Age-friendly employment: policies and practices

Commitment 5 of the UNECE Strategy on Ageing: To enable labour markets to respond to the economic and social consequences of population ageing.

Contents

- Good practice examples ........................................ 1
- Challenging context ............................................. 1
- Suggested strategies ............................................. 1
- Expected result ................................................ 1
- Introduction: actual retirement and pension eligibility ages ........................................ 2
  - Older workers’ intentions to retire .................... 3
- Working towards a labour market for all ages ........ 4
  - Enhancing age-friendly conditions in the workplace ........................................ 4
  - Skills and experience of older employees as an important resource ..................... 6
  - Legal framework to make retirement more flexible and gradual .......................... 7
- Importance of education and skills training for maintaining competitiveness and promoting employment of older workers ........................................ 8
- Promoting gender equality .................................... 9
- Conclusions and recommendations .......................... 9
  - Prevention of age discrimination in the labour market by... ................................. 10
  - … providing an age-friendly environment ......... 10
  - … improving public perception of older workers ...10
  - … establishing the legal framework ................. 10
  - Adult learning programmes ............................... 10
  - Gender sensitive employment policies .......... 11
- Bibliography ............................................................. 11
- Checklist: Age-friendly employment policies ........ 12

Challenging context

In many UNECE countries the average actual retirement age is below the statutory retirement age, which means that the labour market is losing a great deal of resources in terms of experience and labour capacity of older workers. Ageing societies, however, cannot afford to lose the highly valuable resource of older workers. If there are people aged 55 years or older who want to work, but cannot due to unfavourable conditions in the labour market, UNECE member States may wish to address this issue.

Suggested strategies

Encouraging labour force participation of older people is a key issue for active ageing in an ageing society (Madrid International Plan of Action on Ageing (MIPAA), Declaration article 12).

UNECE member states may wish to consider how they could diminish the influence of any discriminatory factors, so that the labour market becomes equally accessible to adults of all ages, in particular with regard to:

- providing an age-friendly environment
- changing public perception, and
- establishing an anti-discriminatory legal framework.

Furthermore, it is suggested that older persons should be enabled to remain in paid work through lifelong learning programmes, and gender sensitive approaches.

Expected result

This policy brief offers various suggestions on how UNECE member States could positively contribute to the reduction of age-discriminatory factors in the labour market in order to shape employment policies and practices for all ages.

- Gradual retirement at US University
- Pension entitlement for persons in gainful employment beyond pensionable age in Malta
- Solidarity between generations – increasing the occupational activity of persons aged 50+ in Poland
- Finnish National Programme for Ageing Workers
- Swedish strategy for gender equality in the labour market

Good practice examples

- Programme of action for the re-employment of disadvantaged workers in Italy
- ‘Benefits of Maturity’ in Poland
- International Innovative Employer Award 2010
- Government policies to promote the employment of older persons in Georgia
- The NESTORGOLD certificate in Austria
- Bulgarian National Programme ‘Assistance for Retirement’
Introduction: Actual retirement and pension eligibility ages

In many UNECE countries the average actual retirement age of the population is below the statutory retirement age. In ageing societies where the share of working age population is decreasing and the share of persons above the statutory retirement age is increasing, all available capacity of labour force is needed. Older employees constitute an important source to meet this demand, as many of them are experienced and knowledgeable workers. Also, many persons in the age group 55+ are physically fit enough to share their experience in a professional work setting and should have the opportunity to do so, if they wish.

At the political level this issue is generally understood. However, the measures taken have not always brought the expected results. For instance, in 2002 the European Union Council in Barcelona set a target of progressively increasing the effective average retirement age in the European Union by five years by 2010. However, the increase in the mean age at retirement between 2001 and 2005 was only slightly more than half a year, and the gap between the Barcelona target and the actual mean retirement age is currently still about 4 years.

Retirement ages in UNECE region

In the following charts, it is possible to observe the gap between statutory retirement age and average age of exit from the labour force in 27 UNECE countries.

Figure 1. Statutory retirement age and average age of exit from the labour force in 27 UNECE countries

Source:
Note: Data refer to the latest available year from 2005 to 2008.

