



It's time to manage age

Overview of labour market practices affecting older workers in Europe

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Executive Summary

The European Commission in its March 2010 Communication defined five measurable objectives for 2020, which will have to be transposed into national objectives within the Member States. Regarding employment, the objective set by the European Commission is to increase the employment rate of the population aged between 20 and 64 from the current figure of 69% to 75%, mainly through a greater participation of women, older workers and a better integration of migrants within the workforce.

In order to reach those objectives, by 2020 Member States will have to set up strategies to develop new skills and jobs to modernise the labour market while ensuring the employability of workers throughout their lives.

In taking a look at the value of older workers in the workplace from various perspectives, the first part of this White Paper provides an inventory of the age issue in Europe. It reminds us that Europe is facing a double challenge: on the one hand, the population is ageing with the risk of labour shortages as the baby-boomers prepare for retirement; on the other hand there is a delay in the arrival of young people to the labour market. Added to these challenges are public policies implemented up to the end of the 1990s, which favoured an early end to the professional lifespan, leading to an imbalance between active and retired workers and putting social security systems in danger.

The second part shows that, since the beginning of the 2000s, Europe and its Member States, aware of the urgency to solve these problems, have had to trigger a true revolution in their labour policies: the shift from early retirement schemes to those that lengthen the professional lifespan. In order to meet the Lisbon Strategy objectives in terms of employment rates, the various Member States therefore opted to reform their pension schemes and/or their employment policies in order to favour the lengthening of the professional lifespan, and increase older workers' employment rates. A multitude of measures have since been developed, ranging from raising the age of retirement and the end of early retirement schemes to incentive policies promoting active ageing and encouraging older workers to work longer.

Nevertheless the situation in 2010 remained disappointing, despite progress in some fields: the various measures taken by the Member States have not led to meeting the Lisbon objective (a 50% employment rate of the 55 to 64 year olds). As Member States continue in their efforts to foster older worker employment, it is also a challenge for enterprises who play an essential role in meeting the objective. Furthermore, discriminatory practices within enterprises add to the challenge of employing mature workers.

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The third part outlines the EU and the Member States' commitment to take action, which translates into preventing businesses from discriminating, particularly on an age criterion (taking into consideration the varying definitions of age groups in employment from country to country). It also offers some keys to implementing an active policy against discrimination, in favour of diversity and the appropriate management of all ages. In addition to incentive measures and the constraints the law provides, enterprises have to commit to human resources management based on equal treatment and the promotion of diversity that adds value: economic (retaining competitiveness), social (inter-generational employment and social climate) and strategic (maintain know-how).

In order to promote age diversity, businesses must set up a human resource policy that prevents discrimination, to ensure that non-discriminatory practices are commonplace throughout professional life – as much in the recruitment phase as in the career management phase. To guarantee the employability of an older workforce, businesses have to commit to a management policy for all ages, which nurtures their employees' know-how, develops their skills regardless of their age, promotes cooperation between generations and looks to improve work conditions. The European Year for Active Ageing and Solidarity between Generations (2012) serves as a framework for raising awareness and for identifying and disseminating good practice among the Member States.

Today's trends point to the new reality of employment. Formerly less well known workforce solutions such as work-retirement combinations, the "portage salarial"¹ business entrepreneurship, temporary agency work solutions or new forms of work such as transition management will most likely in future attract both active older workers and businesses seeking skilled and experienced workers. Age is a global issue that affects everyone in its temporality, The time has come to value age diversity in the workforce.

1 The Portage Salarial is an umbrella structure and offers an environment from which people with suitable activities can carry out their work without having to register as a business or become involved in the administrative tasks connected to being self-employed in France. It is suitable for people involved in intellectual services as such IT and design, translation, business consulting, editorial, tele-marketing, selling to commission and other similar occupations, whether working from home or on-site. People working on their own projects through a Portage have salarié (employee) status rather than self-employed status and therefore do not have the same obligations as those registered as an independent business.

Foreword

This White Paper's great merit is that it provides an overview of the political instruments that will allow Europe to take on the challenge of its population ageing. It underlines the fact that the main political levers that turn population ageing into an advantage for countries, rather than a disadvantage, will require renewed employment policies and age management and not simply a reform of pension systems. Indeed, the implications of demographic ageing are still too often reduced to discussions around pension systems and their potential reforms that aim to ensure the survival of those systems. This approach is very limited and largely insufficient. Indeed, our longer lives lead us to question our entire model of the cultural handling of age and social time spans and our way of separating active and inactive periods from one generation to another. From that perspective, the real challenge posed by an ageing population and longer lives is not only that of retirement schemes, but it is foremost the promotion of a new employment-related age management, such as we proposed in our international research².

This White Paper focuses precisely on the absolute necessity to evolve from mere age management to the management of age diversity and synergies. It therefore proposes a radical shift away from current practices. By making exhaustive use of early retirement solutions, they have turned age into the main variable of adjustment with regards to labour market fluctuations. Putting such a change of approach into practice requires two main instruments: the fight against discriminatory practices related to age in employment and the promotion of preventive management of human capital at all ages.

The third part of the White Papers makes references to the tools businesses could put in place to bring about the necessary shift in their age management strategies. The new objective is to adopt a new global preventive strategy that sustains the employability of workers at all ages. Only such a strategy will have effects both on the availability of older workers and on the demand from businesses for older workers. Indeed, a longer active professional lifespan is only viable if this prospect is made attractive to older workers, by offering them dynamic and sustainable end-of career opportunities. At the same time, older workers remain attractive for businesses, because they are able to maintain and foster their skills and experiences.

² "The Challenges of Age, Retirement, Employment, International Perspectives", Armand Colin, Paris, 2010.

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From this new perspective, the key word in age management is not age but the career path. The Governments of Finland and the Netherlands have successfully adopted such an approach and they rank among the most successful countries in Europe with regards to making strides forward in lengthening the professional lifespan.

This White Paper is therefore a helpful instrument as it proposes several solutions to turn population ageing into an opportunity and to create greater solidarity and awareness on age diversity within society. At the same time, it outlines a way to remodel the social pact between generations on pensions and employment.

Anne-Marie Guillemard

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1. The age issue in Europe: an inventory

1.1 Demographic evolution: population ageing and lengthening of life expectancy

Europe will have to face major demographic changes, which will intensify in the coming years, and become one of the major challenges to maintaining economic growth. The continent is confronted with ageing populations, with life expectancy that has increased by more than 10 years since the end of the 1960s and, at the same time, lower birth rates. The over-60 population is expected to grow by 2 million people every year over the next 25 years.

