Age related discriminatory practices stem from prejudice and negative age-related stereotypes, which can be found at individual, organisational and institutional levels. The concept of ageism refers to the stereotypical construction of older people, ageing, and old age.

At a societal level, age discrimination has consequences for the economy, as it may lead to lower availability of experienced workforce. This can have negative implications for productivity and economic growth. At an individual level, discrimination in employment practices has negative effects on the employee's health and well-being, research has demonstrated. It also affects how older workers look for work: due to age discrimination older people may restrict their job search to sectors which seem to be less discriminating, even focus on poor-quality jobs only, or they may stop searching for employment altogether. Age discrimination also has implications for the solidarity between generations and age groups.

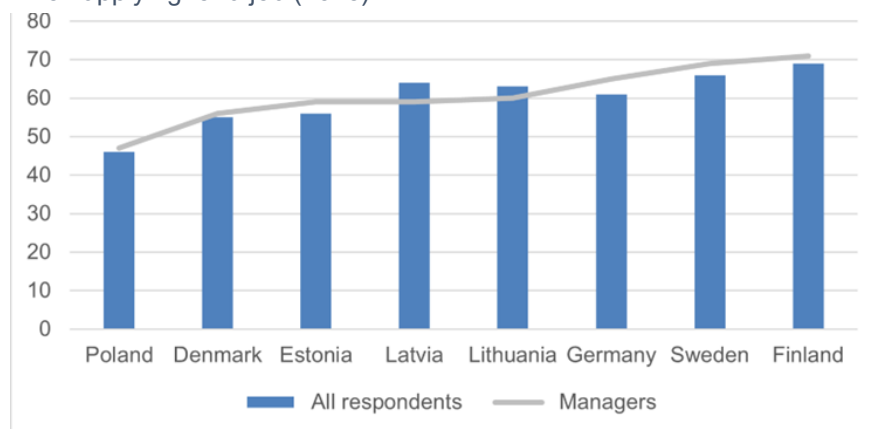
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<sup>3</sup> OECD Skills Outlook 2019, Thriving in A Digital World, [https://read.oecd-ilibrary.org/education/oecd-skills-outlook-2019\\_df80bc12-en#page1](https://read.oecd-ilibrary.org/education/oecd-skills-outlook-2019_df80bc12-en#page1)

## Context

Age discrimination is a barrier to longer working lives: many older people face difficulties related to their age when looking for a job, and in accessing opportunities to training and career development at work. Age discrimination also occurs in relation to retention of older workers, especially in economic downturns. *Special Eurobarometer 437, which assessed discrimination in the EU in 2015, showed that on average 60% of respondents, including managers, found that older age is a factor that puts job applicants at a disadvantage.* In the BSR, the figures range from 46% in Poland to 69% in Finland (figure 10).

Figure 1. Share of respondents who indicate that being older than 55 years old may be a disadvantage, when applying for a job (2015)



Source: Eurobarometer 437

## Policy recommendations

61. Defy conventional narratives of aging!
62. **Awareness raising:** In addition to strong legal frameworks for addressing discriminatory practices in the workplace, measures need to be concentrated on **changing the prevailing prejudices and stereotypical views regarding older people.** These measures should be directed not only at employers and employees in the workplace, but also at society at large, as ageism at work stems from negative perceptions in society. This work will entail awareness raising, which to be effective **and reach the right audience needs be adapted to specific societal contexts and labour structures.** Women and vulnerable groups should receive specific attention here.
63. **Efforts also to address the self-perception** of older workers, building self-esteem and confront perceptions of age that might also affect the worker herself negatively.
64. **Anonymous recruitment practices** need to be developed and made mainstream: this practice tackles discrimination in many ways (gender, cultural background, age)
65. Enforcement of the prohibition of age discrimination in recruitment, job retention, promotion and training of employees should be strengthened, and the grievance system should be simplified.
66. **Fostering intergenerational solidarity: Specific actions related to the workplace** are needed, such as ensuring a proper age mix, which will foster intergenerational solidarity

and understanding, knowledge transfer and learning. Age management practices and introducing incentives for employers to retain older workers are means to do this.