1The data refer to the average among 23 European countries. The increase between 2001 and 2005 is on average about six months for men and eight months for women. Liefbroer, A.C. (2009) “Europeans’ opinions on the timing of retirement” in European Policy Brief, No. 2. Available at www.multilinks-project.eu.
Older workers’ intentions to retire

State welfare systems rely heavily on intergenerational solidarity, since the financial contributions of current younger generations are used to support the current older generations. Economic crises, high unemployment rates or changes in the ‘rules of the game’ or the terms of contracts can create tensions among generations, and these can be accentuated when policymakers falsely portray pensioners as a burden on society, instead of seeking ways to facilitate their continued contributions.2

When asked about increasing the retirement age, the opinions of the population in Europe3 do not favour further extension of the labour force participation to a great extent. On this issue, younger and older generations seem to agree. However, if some members of the population may be attracted by the possibility of working longer on a part-time basis, this possibility should be provided for and encouraged by policymakers.

Focusing on people who are close to the age of statutory retirement in their respective countries, it is possible to gauge their plans about retirement. According to surveys, large differences exist among countries concerning the intention to retire in the following three years of persons at pre-retirement age (Figure 1). The intention to retire among paid employees who are up to three years below the statutory retirement age ranges from 24 per cent of the older workers in the Russian Federation to 87 per cent of the older workers in Germany. It is possible that the anticipation of more disadvantageous economic conditions of retirees in Eastern European countries prompts them to express more of a preference for postponing their exit from the labour market than is observed among older workers in the Western European countries.4 As concerns differences in the intentions of men and women, apart from France, where more men (83 per cent) than women (71 per cent) intend to retire, no relevant gender differences are observed.

Figure 2. Percentage of paid employees approaching statutory retirement age who intend to retire in the following three years, by sex. Selected countries

Source: calculations based on data from Generations and Gender Surveys.
Note: Paid employees aged between x-3 and x years, where x is equal to statutory retirement ages, answering “Yes” to the following question: “Do you intend to retire within the next 3 years?”

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4 Inter-country differences in the statutory retirement age are also likely to affect the results. Thus in the Russian Federation with the statutory age of 60 (for men), the respondents would be 57-60 years old, while in Germany (with a statutory retirement age of 65), they would correspondingly be 62-65 years old.
Working towards a labour market for all ages

In order to encourage greater labour market participation of mature workers, UNECE member States may wish to adjust their employment policies by specifically targeting this age group. It is desirable for governments to acknowledge that different age groups contribute positively with different skills to societal development and for governments to define mechanisms for making labour markets equally accessible to persons of all ages. An employment policy without age discrimination would allow staff to be recruited according to their skills, not to their age. Furthermore, employment should be accessible to every job-seeking adult, should take place in a professional setting (with regulated pay and working hours), and pay should be determined according to the employees’ skills and market value, whilst always being above the minimum subsistence level. Employment policies without age discrimination would allow for flexible arrangements with respect to working hours, taking into account the individual needs of employees for attaining adequate work-life balance.

Programme of action for the re-employment of disadvantaged workers in Italy

In 2004, the Italian Ministry of Labour, Health and Social Policy decided to develop a programme which was aimed at the re-employment of disadvantaged workers, including workers aged 50 years and older. The Programma d’Azione per il Re-Impiego di lavoratori Svantaggiati (PARI) was launched in 2005, and renewed in both 2007 and 2009.

PARI provides support for re-employment in which special employment benefits are granted if the participant does not already receive another employment benefit. In this period the worker spends time actively engaged in training, re-qualification and job search. Furthermore, programme participants benefit from specific support such as counselling, certification of skills and training according to the workers’ needs. The programme offers support for either re-employment or self-employment. In cases where the programme participant wishes to become re-employed, jobseekers are matched with job offers from local businesses. Services and incentives are also directed to support businesses in the creation of new jobs and the retraining of new employees. Up to December 2008 almost 14,900 workers had been re-employed. Of the 6,000 older workers involved in the programme, 1,900 were reported as already re-employed.5

Sources:
- http://www.lavoro.gov.it/Lavoro/md/AreaLavoro/AmmortizzatoriSociali/Incentivazione_Reinserimento/
PARIProgrammaAzionireimpiegolavoratorisvantaggiati.htm
- www.italialavoro.it/wps/portal/pari (accessed 4 May 2010)

For further information in English the following link could be consulted. However, this link does not constitute the source of this text: http://www.eaea.org/news.php?aid=16093

Enhancing age-friendly conditions in the workplace

The development and implementation of age-friendly employment strategies bring benefits for older workers, employers and also for the economy and the society as a whole. Therefore it is desirable to involve all relevant parties. Older workers may be willing to work for longer, if work-life balance, an age-friendly working environment and further financial incentives are guaranteed. The question is, therefore, how to encourage older persons to remain longer in the labour market if they are in good health and at the same time how to encourage companies to employ qualified applicants in older age. The decision of older persons to remain in the labour market depends not only on the financial benefit of working longer, but also “on the interaction between individual’s functional capacity, the nature of the work, his or her state of health, and the possibilities for work accommodation”.6 Therefore, creating an ergonomic workplace, which enables employees to work well and promotes their health, also contributes to older workers’ desire to participate for longer in the labour market.