But starting in 2013/2014, due to the retirement of the baby-boom generation, the European Union's active population will start to decrease. Today, there are 40 retired people for every 100 actively employed Europeans. Forecasts show that in 2020 there will be 50 retired people for every 100 employed, and by 2050 there will be 70.

All these aforementioned factors result in an imbalance between active and retired persons, which is bound to increase in the future and will dramatically impact Europe's social security systems. Age-induced spending will increase while there will be fewer actively employed people to finance it.

Therefore, Europe must brace itself to face a double scenario: the ageing of its population on the one hand, and on the other the risk of labour shortage, due to the retirement of the baby-boom generation and to the delayed entry of young people into the workforce.

Another factor adds to the challenges at hand for European countries: labour policies implemented up to the end of the 1990s, which favoured an early end to a professional life, resulting in even more retirees.

1.2 Early retirement policies up to the 2000s

During the 1970s, the economic crisis led to rising unemployment figures, particularly among the young. To solve this problem, most of the Member States' labour policies included measures that encouraged older employees to leave their jobs and therefore create greater access to jobs for the younger generation. This not only followed a job-sharing logic but also the rationale that it helped companies downsize in times of economic turmoil.

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Most EU States therefore established early retirement systems that would encourage older workers to give up work earlier. France implemented such measures, complemented by the fact that the unemployed aged 58 or over were no longer obliged to search for jobs.

However, although this policy allowed companies to adjust their staff counts more easily, its effects on the unemployment rate among young people failed to materialise. The job-sharing logic is an illusion as it is impossible to replace an older employee by a younger one: not only do younger workers lack the expertise and know-how of older workers, but also a company's needs in terms of skills and know-how may have changed due to the fact that its activity may have evolved as well.

From the 1990s on, the effects of managing employees by age and of the errors of hanging on to early retirement policies became even more apparent – because of the ageing of the population and the decrease in birth rates which would inevitably lead, unless a major shift occurred, to jeopardizing social policies and massive labour shortages.

2. The break with previous labour policies: incentives for active ageing policies?

2.1 The EU strategy after 2000 and its implementation in Member States: the lengthening of the professional lifespan

Since the end of the 1990s and faced with the consequences of the ageing population, Europe has been developing a solution that emphasises the employment of older workers. It has become crucial to implement policies that extend professional lives, and therefore, increase the employment rate of older workers.

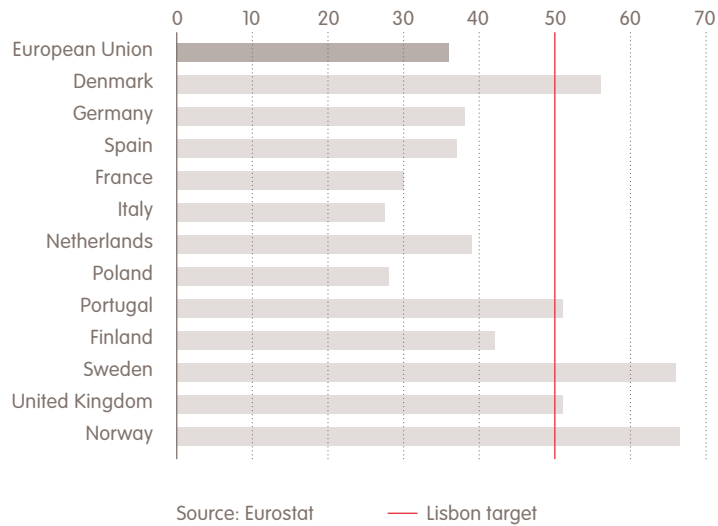
For the Member States, it meant undergoing a true revolution in their labour policies: to shift from the early retirement schemes to systems that foster an extension of the professional lifespan.

At the European Council held in Lisbon in March 2000, the EU drew the lines of a new strategic objective that would reinforce employment, economic reform and social cohesion. Known as the "Lisbon Strategy", it called for "the European Union to become the world's most competitive and most knowledge-based dynamic economy, capable of durable economic growth including quantity and quality work improvements, and better social cohesion." It promoted an increase in better quality jobs with the objective of achieving a 70% employment rate of the global, active workforce in Europe. To reach such an ambitious goal, the increase of the employment rate of workers aged between 55 and 64 also rose to the top of the agenda.

Other highlights in the European agenda introducing measures along the same lines as the Lisbon Strategy that favour the employment of older workers include the European Councils of Stockholm (2001) and Barcelona (2002) which establish the issue of older workers as a major element on the political agenda. Since then, the 50–64 year-old age group has been recognised as one of the major future sources of labour, with the objective of bringing the average employment rate of the 55–64 year-old group up to 50% by 2010.

As the graph below shows, by 2000 some countries in Scandinavia had already gone beyond the 50% target but for most, this objective remains a challenge still today.

Employment rates of older workers by gender (2000, in %)



This European Employment Strategy led to reforms of pension systems and labour policy reforms in the various members States.

Measures linked to retirement

The first step to consider was the reduction of the pension scheme benefits by raising the retirement age and cancelling early retirement plans (as was the case in Germany, France, the UK, Denmark, Finland and Belgium).

In France, a law on pension reform passed in August 2003 introduced measures that extended the time of contribution needed to claim full retirement benefits, and set up restrictions to access publicly funded early retirement schemes.

All those measures previously taken to facilitate early retirement, like the exemption from job search in France, will be progressively phased out (in 2012 for the job search dispensation) or tightened (early retirement).

Other countries took another route and chose to modify the calculation of retirement schemes, as was the case in Portugal, Austria and Sweden.

Incentive policies: promoting active ageing and encouraging older workers to work longer

Financial incentives When older workers agree to work longer, Member States have opted to either pay out a delayed departure bonus like in Italy or to improve the retirement fund benefits like in France. In the French model, older workers who decide to work longer but who already fulfil requirements to retire are entitled to receive a rate premium allowing them to increase their pension by 5% for each additional year spent at work (limited to four additional years). This is also the case in the United Kingdom which offers a 10% increase on the basic retirement level for any year spent longer in the active workforce after 60 years of age for women and 65 for men.

In Italy, older workers who would qualify for full retirement benefits but decide to continue working are fully exempt from the basic pension contributions.

Again in France, it is possible for those already retired to return to work thanks to the "work-pension combination" scheme, a measure that allows employees to combine their salary with their pension up to a certain amount. This maximum amount was dropped in 2009 in order to make the measure even more attractive for retired people. The same system has been in place in Sweden since 1999, following the country's pension reform, which offered older workers the possibility to retire whilst continuing to work part-time.