67. To deepen the relationship between generations, consideration should be given to expanding the range of **events with the participation of representatives of different generations**, which will allow to root the idea of contacts between generations as a common occurrence.
68. There would also, for example, be the possibility of including special modules in the school curriculum to address different stages of life, including older age, which will contribute to the **formation of empathy, sympathy and understanding in schoolchildren in relation to representatives of the older generations** (practical exercises can be especially useful).
69. To foster intergenerational solidarity, **multi-generational volunteerism** can be encouraged, opportunities should be explored to involve older people (not just grandparents) in the emerging open preschool education system, and the creation of institutions for joint care of representatives of different ages, for example homes with nursing homes.

## Gender equality at work, in education and health

Gender equality is a fundamental human right and leads to sustainable societies. A gender dimension is essential to include for work to become sustainable, i.e., leading to longer, healthier lives both at work and in life.

### Context

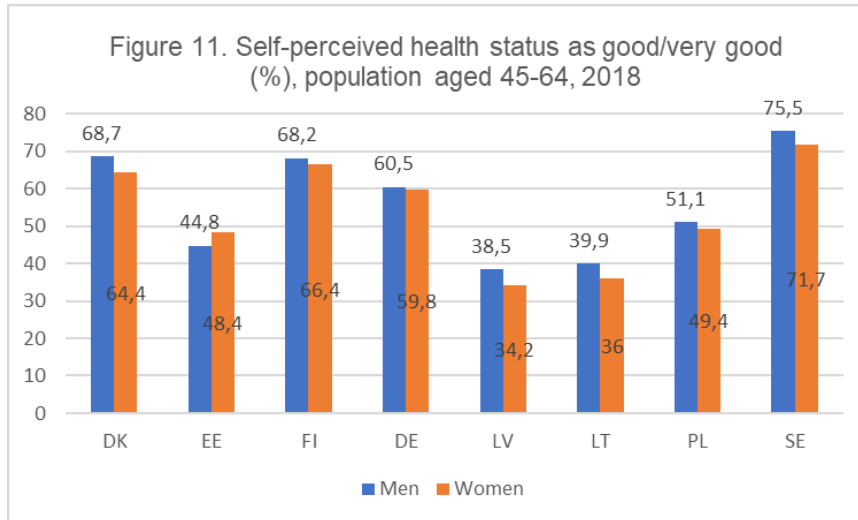
*Older women face a double discrimination in the labour market.* Discrimination at work is a push factor affecting both older people in the form of age discrimination and women in the form of gender discrimination. Senior women, therefore, face a double discrimination in the labour market. For older people, finding a job having passed the age of 55 might be hard due to ageist attitudes. Women, face the 'glass' ceiling preventing them from advancing to senior positions in organisations, in businesses that are often pre-dominantly led by men.

*Women's and men's participation in the labour market differ greatly*, which means that they are exposed to different occupational hazards. The European Agency for Safety and Health at Work (EU-OSHA) differentiates between gender segregation at two levels.<sup>4</sup> There is horizontal gender segregation with regards to the type of sectors that women work in (over-representation in health and social work, education and other service activities) and vertical segregation, which refers to a concentration of women lower down in the hierarchy within a company or sector. Furthermore, the type of work contracts held by women is also more often part-time and temporary compared to men, which might prevent women from accessing support in the form of human resources and occupational health services, EU-OSHA points out.

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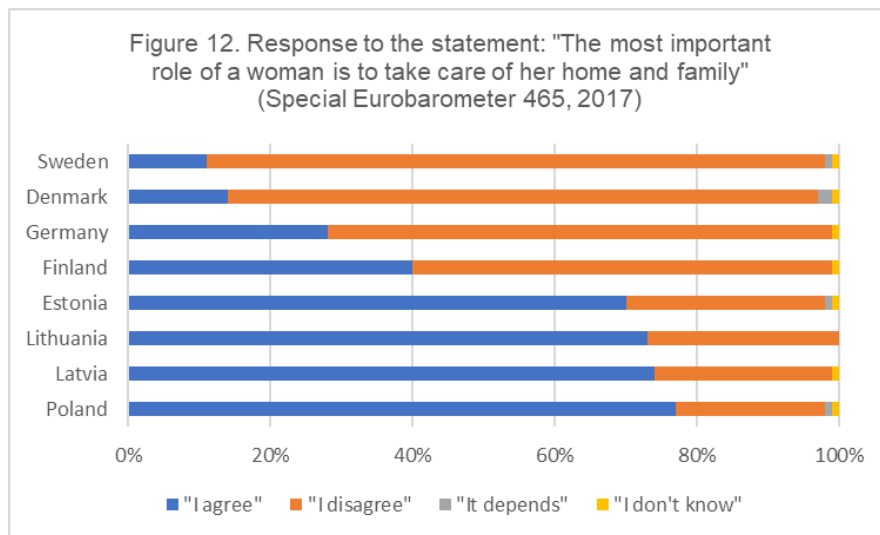
<sup>4</sup> European Agency for Safety and Health at Work -EU-OSHA (2016) *Women and the ageing workforce - Implications for Occupational Safety and Health, A research review*, Luxembourg: Publications Office of the European Union