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5 Data as provided in Pietro Checcucci’s contribution to the UNECE good practice database: http://www.unece.org/pau/age/Policy_briefs/GoodPractices.html

‘Benefits of Maturity’ in Poland

The objective of the project “Benefits of Maturity” was to improve the labour market situation for people over 50 years of age by combating discrimination and negative stereotypes regarding professional activity of members of this age group. The project primarily targeted employers and other relevant institutions whose decisions and actions may play an essential role in this area.

This included strategies related to investing in the development and education of employees aged 50 years or more, promoting health and health prophylaxis, as well as developing ergonomic and safe workplaces. The three main activities launched between February 2008 and January 2010 included a) awareness-raising campaigns, b) seminars concerning age management, and c) a competition for the most age-friendly form of employment and professional development for the workforce aged 50 years and above.

a) To improve public awareness of older persons’ capacities, an interactive web portal was launched, including good practices in terms of age management and age-friendly strategies. The project also entailed a national mass media campaign, which drew employers’ attention to the issues of employing middle-aged persons and seniors, but also encouraged employers to broaden their knowledge in this area and to implement advanced solutions in their companies.

b) Furthermore, a series of seminars was organized, devoted to the problems of age management and aimed at various employers (public, private, non governmental organizations), as well as persons in charge of human resources departments in companies and organizations. Nine one-day seminars were organized in Poland’s biggest cities. The seminars were amongst the few initiatives in Poland providing employers with comprehensive operational knowledge on the subject of solutions towards the employment of the elderly or anti-discriminatory regulations.

c) The last stage of the project was a nationwide competition for solutions and strategies to promote employment and professional development of those aged over 50. The Beth Johnson Foundation from the United Kingdom was a foreign partner in this project.

Source: The Academy for the Development of Philanthropy in Poland

International Innovative Employer Award 2010

Now entering its third year, the AARP International Innovative Employer Award recognizes employers not based in the United States whose innovative workforce and/or human resource practices address issues relevant to workers aged 50 years and older. By recognizing employers around the world that have demonstrated innovative efforts to address issues relevant to older workers, AARP encourages all employers to create a mutually beneficial environment that values the potential of younger and mature workers alike.

Employer applicants for the award will be asked to provide information on their human resource practices in the following areas of recruitment, training and lifelong learning, career development, flexible work arrangements, health protection and promotion and diversity promotion. Award-winning employers will be able to share best practices in one or more of these areas as well as a strong overall commitment to advancing human resource policies that help retain, attract, and engage workers aged 50 years and older.

Source: AARP International.
**Government policies to promote the employment of older persons in Georgia**

In 2006 the Georgian government launched a strategy to promote the employment of older persons, by combating discrimination and negative stereotypes regarding professional activity of people aged over 65.

Due to the relatively high life expectancy at birth in Georgia (currently 73.6 years), the law on state pensions defines the pensionable age for men as 65 years, and for women as 60 years. In 2009, population above the pensionable age amounted to 728,200 people (16 per cent of the total population). An old-age pension was received by 660,000 people, covering 91 per cent of the population of pensionable age.

The minimum pension amounts to 80 Georgian lari a month (48 US dollars), whereas a living wage amounts to 68 dollars. The meagre pension paid by the state therefore creates quite a strong motivation for those beyond the pensionable age to remain in employment. However, there are few opportunities for elderly people to be employed, so 88 per cent of working pensioners are self-employed.

The Georgian national strategy for employment of older people includes:

a) Free choice for pensioners to work.

b) Motivation to work: the minimum old-age pension is complemented by an additional amount in accordance with employees' length of service. Any employed pensioner can receive the full pension on top of their salary, unless they are civil servants. However, if a pensioner employed in the public sector is engaged in scientific or educational activities then she or he does receive the full pension on top of the salary.

c) Providing an age-friendly environment, by guaranteeing equal participation in working life and equal working conditions.