Career-end planning To manage the end of careers and to smooth the transition between active life and retirement, other countries such as Austria, Spain, France or Norway implemented a "progressive retirement" plan to encourage older workers to remain at work. It allows them to plan a transition period between work and retirement, by reducing their working hours while at the same time benefiting from compensation allowances.

Advantages for enterprises In Sweden, subsidies covering 75% of the salary are available for companies that hire long-term unemployed senior citizens. In Austria, employers are exempted from paying contributions to the pension insurance when they hire employees aged 50 and over.

Until 2009 in France there was support on a sliding scale for companies hiring employees aged 50 and over. Since 2011 companies that hire older workers can now count on another kind of support which foresees a professionalisation contract that includes training periods.

Pension reforms and the eradication of measures designed to facilitate early retirement aren't enough to improve the employment situation of older workers. It is also necessary to fight against discrimination that harms older workers and to promote their added-value, as well as the added-value of age diversity.

2.2 The fight against discrimination and the promotion of diversity

The fight against age discrimination is embedded in the general framework of Europe's policy in favour of active ageing.

Too old, too expensive, not skilled enough, poorly motivated, not mobile ... Stereotypes about older workers abound. They themselves have internalised the idea that age is a negative element when looking for a job. As research shows, it is the main reason cited by people over 55 who have abandoned their job search.

The research of Anne-Marie Guillemard, a sociologist and Professor at Paris V Sorbonne and partner of the Alliances³ project and the author of books on older workers' employment, shows that age-related discrimination at the workplace was a result of public policy. Age-related discrimination is therefore above all a cultural prejudice. "With their interventions, governments have affected life's events by establishing hierarchies and standards. The three successive phases in life (education/training, work, retirement) have been set in stone, together with the relative timescale for each of these phases. When looking to address social problems, age categories have become the prevailing *modus operandi* for public administrations. Such is the case when social laws decide on the appropriate age to work, on compulsory education or on the age to stop working and to retire." The social and political construction of ageing has contributed to stigmatise age into negative stereotypes. The word ageing is almost always assimilated to someone whose capabilities are declining and older people generally associated to deficient human or mechanical performance.

Together with early retirement policies, age is therefore considered as an adjustment variable: the possibility offered to older workers to leave the labour market and "make way for the young" reinforces the idea that "the future belongs to youth" and that only they deliver the dynamism and motivation businesses need. Anne-Marie Guillemard underlines that "one consequence of early retirement policies has been to set off a process where older workers are less valued, which is bound to impact the younger generations as well. If employees over 55 are reputed as being impossible to place and destined to relegation, then their immediate juniors, younger 50-plusses, are soon labelled "semi-old" and their position on the labour market weakens. It is often forgotten that lowering the labour market's effective age of retirement simultaneously raises the social age of the next generation. Little by little, this wave of falling value eventually affects the 40-plus too. Therefore, the development of such an early retirement culture has led to a process that negatively affects the entire time-span of later stages in careers."

3 "Equal" programme financed by the European Social Fund on age management, led by Adecco France in partnership with ACMS, Agirc ARRCO, CEMS, MCC Mobilités and STEF TFE and, in its international dimension, the Italian project Pro 45

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Consequently, the ban on age discrimination imposed on employers shows a fundamental change in approach. Candidates cannot be hired, or rejected because of their age – the only consideration must be whether their skills fit the required profile.

Age, topping the discrimination chart

Age may be listed as one of the topics of diversity but as such it is as unique as it is universal. Age affects everyone in its temporality. A key question age brings with it is that of the definition of age categories in the labour market: the term older worker takes on very different meanings, starting at 45 years for some and stretching to 70 years for others, with numerous thresholds in between (50, 55, 58, 60, 62, 65, 67). At every stage in the second part of one's career, it is therefore necessary to anticipate age-sensitive stereotypes that can lead to real discrimination.

In France, the Discrimination Observatory at the University of Paris 1 Sorbonne pointed out as early as 2006 that age is the first discrimination criteria in its barometer, or index, of employment discriminations.⁴ A manual worker aged 48–50 is twice less likely to get a positive answer than a 30-year-old candidate, and at management level the older candidate is seven times less likely to be considered. Intermediate-level employees and professionals are four to five times less likely to receive a positive answer.

Since the end of the 1990s the fight against discrimination, particularly age-related, has been gaining such momentum at legislative and public policy levels that today it can no longer be ignored.

Europe and Member States pledge to fight against discrimination

The legislative framework Since 1997, in application of article 13 of the EU Treaty of Amsterdam, measures to fight discrimination have been unanimously adopted by the EU member states. The measures call for the principle of equal treatment without discrimination due to race, ethnic origin, religion or beliefs, disability, age or sexual orientation, offering tools relating to their proper implementation at national level.

On 29 June 2000, Europe adopted the Directive 2000/43/CE (Directive RACE) introducing the principle of equal treatment “for all persons regardless of race or ethnic origin”. It defined the notion of race related discrimination and introduced sanctions against indirect discrimination. European legislation relative to non-discrimination was set up to guarantee minimum levels of equality of treatment and protection for all those who live and work in Europe, in numerous aspects of daily

4 The study, commissioned by Adia (Adecco Group) of Prof. Jean-François Amadieu consisted of submitting more than 6 000 CVs a year, in response to 1340 job offers, and comparing the results (invitation to an interview) of the reference candidate (male, 28–30, of French extraction by his name and surname, without photograph) with candidates likely to be discriminated against because of their age (male, 48–50), their gender and number of children, (woman with three children), their origin (name and surname with a North African background), a disability, or their physical appearance (unpleasant features).

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life, at the workplace but also in other areas such as education, health care or access to goods and services.

On 27 November 2000, Directive 2000/78/CE set up a general framework in favour of equal treatment relating to employment issues. It introduced the principle of equal treatment at work and during education/training regardless of religion or beliefs, disability, sexual orientation and age and applied definitions identical to those of the Directive on Race equality concerning discrimination, the right to appeal and the sharing of the burden of proof. It authorised, in particular cases, differences in treatment in order to safeguard the protection of the young and of older employees, allowing for special measures designed to promote the integration of older or younger workers in the labour market.