A consistent gender pattern is visible through all countries and age groups, where less women than men report that they are in good or very good health (figure 11).



Source: Eurostat

Incentives for women to stay in the labour force are also related to societal norms. Results from Special Eurobarometer 465, which explored discrimination in the EU in 2017, illustrate significant differences between BSR countries when it comes to views on women and their domestic roles (figure 12.)



Source: Eurostat

## Policy recommendations

70. Recognise the importance of evolving societal norms towards more equal gender perceptions, advocacy work to support this. Underlying biases and stereotypical norms related to gender need to be addressed through awareness raising.

71. It is of vital importance to include a gender dimension in age management.



72. Gender needs to be mainstreamed in all policy responses aiming at prolonging working life.

## SOCIO-ECONOMIC MEASURES

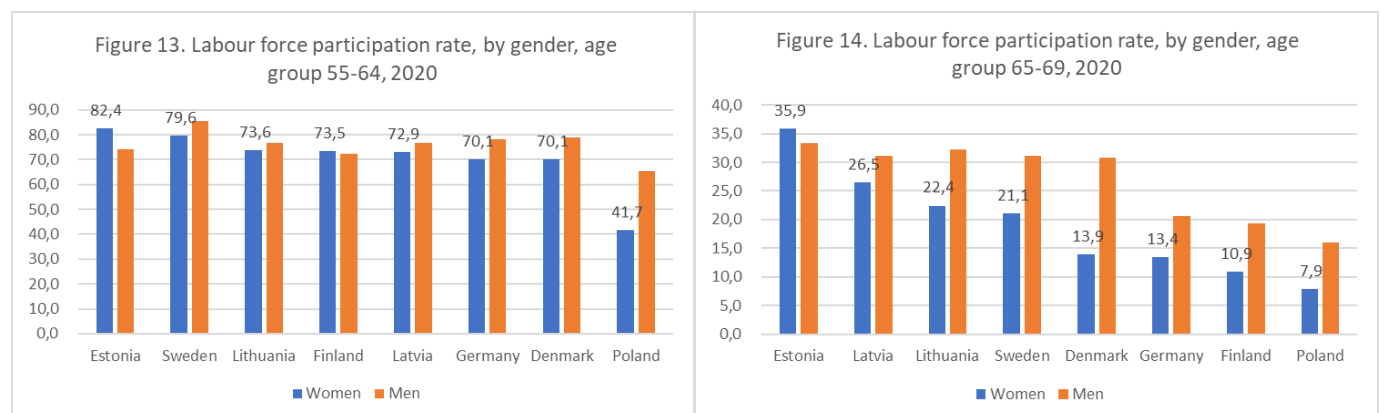
### Support to caregivers

#### Context

*Demography.* For purely demographic reasons, provisions of long-term care will become a policy challenge in all BSR countries. As the population ages, the demand for care will increase, while the pool of potential caregivers will shrink.

*Most BSR countries show a gender balance in terms of labour force participation in the age group 55-64. It fades in the age group 65-69, though* (figures 13 and 14). In Estonia and Finland women's labour force participation rate exceeded that of men in the age group 55-64 in 2020.