Source: Ministry of Labour, Health and Social Affairs of Georgia

www.moh.gov.ge and www.geostat.ge

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**Skills and experience of older employees as an important resource**

Older workers may have valuable knowledge and experience and may be able to train, consult or mentor less skilled colleagues. “The professional and social skills gained by older employees in the course of their careers represent a special asset. New recruits and younger colleagues cannot entirely match such skills and experience; any attempt to do so would entail high additional costs in recruitment, vocational preparation and on-the-job training”. It is important to raise awareness about the fact that older employees meet high working standards. Therefore UNECE member States may want to shift public awareness concerning the relevance of older persons' skills to the centre of their employment policies. “Qualities such as accuracy, reliability and the ability to communicate with customers and colleagues characterise many older employees. The premature loss of such skills, or the failure to replace them, often entails an economic risk for a company”. It is proven that older workers, deployed in a suitable post for their individual skills, are highly productive. “The retention of older workers can be an excellent instrument in intergenerational knowledge transfer” and an asset to the workplace; therefore older workers must be seen as a resource, not as a burden.

UNECE member States may want to raise awareness about the fact that the employer side also gains several advantages from employees who delay retirement, for example, better ability to respond to older clients and their needs, preservation of corporate knowledge and retention of skilled employees. If pension rates are adapted to the duration spent in the labour market, people could simple retire when they have accumulated sufficient pension assets.

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8 Ibid.

9 Ibid.
The NESTORGOLD certificate in Austria

The NESTORGOLD certificate is an ongoing project, started in 2008, which aims to increase awareness among Austrian companies and organizations of the value of older employees. Companies and organizations – together with experts on age management – develop measures to provide an environment in which each employee is able to achieve her or his broad potential without being disadvantaged by her or his age, and to promote age diversity as a part of the corporate culture.

At the same time, companies and organizations will be audited concerning their age equality with the help of 26 indicators related to four areas of activity: individual, organization, vitality and culture.

If the assessors consider that the company or organization has fulfilled all requirements and reached the NESTORGOLD standard, they will recommend the conferment of the NESTORGOLD certificate to the Certification Advisory Committee.

The certificate is conferred by the Minister of Labour, Social Affairs and Consumer Protection every two years. It remains valid for three years and can then be re-obtained by dint of a shorter re-certification process.

Reports of the companies and organizations certified to the NESTORGOLD standard in the pilot phase indicated an increase in employee satisfaction as a consequence of the measures taken in order to fulfil the requirements for the certificate.

Source: www.nestor.at

Bulgarian National Programme ‘Assistance for Retirement’

Since 2002 the Bulgarian National Programme ‘Assistance for Retirement’ has been implemented in order to provide employment to older unemployed persons in the labour market. This is a programme whereby participants are hired with full- or part-time contracts for a period of between 3 and 30 months.

Employers benefit from the accumulated skills and knowledge of their more experienced employees. Therefore persons with high educational status and qualifications are provided with an opportunity to be appointed as consultants. The programme uses funds from the state budget to provide salaries and insurance. Furthermore, the programme helps to prevent disruption of the relationships between generations and to transmit accumulated experience by allowing persons of pre-retirement age with high educational and qualification levels to be hired as consultants. The problem of “brain waste” of ageing people is thus combated.


Legal framework to make retirement more flexible and gradual

Flexible and attractive working arrangements can encourage mature employees to stay active for longer. A greater flexibility in working hours, such as measures aimed at reducing daily and weekly working hours or introducing part-time employment for older employees, can prolong the labour force participation of older persons.\(^\text{10}\) It is important that UNECE member States create the appropriate legal framework to improve and adapt working conditions to the needs of mature employees. In order to allow those workers who are fit enough to continue working to do so, UNECE member States may want to eliminate a mandatory retirement age and substitute it with a statutory retirement age, which would have the effect that people are allowed to retire but are not forced out of the labour market.

Senior workers might feel motivated to continue working under positive financial conditions, for example if there is a possibility of receiving the full pension on top of their salary.

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Gradual retirement at US University

“The large, privately supported Cornell University in New York allows tenured faculty members to reduce their teaching, research, and administrative duties prior to full retirement. Generally, the program is available to all full-time faculty members after reaching age 55 and holding a full-time appointment at the university for at least 10 years. Prior to 1998, the age eligibility requirement was 60 years of age. Service must be at least half time for one term in an academic year but cannot exceed half time over the entire academic year. The university continues to provide health and dental benefits. If the faculty member’s appointment is for half time, the university will make retirement contributions in an amount equivalent to the faculty member’s full-time pay, but if the appointment is for less than half time, retirement contributions by the university are based on 20 percent of the actual gradual retirement base pay. The faculty member may choose to receive retirement distributions during the gradual retirement period. Other benefits, such as life insurance, will be adjusted according the ongoing status of the faculty member’s appointment.”