In France the European Directives were adapted in the 16 November 2001 law on the Fight against discrimination. This law lists all prohibited criteria: origin, gender, customs, sexual orientation, age, family situation, affiliation or absence of affiliation, verified or not, to an ethnicity, a nation or a race, political opinions, union or communal activism, religious beliefs, physical appearance, surname and, except in the case of an inaptitude duly noticed by the health officer, the state of health or disability. These criteria were completed in 2006 with the pregnancy status, and genetic characteristics. Fields of application extend to all aspects of professional life: recruitment, contracts, qualification, salary, access to training and lay-off.

On 27 May 2008, the French Parliament adopted a new law to make up for the lapses found by the European Commission that included different adaptation dispositions in the EU law regarding the fight against discrimination: since then French law foresees the definitions for direct and indirect discrimination, it introduces harassment as a form of discrimination and it lengthens the list of prohibited forms of behaviour.

The wording relating to differences in treatment based on age is therefore modified, putting emphasis on the motives on which they may be based. It provides for cases that do not represent discrimination, if and when they are objectively and reasonably justified with a legitimate goal, notably in favour of the health and safety of workers, their professional insertion, insurance of their job, their placement or compensation in case of redundancy, and when the means to attain this goal are necessary and appropriate.

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Age has therefore made it into the circle of forbidden discrimination: it cannot be a criterion in the recruitment process, nor can it be mentioned in a job offer, in a recruitment questionnaire or in a letter of rejection. Any reference to a discrimination based on age is prohibited in internal procedures or as a reason for redundancy. A discriminating disposition or act is null and entitles its victim to damages in a civil court. The author of a discriminatory act may also be penalised. Before civil courts, the EU has introduced the reversal of the burden of proof, which no longer relies solely on the employee. Thus the employee or the candidate for a job or training must present factual elements that lead to suppose the existence of discrimination, whether direct or indirect, and it is the company's burden to prove its decision is based on objective elements, absent of any discrimination. Today an act of discrimination therefore does put a company at risk: it may prove economically and socially counterproductive. Any discrimination-related activity represents a danger for a company's reputation towards a variety of stakeholders: employees, shareholders, clients, civil society, suppliers, potential candidates.

Non-discrimination is not only an obligation for a company but also, through the actions it must take to prevent it, an opportunity to optimise its human resources management, anticipating the workforce shortage, privileging skills brought by age, nurturing the pride of belonging and fostering motivation.

The transposition of the RACE Directive (2000/43/EC) in 2000 led to the establishment of independent authorities in every Member State to deal with discrimination and equal treatment issues, such as the Council for the Defence of Rights in France (formerly HALDE, the Higher Authority in the Fight against Discrimination and for Equality). All such independent authorities, often of regulatory, mediatory and training nature – some of them set up well before the European Directive – got together in a European network in 2007 setting up "Equinet".

Action plans and awareness campaigns in Member States In order to carry out the necessary transformation within enterprises and to fight age-related prejudices, information and awareness campaigns have multiplied at European level and in the EU. They aim at businesses, prompting them to hire and to retain older workers as employees, and at the same time encouraging older workers to work longer.

In 1998, Finland launched a campaign aimed at promoting work for senior citizens, with the baseline "Experience is a National Wealth". In the UK, a "Code of Practice on Age Diversity in Employment" was published to make employers aware of the advantages of employing older workers.

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In 2006, France launched a national, commonly-devised action plan for older workers, inspired by Finland's campaign. This plan's ambition was to favour the retention and the return to work of people over 50, in order to reach a 50% employment rate in the 55–64 year-old group by 2010, in line with the objectives of the EU. Set up for a time-frame stretching from 2006 until 2010, it was structured around four complementary areas of intervention: favouring the retention of older workers in the workplace, helping socio-cultural understanding to evolve, favouring the return to work of older workers and management of the end of careers. Its objectives were, among others, to inform the public at large on the added value of older workers, to raise the awareness of enterprises on age management, to extend the practice of interviews and skills assessment as part of the second part of a career-path, and to develop new forms of employment.

ESF help to Member States' policies To help Member States bring along the European Strategy for Employment, the European Social Fund (ESF), through programmes such as "Equal", supports partnership initiatives in their fight against discrimination and inequality in the workplace. These projects, initiated within a country, must include a transnational part so that partners may share good practices and come up with innovative solutions together.

The example of Groupe Adecco France

Groupe Adecco France was able to count on Europe's help to set up its policy to fight against discrimination, from 2002 until 2006. The "Equal Latitude" project allowed, among other things, the establishment of training modules to fight against discrimination.

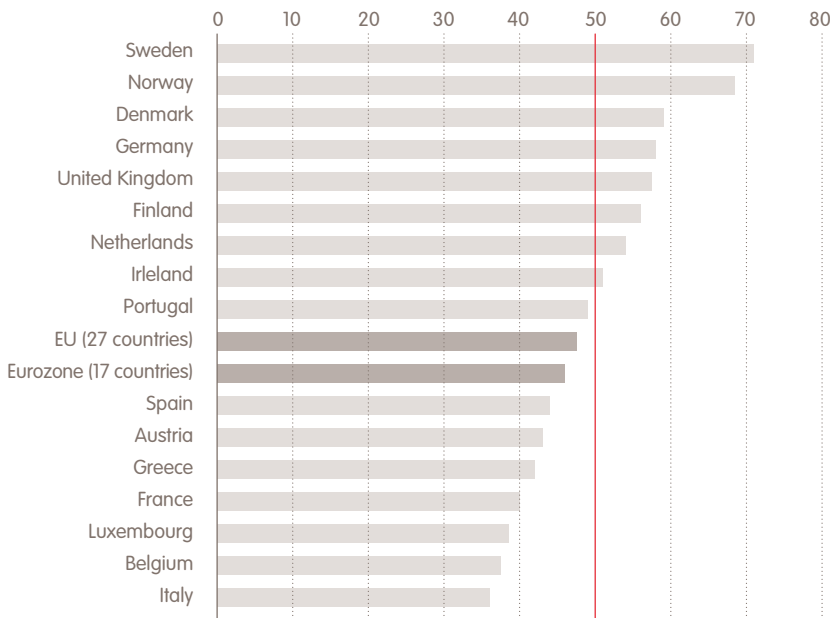
From 2005 until 2007, the Groupe led a new project – Alliances – more specifically geared towards the fight against age-linked discrimination, and the valorisation of professional paths through all ages.

2.3 New labour policies in 2010, an assessment

The balance sheet

The development of older workers' employment rate In 2010, despite the various measures taken by the EU Member States, the 50% employment rate target of the 55–64 year-olds was not achieved. Older workers' employment rate went from 38% in 2000 to 46.3% in 2010 with contrasting results from country to country, as the graph below shows. Within the EU the over-50 employment rate varies greatly, depending on the age pyramid and each country's social policies.