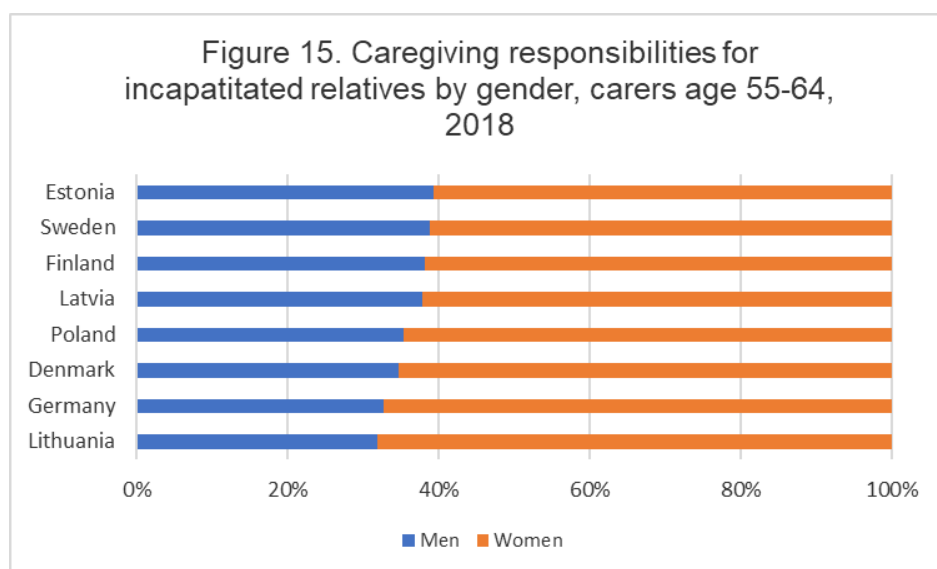
*Informal caregivers are pre-dominantly women* (figure 15). *Caregiving duties affect work-life balance and has financial implications.* Informal caregivers are unpaid and untrained persons who take care of a family member, relative or acquaintance. Statistics indicate that a significant part of the caregiving burden falls on women. For a woman who also holds a job, caregiving responsibilities negatively affect prospects for full-time employment and career advancement, as well as access to skills development.



Source: Eurostat

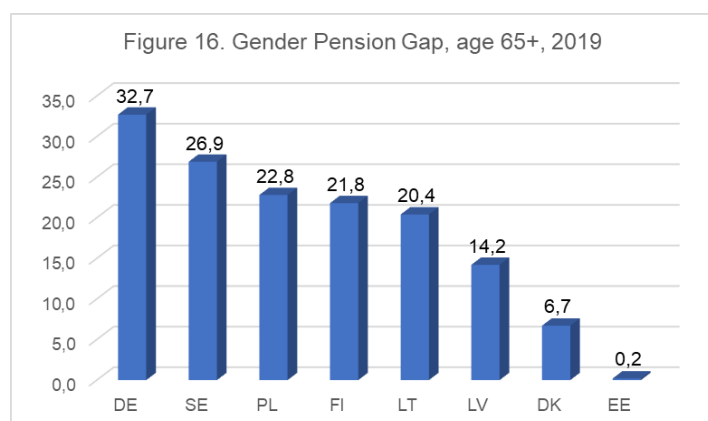
*Women's possibilities to remain in working life despite caregiving duties and to manage work-life balance depend on the prevalent caregiving model, i.e., caregiving practices.*

- Developed and mature support schemes for carers: this model stems from the idea that society is responsible for the organisation of the care and is prevalent in Finland, Sweden and Denmark.
- Underdeveloped support schemes for carers: institutional care that is provided by the state is either difficult to obtain or insufficient. This model prevails in Poland and the Baltic states.



Source: Eurostat

Periods of interrupted and low paid work further affect the career and pension wealth of women. This is illustrated by the **gender pension gap** (figure 16). The gender pension gap shows the percentage by which women's average pension income is lower compared with men, i.e., the difference between men's and women's average pension. Pension earnings of women in the age group 65+ in Sweden, for example, were 26,9 percent lower than that of men in 2019.



Source: Eurostat

## Policy recommendations

73. Efforts to **reconcile work and informal caregiving at the employer level**: flexible working hours, adapted leave schemes, advocacy work to increase understanding of double roles of informal caregivers
74. **Strive towards universal formal provision of long-term care** in those BSR countries where it is not yet in place, as it is a driver in efforts to improve gender equality in the labour market. Domestic and informal care must be formalised, and professional care facilities must be funded, and should be accessible, affordable, and of high quality. By

professionalising care provision, we can improve the conditions of potential family carers, boost demand for institutional carers and increase the quality of caregiving while decreasing family burden. It is worth mentioning that family care provision affects not only labour supply itself, but also job selection (lower remuneration, lower odds of promotion) - because of lack of choice.