Source: Cornell University Phased Retirement Program for Endowed Faculty
http://hr.cornell.edu/benefits/retirement/phased_end.html (accessed 22 April 2010)

Pension entitlement for persons in gainful employment beyond pensionable age in Malta

The scheme, which started on 1 January 2008, was announced in the 2008 Budget Speech by the Prime Minister Laurence Gonzi. The section reads: “Persons in gainful occupation beyond pensionable age may earn more than the minimum wage without forfeiting their pension”.

As of January 2008, persons in full employment upon reaching pensionable age can apply for their pension and still continue working: they will receive their full pension on top of the salary they earn.

The phrase ‘persons in full employment’ refers to employees in both the public and private sectors as well as to self-employed persons: they will all receive their full pension, including bonuses. However, while employees receive their bonus from their employers, the self-employed – now called self-occupied – receive their bonus from Social Security. Until the age of 65 they will continue to pay the social security contribution from their employment salary.

At present, around 7,000 persons are covered by this scheme.

Source: Mr. Joseph Camilleri, Director General, Social Security Services, Government of Malta.

Importance of education and skills training for maintaining competitiveness and promoting employment of older workers

The age group 55 years and older may require further support through education and training to enhance their opportunities in the labour market. It is therefore important that professional training and retraining is actively supported by employers. Together with trade unions they can play a central role in fostering continuous learning and promoting age-friendly workplaces that promote learning.

Above all, technological innovation creates a competitive advantage. Many professions nowadays depend on computer technology and technological awareness as a key skill for professional success. Accordingly, learning content should focus on access to new technology, which comprises computer and Internet literacy. Moreover, the improvement of language skills is important in a globalizing world.

As learning, education and training have been identified as important preconditions for working longer, it is all the more important to promote active ageing. Older people who have undertaken training are more likely to retain their employment status relative to their employed peers who have not received training. Training appears to be helpful in maintaining employment.

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Age-friendly employment: policies and practices

Solidarity between generations – increasing the occupational activity of persons aged 50 and over in Poland

In the context of a governmental “45/50 Programme”, the Polish Minister of Labour and Social Policy decided on the allocation of 90 million Polish zlotys for the implementation of projects to increase occupational activity of persons facing age-related labour market mobility constraints (wiek niemobilny).

Projects were chosen to be part of the programme on the basis of individual action plans, targeting the following objectives:

- professional and general training, including training to enhance the ability to search for a job
- training combined with occupational preparation programmes at the workplace
- training combined with granting funds for starting a business activity or establishing a social cooperative
- training combined with the creation of a new post in the employer’s company
- granting loans for financing the costs of training to equip people for gainful employment requiring specific qualifications.

Source: Polish Ministry of Labour and Social Policy

Finnish National Programme for Ageing Workers

One of the more integrated policy programmes to promote the employability of older workers is the “Finnish National Programme for Ageing Workers” (FNPAW) which was implemented from 1998 to 2002.

The aim of the programme was to promote employability of those aged over 45 and to reduce their exclusion and premature retirement. Its slogan, “experience is national capital”, emphasized the ageing workforce as a resource. FNPAW highlighted the importance of skill development for older workers; it targeted adult learners with information technology programmes, distance learning and open universities, as well as financial support for older workers who continued in education. Furthermore, regional training pilot projects were organized, embracing, for example, the need to update skills in fast-progressing information technology as well as to discover innovative methods for training older workers. Specific measures to prevent displacement and discrimination of older workers were also promoted.

In autumn 2006, the German Bertelsmann Foundation awarded its annual prize to the FNPAW, as it had produced impressive results: the employment rate among Finnish workers aged 55–59 is 10 per cent higher than the European average, and retirement now starts on average 1.2 years later than ten years ago.


Promoting gender equality

Promoting labour force participation of women throughout the life cycle is a key measure to be taken for enhancing their financial security, as well as their employability in old age. Women have often been faced throughout their life course with the double burden of combining work and caring duties, or have had to take career breaks due to family responsibilities. These life patterns may require particular attention from policymakers. Therefore it is necessary to develop a flexible infrastructure of formal care for dependents with long-term care needs,14 and childcare, if needed, as older women are often responsible for caring for dependents with long-term care needs, or dependent grandchildren. Preventing gender discrimination and harassment in the workplace, enhancing involvement of men in care and family duties, and assessing the tax system according to gender criteria15 are also key policy elements to promote gender equality.