Employment rate of 55–64 year-olds in Europe (3rd quarter 2010, in %)



Source: Eurostat — Lisbon target

Direct comparisons between EU countries cannot be made as the legal age for retirement still has not been standardised across the various countries. France, despite its retirement reforms, still has a lower retirement age than most other countries. It was nonetheless able to increase its older workers' employment rate by 10 points from 29.4% in 2000 to 39.7% in 2010, still a far cry from the Lisbon target.

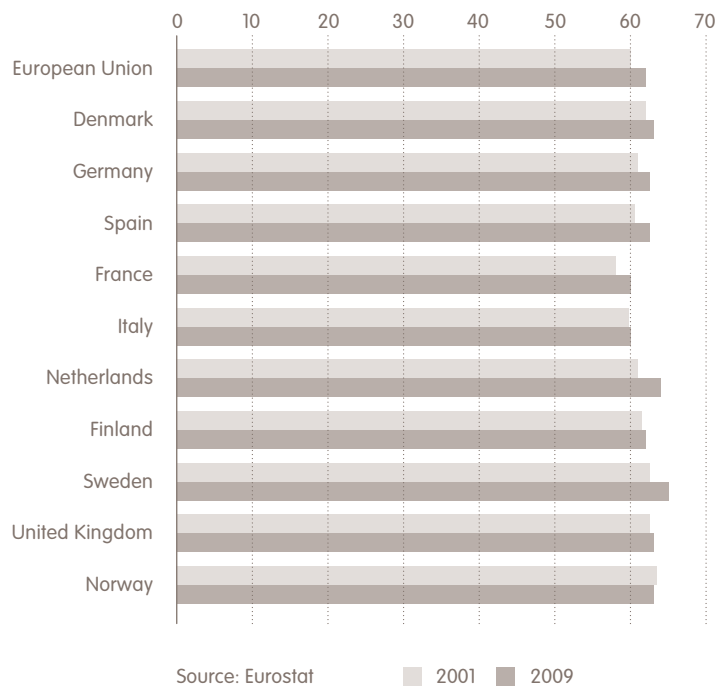
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Compared to the United States or Japan, where the older workers' employment rate reaches 62%, Europe's employment rate remains relatively low. Such is also the case with regards to the number of hours worked by older workers which are approximately 10% lower in Europe compared to the United States or Japan.

Retirement Age The legal retirement age varies in the EU countries: it ranges from 58 for women in Romania and Bulgaria to 67 for Danish men and women. In September 2006, Germany adopted an employment plan for older workers that progressively raises the legal retirement age from 65 to 67 by 2012.

The actual retirement age differs from the legal retirement age, and is in reality even earlier: in 2005 for example it was on average 58.8 years in France and 58.7 years in Italy. The graph below shows that employment policies begin to bear fruit and that the duration of a professional life is extending in most European countries.

Real retirement age



The strengthening of public policies to further increase older workers' employment rate

As the results, in terms of employment rate fail to be satisfactory, Member States are deciding on new measures to reinforce their policy in favour of older workers' employment: in 2009 France opted to legislate in order to prompt enterprises to further improve the employment rate of older workers and the lengthening of their professional life under satisfactory conditions. The 2009 law on Financing Social Security foresees that since 1st January 2010, businesses with a staff numbering at least 50, or belonging to a group with a staff numbering at least 50, will be subject to a penalty should they not have signed an agreement, or have otherwise established an action plan, in favour of older workers' employment. The penalty, paid into the National Fund for Pension Insurance, corresponds to 1% of wages, or earnings posted during the period for which the said business did not have the agreement or action plan.

The agreement, or the action plan, is signed for a maximum of three years and must include: a target figure to keep or to recruit older employees; actions in favour of older employees aimed at a minimum of three areas to be chosen among six ruled by decree, as well as target figures and follow-up indicators.

The six fields of action proposed by the legislator cover all aspects of career management: recruitment, skills development and access to training, foreseeing how careers will evolve, improvement of working conditions and attention to the demands of a role, end-of-career management and transition from active professional life to retirement and, finally, know-how transfer and the development of mentoring.

Other measures were taken such as the withdrawal of automatic retirement: since 2009, an employer cannot automatically send workers aged 65 into retirement. The retirement age was pushed to 70 and employees aged between 65 and 70 must inform the employer on a yearly basis if they wish to continue working.

A new pension reform was passed in November 2010 which, on top of the lengthening of the duration of contributions, provides for the progressive increase in the legal age for retirement from 60 to 62 in 2018, as well as of the age limit required to benefit from a complete pension, which will go from 65 to 67 years old.

Other Member States also plan a progressive increase in the legal age for retirement: in the UK, it will rise from 65 to 66 years in 2020 and from 66 to 68 years by 2046. Since October 2011, businesses are not able to automatically release workers who have reached 65 into retirement if they wish to continue working. In Germany, the legal age of retirement will rise from 65 to 67 years of age between 2012 and 2029.

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Arrangements for early retirement that don't imply a pension reduction will only be possible for certain categories of workers such as the long-term unemployed aged over 58.5 years, women, persons with a serious disability or invalids.

In order to improve older workers' employment rates and to fight against discrimination, Europe and its Member States brought in legislation and introduced measures and actions that raise the awareness of all those involved on the necessity to lengthen the professional lifespan. Enterprises have an essential role to play in this employment policy and age management. How can they concretely put into action such a policy of age diversity promotion, and age management?

3. Implementing a policy in favour of age diversity within enterprises

3.1 What is at stake?

Older workers' difficulties in employment are mainly the result of discriminatory practices by enterprises. However, the fight against discrimination is an essential lever to increase older workers' employment rates and Member States have mobilised to introduce legislation that rectifies discrimination, and aims to deter discriminatory actions by setting sanctions.

Above and beyond the incentives and constraints the law provides for, enterprises must realise that committing to human resources management based on equal treatment and the promotion of diversity is above all an economic, social and strategic asset. Actions taken in favour of older workers are an opportunity to improve the quality of work and the functioning of the workplace at large. The diversity of profiles within a company and the appropriate management of that diversity represent a real advantage for any enterprise.

The challenge for enterprises in their human resources management consists of shifting from management by age to a management where all generations work together and learn from each other. Enterprises must be attractive for older workers so that they see the extension of their professional life as a fulfilling opportunity that adds value to their skills rather than as an obligation. If a business is able to offer its employees a satisfying career regardless of their age, if it is able to invest in their training and in the development of their skills at any age and until the end of their career, employees will find the motivation to stay committed to their work for a longer period of time.