75. Poland, Lithuania, Estonia and Latvia: a **redesign of the supply of care services in 'familistic' countries** will be needed, including deciding on how to cover future needs, avoid further draining of the labour market and burdening individuals. Such a debate should include the design of the system and financing of LTC, as well as its links to the labour market (work flexibility, relief schemes etc.). It will require an increasing supply of professional caregivers.
76. The countries with developed and mature support schemes for carers - Denmark, Sweden and Finland: **improve working conditions and salaries of caregiving personnel**, ensuring quality of work and quality of care.
77. **Further analysis** is needed to establish what the **real scale of early labour market exit among women is due to caregiving duties** and how to reduce selection bias, i.e., pushing out the most vulnerable workers from the labour market. In the meantime, ways of relieving caregivers, also by promoting a more equal burden, should be further explored.
78. The **context of labour migration in the BSR** should also be considered in relation to the need for professional caregivers.
79. **Recognise the importance of evolving societal norms towards more equal gender perceptions, advocacy work to support this.** As seen from research conducted in Poland, for example, societal norms regarding gender roles are evolving. This is an inevitable development in countries where underdeveloped support schemes for carers prevail, as it will not be possible to cover increasing needs for care due to the demographic change.
80. **The gender pension gap must be addressed by tackling the gender pay gap** and the systematic undervaluation of the work performed by women.
81. **To prevent older age poverty among women and shrink the gender retirement gap:** efforts to **increase women's full-time employment**, relieving their caregiving duties and making them more gender equal is part of the solution here, setting up all the **work-life balancing measures**.
82. **Gender stereotypes in job access and career progression must be addressed.** It is crucial to engage in actions against undeclared and unprotected work; and to reduce forms of atypical work that do not foresee social security and that shift the responsibility of future risks, such as income maintenance in old age on individuals.

## EFFECTS OF COVID-19 ON OLDER WORKERS

One of the highest risk groups for Covid-19 is older people, why specific focus on older workers and an analysis of how they have been impacted during the epidemic is merited. The conclusions are drawn from findings in three rounds of the Eurofound survey *Living, working and COVID-19*

(April/May 2020, June/July 2020, February/March 2021).<sup>5</sup>Older workers refer to people aged 50 years and above.

## **Financial strain**

The pandemic increased the economic uncertainty in all BSR countries, but the most visible and most persistent difficulties in making ends meet occurred in poorer countries, the Baltics and Poland. The Eurofound survey shows that the share of BSR citizens who reported having difficulties making ends meet varied considerably from country to country. In Denmark, for instance, at no point during the pandemic did it exceed 20% for the age group 50+. In Estonia, Latvia, Lithuania, and Poland, however, more than half of 50+ respondents indicated on having at least some difficulties making ends meet.

The Eurofound survey furthermore shows that people 50+ considered losing their home to be well within the realm of possibility due to Covid-19. Again, we see differences between BSR countries with this regard. If more than 80% of Finns and Danes considered losing their homes "very unlikely", almost 50% of Poles aged 50 or more considered losing their home to be "very unlikely". The proportion was somewhat higher in Lithuania and Latvia, but there the number of 50+ citizens who were convinced of losing their accommodation was the highest in the region.

The most common types of support received by citizens during the Covid-19 epidemic were unemployment benefits; deferrals, reductions or cancellation of tax, mortgage, loan or debt payments; and wage support. On average, 4% of BSR citizens received it. The cross-country differences in the BSR are, however, significant. For example, 14% of Lithuanians and 11% of Finns aged 50 or more admitted to receiving unemployment benefits during the pandemic period, while virtually no Pole from that group (0.5%) was granted such a benefit.