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Swedish strategy for gender equality in the labour market

“In July 2009, the Swedish Government adopted a cohesive strategy for gender equality in the labour market and the business sector. The measures outlined in the strategy are partially funded by 235 million Swedish kronor from the gender equality fund. The strategy sets out the Government’s overall, long-term policy focus, divided into four separate areas:

- Combat gender divisions in the labour market and the business sector: The Government’s coordinated efforts in this area should promote a more efficient and gender-equal labour market by making it easier for girls and boys, and women and men to make active educational and career choices without being limited by stereotypical ideas about gender roles. Work to promote gender equality must therefore permeate the entire education system, from pre-school to higher education.

- Promote equal conditions for entrepreneurship: The Government’s coordinated efforts should aim to make use of women’s and men’s potential for entrepreneurship and enterprise through initiatives to improve opportunities to start and run a business. The Government also believes it is important to increase the number of women in management positions and on boards, both in state-owned companies and Government agencies, and in private companies, in order to achieve increased growth and to promote Sweden’s development.

- Equal participation in working life: Women and men are to have the same opportunities and conditions to carry out paid work to the extent they wish to do so. This is why the Government’s efforts are aimed at evening out the distribution of paid and unpaid work, for example by means of a gender equality bonus and tax credits for household work.

- Equal working conditions: The Government’s coordinated efforts in this area are aimed at creating better conditions for equal terms for women and men in working life. Initiatives aimed at combating discrimination, violence and harassment in working life are therefore important in achieving a gender-equal labour market”.


Conclusions and recommendations

Prevention of age discrimination in the labour market by...

In order to shape employment policies and practices for all ages and to encourage people to defer retirement, the following recommendations can be made:

...providing an age-friendly environment

Measures to shape the working environment according to the needs of all ages are important to induce more people to remain in the labour market. UNECE member States can contribute to an age-friendly environment through training, regulations, sharing of good practices or grants for age-related health and security equipment.

...improving public perception of older workers

Experienced and reliable staff are an asset for every company as well as for the society as a whole. Governments may want to consider the best way to raise awareness about the competences and abilities of older workers. Possible measures could be media campaigns, awards, training or other forms of information events.

...establishing the legal framework

It is important that UNECE member States shape a legal framework for gradual and flexible retirement. Furthermore, the prevention of any age discrimination in employment and in the labour market needs to be legally mandated.

Adult learning programmes

Since the emerging knowledge society is increasingly also becoming an ageing society, UNECE member States may wish to consider how the need for further professional training can be met, in order to keep already obtained professional qualifications up-to-date. Coaching and guidance on how to make smooth life and work transitions may be important aspects to consider.16

**Gender sensitive employment policies**

UNECE member States may wish to complement gender sensitive employment policies with a flexible infrastructure of care arrangements, the prevention of gender discrimination and harassment in the workplace, measures to enhance involvement of men in care and family duties, and the assessment of the tax system according to gender criteria.

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**Bibliography**


### Checklist: Age-friendly employment policies

<table>
<thead>
<tr>
<th>Main areas</th>
<th>Areas of implementation</th>
<th>Key elements</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Reducing age discrimination in the labour market</strong></td>
<td>Age-friendly work environment</td>
<td>Health promotion</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Improving intergenerational relations</td>
</tr>
<tr>
<td></td>
<td>Awareness-raising</td>
<td>Promoting positive images of ageing</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Addressing age discrimination</td>
</tr>
<tr>
<td></td>
<td>Flexible work arrangements</td>
<td>Promoting approaches for employing older persons</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Promoting gradual retirement</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Providing measures for reduction of daily or weekly working hours</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Ensuring work-life balance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Promoting part-time employment</td>
</tr>
<tr>
<td><strong>Enabling older persons to participate in the labour market</strong></td>
<td>Lifelong learning</td>
<td>On-the-job training</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Encouraging lifelong learning</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Focusing on access to new technologies (computer and Internet literacy), and improving language skills</td>
</tr>
<tr>
<td></td>
<td>Gender equality</td>
<td>Matching skills needs with individual educational status of older employees</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Maintaining skills and experience of older workers</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Providing professional training to assist in job searches</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Developing infrastructure of home and formal care for family members in need</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Preventing gender discrimination and harassment in the workplace</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Involving men in home care duties</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Creating a gender-assessed tax system</td>
</tr>
</tbody>
</table>