Such a human resource policy that fosters age diversity and professional challenges for all regardless of age, has a great influence on the atmosphere in a company. The notion of social atmosphere may seem immaterial, but it involves a number of complex and cumulative phenomena: employee motivation, internal conflict, a feeling of belonging and so on. A negative social atmosphere bears a concrete and immediate cost such as strikes and high staff turn-over, which influence profitability. When employees feel neglected from a certain age and when they know that their employer will no longer count on them to develop new projects, they may have the feeling of having reached "the end of their professional life". This translates, among other things, into a disinterest in their work and a refocus on themselves. The weight of hierarchy, small hostile phrases ("Given his/her age", "they would have done better to remain where they were", "five years from retirement") that focus on ageing and a loss of

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value amplify that feeling. The lack of motivation, absenteeism and early retirement that follow are, in fact, a net loss of skills and know-how for the business.

Even though discrimination due to age is real, and in spite of the need for progress in terms of age management, enterprises nonetheless recognise older workers' specific added value: experience, conscientiousness, immediate efficiency, know-how and life-skills, a deeper commitment to the business, for example. They are also increasingly aware of the loss of skills and know-how when older employees retire. A study by Dares 5 showed that "17% of employers believed they would be confronted with the loss of certain skills in the following five years". Keeping older workers at work represents an asset for companies if not a necessity in some sectors to avoid the loss of know-how and of competitiveness.

3.2 Essential steps

Employee mapping and evaluating age management policy

The first stage is to assess, by also consulting surveys on society, the demographic structure of the enterprise: to know the proportion of older workers in relation to young employees, their seniority, their career steps within the business, their access to training, their work schedule and so on. In order to point out possible differences in treatment between employees due to their age. Attention should be paid, amongst other things, to the hours of training received by older employees, as too often enterprises invest less in training for older employees, fearing less return on their investment.

This first stage provides insights into whether the enterprise always recruits the same type of profiles, and what degree of diversity can be found among its staff. Are all generations present? Is there a significant turn-over or do employees tend to remain loyal to the company?

This first stage also allows the business to plan the retirement of its employees thanks to the individual management of human resources, and organise the transfer of knowledge and know-how to the younger generations.

Within the European programme Alliances, Anne-Marie Guillemard perfected a diagnostic process which evaluates the age management policy of enterprises. Presented as multiple choice questions, this tool can be used as a range of indicators for human resource management. The first series of questions defines the business' general context, while the second deals with human resource issues. "Through an interview guide aimed at managers and staff (...) the purpose was to identify the changes in mentality as well as in the way people act.

5 DARES – French Labor Ministry Research Institute – analysis, September 2010: employment of older workers, business practices and diffusion of public policies.

The results allow each partner to place themselves as in a mirror-effect, but also to position themselves in relation to an ideal of age management practices."

Implementing a policy to fight against discrimination

"The enemy of discrimination is objectivity. And what ensures objectivity are transparent processes", Louis Schweitzer⁶ said in September 2007, encouraging the introduction of an *"efficient human resource management whose mechanical effect is to shift from the subjective to the objective, therefore to reduce discrimination"*. The strategy of change hinges on three main axes: awareness building of management and staff, training of management and staff and internal communication.

Awareness training makes people conscious of the nature and challenges of discrimination with regards to access to employment. This awareness training must start by focusing on the conceptual and legal framework to then identify discriminatory phenomena and bring internal and external resources into play. It is better if the chosen method is interactive and enables intervention in real situations that managers and human resource specialists may have to face, so they may come up with the right kind of communication and the appropriate arguments.

Regarding age-linked stereotypes, which arguments should be presented to counteract them?

"Older workers are less motivated." Being motivated at work has nothing to do with age, but with interest in the job and with the appropriate management of one's career: when there are development opportunities at work, opportunities to train regularly and to diversify one's professional experiences, motivation does not decrease with age.

"Employees over 50 are more often on sick leave than their younger colleagues." According to a study by Drees⁷, in France, between 2002 and 2003, employees aged 50 and over were on the contrary less on sick leave than their younger colleagues (9% against 11%).

"Older workers are less productive." Experience and know-how mean that older employees have efficient and precise working methods. Also, as shown by the Goodwill Management study, *"older employees prove that for a variety of duties their ability to adapt and their experience totally compensate the effects of age"*. Cooperation among employees is also very important; good task allocation within a team improves the enterprise's overall performance.

6 President of La Halde – the Higher Authority in the fight against Discrimination and for Equality" – 2005 to 2010, now "Défenseur des droits" Council for the Defence of Rights.

7 Direction of research, study, evaluation & statistics: "Older workers' sick leave" (2007)

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Another essential element of an employee's productivity is the design of the workplace and the improvement of working conditions. Improving an older employee's workplace to provide better conditions will be beneficial to the overall working atmosphere of younger employees as well.

Finally, productivity is driven above all by motivation and conscientiousness – which do not depend on age.

"Older employees are expensive." According to "Employment and work of older workers: from knowledge to action" (June 2007) by Dares, this statement is tough to assess. Salary increases of employees over 50 only benefit the most qualified, while in the other skill categories wages stagnate and often even decrease.

"Older employees are not mobile." Age in itself is not a determining factor in the capacity, or desire, to move for a job. What's important is the length of assignment in the current job and the amount of routine. Therefore people who have been stuck in the same job for a long time have much less capacity and aptitude for change and professional mobility, than those who have experienced many changes in their professional life, regardless of their age.

"Older people are less adaptable." Adaptability to a professional environment or to the evolution of the job is linked to career development. If the employee has had diverse experiences and has been able to train regularly, then the worker will also have developed a faculty to adapt to different environments.

Discriminatory-free human resource procedures at every step of the professional lifespan

Recruitment: It is essential to guarantee equal treatment to all candidates, and to make sure the information gathered can be traced at each step of recruitment.

Risks of discrimination appear as early as in the job advertisements: the wording of a job opening may discourage entire age groups by specifying for example that the position is junior or senior, when it mentions a desired age range, the amount of experience required, qualifications, without consideration for the experience gathered along a candidate's career that could very well make up for all these specifications. All these criteria could lead to the exclusion, in principle, of older candidates, the over-qualified, those with fewer qualifications or all of those whose unusual profiles cannot easily be summarized in a CV.