## **Policy recommendations**

83. In short term, public policies must be focused on supporting overall economic and income growth, as well as targeting within-country and intergenerational inequalities.
84. 50+ workers are typically more vulnerable in times of economic stress and susceptible to unemployment or loss of income from different reasons. To avoid financial strain, targeted public support aimed at providing job security and supplementary income in times of need must be designed.
85. If applicable, it is important to assess to what extent ownership structures or mortgage popularity contribute to the perception of housing insecurity in certain BSR countries.

## **Work-life balance and mental strain**

Because of the Covid-19 pandemic, multiple difficulties appeared simultaneously: increased health risks, economic strain, isolation, unexpected care commitments etc. This affected individual well-being negatively. Working from home became a reason for deteriorating work-life balance for many. At the same time, for others such an option was unavailable, making them susceptible to sickness.

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<sup>5</sup> <https://www.eurofound.europa.eu/data/covid-19>

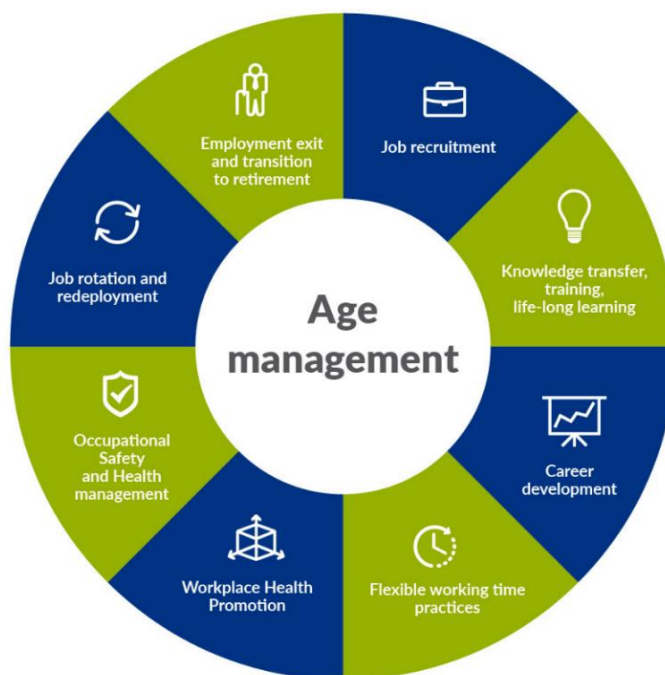
## Policy recommendations

86. The overall level of development, prevalent work arrangements and typical working time matter for work-life balance and for how severe the impact of Covid-19 on work-life balance has been. However, it is worth studying to what extent pre-existing institutions and culture were relevant to the outcomes recorded during the pandemic.
87. It is important to conduct an in-depth investigation on the reasons for which high mental health was maintained during Covid-19 in the best-performing BSR countries.
88. The years-old goals of making flexible and part-time working arrangements more popular are still desirable. In general, however, counselling, public awareness campaigns and making mental health professionals more accessible to 50+ workers is a good idea. This is especially important in countries where the risk of depression is the highest (such as Poland).

## HOLISTIC APPROACHES – PROPOSAL

### Age management as a human resource practice

Age management refers to the various dimensions by which human resources are managed within organisations with an explicit focus on ageing and, also, more generally, to the overall management of the workforce ageing via public policy or collective bargaining (Walker, 2005). Age management is essentially holistic in its approach, entailing the elements found in the figure created by Eurofound:



### Context

Previous projects in the BSR (*Best Ageders* and *Best Ageders Lighthouse*) indicated that there is need for more awareness, know-how and resources (time and personnel) within smaller companies and organisations with regards to age management.

## Policy recommendations

89. There is need for a **cost-benefit analysis** of age management to support the employers in their age management efforts.
90. **Social partners** play a central role in proposing age management practices – to be incorporated in collective agreements.

## **Proposal: state agency for coordinating integrated responses with a focus on ageing workers**

See Annex 1.

## THE ROLE OF SOCIAL PARTNERS

Social partners (employer organisations and trade unions) play an important role in extending working lives. The main tool is negotiating collective agreements affecting remuneration and workplace conditions of employees (regardless of their age).