The notion of discrimination comes in a variety of shapes: it can be direct discrimination such as a job offer that specifies a minimum or maximum age. It can be indirect discrimination, which is more subtle

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and harder to identify, such as a recruitment procedure that systematically rules out any "over-qualified" candidate, or de facto any older candidate although the skills meet the job requirements.

A job offer may only determine the tasks required, the role and qualification required, the indispensable skills and the ideal candidate's profile and should systematically avoid all non-professional criteria. When making reference to the job, two questions must be asked: what is the connection between the defined criterion and the skills required for the position? How are the skills assessed?

Then comes the recruitment interview phase, which is the most at risk to unequal treatment. Job interviews must follow a protocol that ensures real equality among candidates. This protocol and the measurements linked to it must foresee the planned duration of the interview, a set of questions or professional situations presented to the candidate, and the principles behind the interview method to be used.

When reading a CV, the subjective dimension may take over from the objective criteria. To avoid being influenced by criteria which are irrelevant to the position such as the candidate's age, a CV analysis chart proves to be a simple and efficient tool. Thanks to a double entry chart (skills, pre-requisites and CV) the person in charge of recruitment positions the candidate(s) according to their skills and to the post's pre-requisites. A system of notes may make it easier to classify candidates, and simplify the decision making process. This exercise is also an opportunity to question one's own conceptions. Would we have spontaneously chosen this particular candidate? If not, why not?

Knowing how to make an argument in favour of a candidate in front of a manager, or a client company (in the case of a labour market intermediary) is of utmost importance to avoid discrimination and to fight against stereotypes. Besides the counter-arguments mentioned earlier, one method to avoid age stereotypes consists of anticipating the fact that the negotiating partner will bring them up, by underlining those qualities the candidate possesses which are the contrary to these stereotypes: the motivation, the conscientiousness, the expertise, the high adaptability learnt from a varied professional experience, which also make a candidate easy to integrate into a team.

Adecco Group Examples

In Germany, DIS AG, a subsidiary of Adecco Group, introduced a training programme for agency managers that familiarises participants with the broad trends around the employment of older workers, and their effect on the labour market. The course includes information to be shared with their stakeholders, their clients in particular, in order to raise their awareness of the advantages of employing older workers, how their careers can be customised work-life balances and so on.

In 2009 and 2010 in Poland, as part of a support and training programme for unemployed people aged over 50, Adecco Poland offered free training for interviews, CV workshops and advice on job search and orientation in the labour market.

In France, Adia conducted a project called 4A, co-financed by FSE and in partnership with public employment services and AFPA – a training structure that helps unemployed people aged 45 and over find a long-term job. The candidates, selected by the employment services and assessed by Adia depending on businesses' needs, were able to take advantage of a mid-career assessment that validated their professional plans, and then gave them the chance to take part in training before finding a job.

Managing the career of the older worker Once a candidate is hired, it is important to take care of his/her integration in the company. Good management takes into account age diversity within teams. "Inter-generation management" allows for all employees to bloom, to develop their skills and to contribute to the performance of the company. Indeed, managing employees and reaching objectives must be in line with the employees' experience and needs, and allow for mutual enrichment. An employee with less experience can develop skills faster provided the team is organised in a way where skills transfer is fostered. On the other hand, recently graduated employees will be able to bring "fresh" information that might interest older employees.

To keep all employees of all ages and generations up to date with their skills, enterprises can take advantage of various tools to support their employees along the later career path. In France, employees aged 45 and over have the right to a "Career, part 2-interview" the objective of which is "to avoid any age-related discriminatory practice during career development and to allow employees to plan the second part of their professional life, and (...) to examine the employee's career development perspectives, according to their desires, and the company's ability to meet them." (Interprofessional National Agreement related to senior workforce employment, 2005). Developing employees' skills, anticipating technical developments, supporting staff in the preparation and application of their career plan provides

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skilled and motivated employees to the business, irrespective of their age.

If, to successfully change mentalities and fight prejudice it is necessary to change one's vision of age, and emphasise the added value of older workers, it is also necessary to give the older workers themselves the desire to work longer. Indeed, employees used to seeing their older colleagues retire before 60 won't necessarily be willing to work longer either. Therefore, it is thanks to career management that enhances experience, takes into account employees desires and well-being at work, undertakes to improve working conditions and enhances cooperation between generations that a business will be attractive for older workers.

Adecco Group example

In 2009 in France, all Adecco Group companies signed agreements or prepared action plans in favour of older employees: their commitment to staff and temporary employees focused primarily on recruitment, skills development and access to training, end-of-career preparation and tutoring development. For the Adecco Group, what is at stake is to support its staff and its temporary employees in the successful second part of their career.

4. Conclusion

4.1 European Policy, 2010–2020

EU countries must continue in their employment policy efforts so they are able to offer all generations quality jobs that enable all employees to work in good conditions and to develop their skills. These efforts are necessary not only to guarantee social security systems and take into account the ageing of the population, but also to overcome the economic and financial crisis that Europe is presently going through. In 2010, Europe therefore set new targets within the “Europe 2020 Strategy”, the objectives of which are: “more jobs and better quality of life”, according to José Manuel Barroso⁸.

The European Commission in its March 2010 Communication defined five measurable objectives for 2020, which have to be transposed into national objectives within the Member States in the areas of employment, research and innovation, climate change and energy, education and the fight against poverty.

Regarding employment, the objective set by the European Commission is to increase the employment rate of the population aged between 20 and 64 from the current figure of 69% to 75%, mainly through a greater participation of women, older employees and a better integration of migrants within the workforce.

In order to reach those objectives, by 2020 Member States will have to establish strategies to develop new skills and jobs in order to modernise the labour market while ensuring the employability of workers throughout their lives.

Only by doing so and by fighting against discrimination will the lengthening of the professional lifespan and the increase in the employment rate of the 24–64 year-olds and beyond, evolve and contribute to Europe’s growth.

4.2 2012: The European Year of Active Ageing

In 2011, The European Council proclaimed the year 2012 as the “Year of Active Ageing and Intergenerational Solidarity” to support Member States in their policy on this crucial subject.

This European year allows for an enhancement of the initiatives and good practices gained through the Member States’ experience, and to promote their exchange. The goal is also to support them in their efforts and to encourage public awareness-building.

⁸ Communication by the EU Commission on “Europe 2020: a strategy for smart, sustainable and inclusive growth”

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The European year 2012 will not only aim to promote active ageing in the labour market and at the workplace, but within society at large fighting against social exclusion, and promoting goodwill.