## Policy recommendations

91. Collective Agreements can provide measures how to deal with demographic change in the company and how to improve working conditions for a sustainable working life: to improve mental and physical health, to promote and require continuous professional qualification to maintain and update the skills and competencies of employees, to promote age-appropriate working time flexibility by further developing of company working time models. The collective agreement of the German Trade Union IGBCE “Working life and Demography” can serve as a best practice example.
92. Initiatives to train works councils and shop stewards to become training mentors, who are then available in their companies as a trustworthy contact for training issues for both colleagues and management. One of the aims is to increase employees' willingness to participate in continuing education. A best practice example is the project "Further Training Mentors" by the Trade Unions IGM, IGBCE, ver.di and NGG in Germany.
93. Tripartite initiatives to provide consulting for all employees and companies to reduce mental stress. The offer should be free of charge and geared to the rapid need for advice.
94. When discussing healthy, active and productive ageing, social partners have much more space for actions, including:
  - diagnosing barriers and providing early-warning signals on barriers for decisionmakers,
  - screening the legislative acts with respect to age discrimination,
  - sharing knowledge and good practices among stakeholders,
  - providing trainings,
  - setting good standards (also through validation and certification),
  - multinational cooperation aimed at designing social innovations and sharing good international practices.

## REFERENCES

The series of policy briefs of the project is available online at [www.cbss.org](http://www.cbss.org):

#	Title of policy brief
1	Taking a Gender Perspective on Early Retirement and Work-life Balance - How different caregiving models can explain the variation in labour force participation among women in the age group 55+ in the Baltic Sea Region
2	The importance of digital and ICT skills development for longer working lives in the age group 55+ - and how to bridge the digital divide
3	Age discrimination at work: measures at the organisational level to address prejudice and negative stereotypes related to older age
4	Poor health constitutes the main reason for early retirement. How is this linked to working conditions and what are the measures required to tackle this issue?
5	Future work and technological change: what do future work projections tell us about the skills and competence development needed to stay in the labour market?
6	What can employers learn from the academia about retaining workers aged 55+?
7	No service for old men? Public employment services for older workers in a comparison between Denmark and Poland
8	Senior female entrepreneurship: policy responses called for to support older female entrepreneurs in the Baltic Sea Region
9	Lifelong learning to extend working life: Participation in education and learning among people in the age group 55+ in the Baltic Sea Region and how we can increase it
10	How has the Covid-19 epidemic affected workers aged 55+ in the Baltic Sea Region in terms of financial and mental strain? An analysis of findings from the Eurofound survey 'Living, working and COVID-19'



# ANNEX 1

## **Creation of a national platform for senior policy**

based on a Norwegian example

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22 April, 2022

## Introduction

This short communication aims at highlighting how Baltic Sea States may address problems linked to an ageing society, drawing on experiences of the Norwegian Centre for Senior Policy (CSP). The CSP is a national resource centre dedicated to the stimulation and development of policies concerning older workers in the workplace. Its aims include<sup>6 7</sup>:

- Highlighting the resources and opportunities of older workers.
- Integrating a seniors' perspective in companies' HR policy and management.
- Increasing awareness about senior policy in society, at work and for the individual.
- Working for greater cooperation concerning senior policy between social partners, and between social partners and the authorities.

The Centre has been tasked with gathering knowledge and first-hand experience and communicating such to political authorities, organisations in working life, businesses, employers, managers, employee representatives, and 55+ seniors. Its small secretariat, located in Oslo, is funded by the Norwegian government. It has a board on which central working life organisations are represented. The about 30 associated member organizations include governmental ministries (education and research, health and welfare, labour and social affairs, local government and regional development), governmental agencies, research institutes, and a wide range of social partners, pensioner organizations, educational organizations, and professional organizations (economists, HR, medical doctors, the Norwegian Church).

Activities of the CSP include keeping track of and reporting via its home page on developments that may affect the situation of older people with respect to their pension and retirement. There is a guide on the home page where you as an older person can be informed of the economic effects of retiring now or continuing working a few more years. The secretariat offers site visits to workplaces with the aim to communicate information on senior policy issues, helping companies to develop their internal policies. The CSP hosts annual conferences where new research is communicated to the general public; this includes updated work participation statistics, and publication of the annual Norwegian Senior Policy Barometer, where attitudes among employers and older employees are monitored. This event is widely published in Norwegian media.

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<sup>6</sup> Halvorsen, B. (2019) Senior Citizens: Work and Pensions in the Nordic. The Delegation for the Promotion of Older Labour. Stockholm: Regeringskansliet.  
<https://www.regeringen.se/4ad5f6/contentassets/40b1a4e5cc934fa5ab54e25bb994554c/rapport-17-senior-citizens-webb.pdf>

<sup>7</sup> The Centre for Senior Policy, Oslo, Norway.  
<https://seniorpolitikk.no/om-oss/centre-for-senior-policy/business-idea>

There is general agreement (e.g., OECD 2013)<sup>8</sup> that the CSP has been helpful in building trust and pushing the retirement age upwards. Norway is among those European countries with the highest work participation rate of older people.<sup>9</sup>

### What can other countries learn from the Norwegian example?

The Norwegian Centre for Senior Policy may serve as an inspiration to other countries where there is an awareness of the necessity to address work and retirement issues. On the question of the possibility of benchmarking of other European countries, the CSP Director has explained<sup>10</sup>:

“There are ideas, experiences, activities and measures in what we do in Norway that I think could inspire similar efforts in other countries. At the same time, it is necessary to be aware of cultural differences and of different conditions in working life in other countries. A common challenge for most of Europe is, I think, the necessity to work hard for changing the attitudes to older workers - and even the older workers’ own attitudes.”

Much of the Norwegian approach has relied on a consensus-based relation between social partners. Other Nordic countries, also enjoying high union densities, may make use of a similar approach. In Denmark, employers and trade unions wrote recently (2022) to the government, asking for talks aiming at creation of a Danish version of the CSP.<sup>11</sup> Also in Sweden, the governmental study group Delegation for Promotion of Older Labour has advocated (2011) that a similar process should be started, giving the social partners a main role.

It is however essential to understand that national platforms for senior policy may be created also in a country with a much lower union density and a less consensus-based labour market culture. The main aim could remain: to create a forum where governmental representatives meet central stakeholders in the civil society, having an interest in the general field of age, work and retirement. Here, the character of the CSP associate members may serve as an inspiration. Such organizations may include,

From the government:

- Ministries
- Governmental agencies responsible for, e.g., social service, public health, national economy, pensions, and labour market issues

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<sup>8</sup> OECD (2013). Ageing and Employment Policies: Norway. Working Better with Age.

<http://dx.doi.org/10.1787/9789264201484-en>

<sup>9</sup> OECD (2019). Pensions at a Glance 2019.

<https://www.oecdilibrary.org/docserver/b6d3dcfcen.pdf?expires=1650623431&id=id&accname=quest&checksum=EE8798684877101926045CB517AA1F77>

<sup>10</sup> Kedefors, R (2011). Towards national platforms for senior policy.

[www.best-agers-project.eu](http://www.best-agers-project.eu)

<sup>11</sup> <https://seniorpolitikk.no/nyheter/danmark-litt-naermere-sitt-eget-senter-for-seniorpolitikk/>

From expert organizations, for instance:

- Demographers
- Gerontologists
- Work science researchers
- Public health researchers
- Statisticians
- National economy experts
- HR experts

From the consumer side:

- Pensioner organizations
- Trade unions
- Employers
- Political parties
- Entrepreneurs
- Consultants
- Lobby groups

These are just examples, not an exhaustive list. A small governing board should be created where experts and consumers have a representation. It may be considered, in order to emphasize the independence of the national platform, to employ a non-political person of high national visibility and ethical credibility as chairperson of the governing board.

The platform needs to be seen not as a project but as a continuous activity; therefore, a small secretariat should be established and financed from the government directly. It may be given similar objectives as the Norwegian CSP by serving the government, stakeholders and citizens with facts that may influence political initiatives, practical policies at the workplace level, and the choice of individuals as to their work life balance, character of work, and the timing of retirement. A suitable responsibility that a CSP could be entrusted with is to carry out studies where attitudes and practices in the labour market be monitored and information transferred to the general public.

## Conclusion

The creation of a national platform for senior policy is feasible and has a high potential in any country with an ageing population. The only major condition is that the government is well aware and informed of the demographic problem, and that it is willing to provide the very modest resources necessary to create a small secretariat in order to get the process going. Key elements include that the activities of the platform are fact oriented and politically neutral.

The Norwegian example should serve as an inspiration rather than a model.