Giving access to employment to workers of all ages is a major element to maintain intergenerational solidarity and socio-economic balance on a European, and on a global scale. Setting up strategies that foster it may materialise in a variety of contractual forms depending on legislation and the need to go beyond pre-existing reference frames. Therefore, formerly less well known workforce solutions such as work-pension combinations, the "portage salarial", business entrepreneurship, temporary agency work solutions or new forms of work such as transition management will most likely in future attract both active older workers and enterprises seeking skilled and experienced workers alike. In future, we have to endorse the development of such new offerings to meet the needs on all sides, as labour market fluidity will require better performing resources and workforce solutions.

Afterword

Pledge for a labour market that embraces “young and older workers”

In future years, the retirement en masse of those born after the Second World War will aggravate the labour shortage. Already today, employers struggle to find skilled workers allowing them to remain competitive despite high levels of unemployment. Still, their reservations to hire older workers remain high and clichés put forward against age persist.

Even if the attractiveness of early retirement solutions remains high for a number of older workers, more and more older workers wish to remain active in the labour market for a few more years, either because they enjoy working or for financial reasons. However, enterprises continue to let older workers go well before the legal age of retirement and systematically reject job applications from candidates aged 50 and over. How can we change the way that enterprises perceive older workers and the value of their skills, their experience and their loyalty towards their employer? How can we eliminate the boundaries that make older workers less attractive for their employers without endangering the current social balance – that has made its marks in the recent crisis?

We know today that those countries that have adopted employment policies that value the contribution of older workers and allow them to engage in a career-end better suited to their needs (family, health, personal development) have managed to maintain and even improve their employment rates of the over-50. The countries preparing their older workers best for an active and independent retirement phase are the ones also offering the best perspectives to the younger generations.

European legislation has for years foreseen all types of discrimination based on age in both employment and professional training, but attitudes do not change from one day to another. Practices will only change once enterprises have fully embraced the importance of a diverse workforce and once they have rediscovered the added value that older workers bring to the business.

A new approach to the employment of older workers is necessary for more mature workers to remain employed and to allow them to find working conditions best suited to their needs. Initiatives, such as the ones adopted by the Adecco Group aimed at promoting a new vision and to giving value to age diversity are therefore welcome.

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The 2012 European Year of Active Ageing and Intergenerational Solidarity is a unique opportunity to reflect on how we can all allow older workers to participate in the labour market until the legal age of retirement – and even beyond for those who wish to remain active – in quality employment making best use of their skills and experiences. Europe cannot allow itself to waste its human capital as it has been doing since the 1980s.

Anne-Sophie Parent

Secretary General, AGE Platform Europe. AGE Platform Europe is a European network of around 165 organisations of and for people aged 50+ which aims to voice and promote the interests of the 150 million senior citizens in the European Union and to raise awareness on the issues that concern them most.

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Adecco Position on Active Ageing

Active ageing can result in a real win-win situation for Europe

In 2050, nearly one in three European citizens will be 65 or older. Demographic change and population ageing is one of the greatest challenges that will affect the structure of EU economy over the next couple of decades, through its impact on labour markets, pensions systems and public finances.

Adecco therefore welcomes and fully supports the EU's decision to make 2012 the European Year for Active Ageing and Solidarity between Generations.

As we look ahead to positive and concerted action on active ageing in 2012 and beyond, Adecco wishes to underline that:

1. Active ageing requires flexible working solutions and labour market policies – we need to better mobilise potential and more strongly support flexible, accessible and inclusive working solutions.

2. Active ageing can be one the solutions for addressing Europe's skills shortages – we need to ensure that the needs of the labour market are met and retain or retrain our mature workforce.

3. Active ageing is a necessary counterpart to a longer statutory working life – we need to integrate training and life-long learning in active ageing policies to ensure that mature people are better equipped and encouraged to remain in work longer.

4. Temporary agencies are integral to facilitating and implementing active ageing in the EU labour market – we need EU and national level policies to support the potential contribution we can make to active ageing and the wider demographic challenge.

European Year 2012 – EU Active Ageing Objectives:

- ✓ Raise awareness
- ✓ Stimulate debate, exchange of information and best practices
- ✓ Offer a framework for action
- ✓ Remove barriers - particularly with regard to employment

“Promoting active ageing means creating better opportunities so that older women and men can play their part in the labour market...”¹

Adecco calls on:

- 1** The EU institutions, Member States, social partners and businesses to embrace the European Year for Active Ageing and Solidarity between Generations 2012 and take the lead in changing attitudes towards active ageing.
- 2** The European Commission to proactively implement and realise the European Year 2012 objectives. In particular, the European Commission should:
 - Recognise and integrate the importance of flexible and accessible working solutions in a framework for action on active ageing.
 - Commit to concrete actions on flexible and accessible structures and approaches in the labour market which will motivate and enable older people to continue working as long as they chose.
 - Propose concrete employment targets for older workers broken down by gender and support the development by European social partners and businesses of initiatives aimed at supporting active ageing.
- 3** EU Member States to recognise and integrate into their labour market policies the potential contribution of temporary agencies in meeting the demographic challenge. In particular, EU Member States should:
 - Adopt labour market reforms addressing the demographic challenge and ensuring flexibility and accessibility by allowing a diversity of contractual arrangements while providing relevant security.
 - Support schemes that enable the transition from employment to retirement through phased retirement options, part-time work and flexible hours.
 - Strengthen the cooperation between public and private employment services to increase workforce fluidity and integrate and retain more people in the labour market.
 - Adapt regulations on pensions and labour law to support those who wish to work longer.
 - Invest in social initiatives to improve the employability of unemployed mature people.

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The European Older People's Platform
La Plate-forme européenne des Personnes âgées



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About the Adecco Group

The Adecco Group is the world's leading provider of HR solutions. With approximately 33 000 employees and over 5 500 branches, in over 60 countries and territories around the world, we offer a wide variety of services, connecting over 750 000 associates with well over 100 000 clients every day.

The services we offer fall into the broad categories of temporary staffing, permanent placement, career transition, talent development and workforce management solutions, as well as outsourcing and consulting.

By creating greater choice in the domain of work, we unlock potential in individuals, enterprises and society in general – creating the fundamental conditions for adaptability and success. We help individuals find work, support companies throughout their life cycle and make a positive contribution to society by sustaining employability. We strive to foster and enhance the key role we play on a global scale.

The Adecco Group is based in Zurich-Glattbrugg, Switzerland and we are a Fortune Global 500 company listed on the SIX Swiss Exchange.

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European Year for **Active Ageing**
and **Solidarity between Generations 2012**

