



# European Report Intellectual Output 1



## SILVER PARTNERSHIP

- AFEJI
- APROXIMAR - COOPERATIVA DE SOLIDARIEDADE SOCIAL, CRL
- ASOCIATIA EUROPEAN ASSOCIATION FOR SOCIAL INOVATION
- CENTER ZA IZOBRAZEVANJE IN KULTURO TREBNJE JAVNI ZAVOD
- en3karriere
- KENTRO MERIMNAS OIKOGENEIAS KAI PAIDIOU
- MERSEYSIDE EXPANDING HORIZONS LIMITED

The consortium consists on organizations with long experience in training adults and companies from many different productive sectors. All partners have experiences working with different target groups of relevance for the project, thus they will cover the needs of individuals as well as institutional target groups such as vocational training institutions and associations.

## AUTHORS

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## TABLE OF CONTENT

SILVER PARTNERSHIP	1
AUTHORS	1
AKNOWLEDGEMENTS	2
<b>1. Executive Summary</b>	4
<b>2. Introduction</b>	5
<b>4. Inspiring practices</b>	9
<b>5. Perspectives of retired people</b>	24
Overview of the semi structured interviews pf people aged more than 55 years old	25
Reason of retirement	27
I. Support received from the organisation	28
<b>6. Results from the semi structured interviews to employers, managers, HR</b>	30
Type of companies and retirement process in the companies	32
<b>6. Recommendations</b>	35
<b>7. Conclusions</b>	36
<b>8. Bibliography</b>	38
<b>9. Annexes</b>	38
ANNEX 1	39
Template for inspiring practices	39
ANNEX 2	40
Semi structured interview to retired people	40



## 1. Executive Summary

EU faces a rise of labour force participation of older people: in 2018, 32.8% of EU population had aged more than 55 years old, being encouraged to remain longer. This pressures both employers & employees as to tackle together the situation & be prepared for a third age career and a pre-retirement stage (Ageing EU Report, 2019). There are some strategies to keep older workers' active, as flexibility of schedule, working at home, part-time, but there can be different approaches which promotes them to stay at office, balance smooth transition into retirement, their engagement and contribution to organisation, whilst promoting their active lifestyle & pre-retirement life - thus, increasing job satisfaction, a key enabling factor for extending working lives (Ageing EU report).

People worldwide are living longer. Today most people can expect to live into their sixties and beyond. Every country in the world is experiencing growth in both the size and the proportion of older persons in the population.

At same time, EU faces challenges on promoting older people's rights and respecting their added value in a 'silver economy', and should begin to focus the interventions on ageing also on the anticipation of the third age (AGE Platform 2015).

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life - thus, increasing job satisfaction, a key enabling factor for extending working lives (2019 Ageing EU).

Being EU issue, considering not only ageing, but also EU values & principles of participation of older adults in society, and especially the open mobility of workers between member states, this situation should be developed and tested with different EU countries. Partners have come together in identifying a common need in their contexts: human resources policies must change & turn into a new approach that promote active ageing and introduce age management practices, which must change from reactive to proactive. Besides, there is a need for training for human resources staff.

## 2. Introduction

The SILVER is an Erasmus+ project designed to collect the existing good practices for an inclusive workplace for people aged >55 years old, and for promoting a career in the third age or facilitating the transition to retirement.

This concept aims to raise awareness among older workers about the possibility of an active retirement and to enrich the practices of managers or HR specialists to include seniors longer in the work field.

The project SILVER is coordinated by Merseyside Expanding Horizons (United Kingdom - UK) with project partners from Denmark (en3karrier), France (Afeji), Greece (KMOP - Kentro merimnas oikogeneias kai paidiou), Portugal (Aproximar, Cooperativa de Solidariedade Social, CRL), Romania (Asociatia European Association for Social Innovation) and



Slovenia (CIK – Center Za Izobraževanje in Kulturo Trebnje). The Partners' mission is to create tools and learning resources for age-friendly workplaces in all sectors.

The project target group are:

- managers, HR, and other interested professionals through increasing awareness, strategies, and learning tools in a structured way to contribute to career extension or preparation of retirement. This activity desires to enhance their readiness to support older workers for an active retirement or to facilitate the transition to retirement by preparing the seniors for this period.
- older workers themselves to become aware of the challenges of ageing and empowered for active ageing within the workplace, either to keep working for longer or to support a smooth transition to retirement.

The SILVER project, during its lifetime will produce four main results that will increase the integration of older adults into the work environment and assure an easy transition to retirement:

1. Collect inspiring practices – all partners will organize sessions of discussion with seniors and managers or HR professionals to collect existing practices about an active retirement or an easy transition to it.
2. Create an online self-assessment tool for active aging at workplace – a tool helpful for both categories to increase awareness regarding practices for an active retirement or soft transition.
3. Design and pilot the “Ageing, working and living” training program for managers and persons from HR departments - an approached methodology administrated by partners for an active retirement or smooth transition.
4. Produce a Toolkit to promote a career in the third age – addressed to managers, HR departments, trainers, that will include visual



materials with practices, exercises, interactive resources to promote a career for seniors.

The following report is a summary of the implementation of the IO1. It is a qualitative study and analysis of the state-of-the-art about age-friendly workplaces in a form of collection of practices, stories and perspectives from employers and employees. The study covers all the participating countries, allowing for a characterization of 7 EU country profiles and for a comparative examination of the information collected.

It provides a description of inspiring practices and methodologies of active ageing in the workplace, in order to provide organisations, their stakeholders and countries a way to learn from each other. The elements of innovation rely on the methodologies used, being participatory and direct, giving 'a voice' to those who are involved in the issue such as retired people and employers.

This report includes a set of recommendations for policies at local and organisational level, as well as for the development of each intellectual output.

This European Research Report is in two parts: firstly, a review of the National context related to existing good practices in each of the partners countries (chapter 4) and the second part is the findings from consultation research based on semi-structured interviews with the target groups (chapter 5-6).

## **3. Methodology**

The methodology used has followed two lines:

The first step was to design the template for the collection of good practices and the semi structured interview. This activity was implemented through an effective collaboration among all the partners.

After this, every participant's country implemented the activity of data collection and interviewing.





The overall purpose was creating a state-of-the-art about age-friendly workplaces in a form of collection of practices, stories and perspectives from employers and employees. (Annex 1)

Each of the participant country engaged with the target group in several ways due to the different situation due to COVID-19 in each partner's country. The majority of the semi structured interviews and collections of stories (Annex 2, 3) were conducted face-to-face, video calls, phone interviews. Each interviewer has been informed on the SILVER project and the reason for the interview. Together they set a date and place for the interview. A consent form is signed before the start of each interview.

The second step was analysing the results from the semi-structured interviews and the desk-based research in order to proceed with the Silver project implementation, taking into account the results of each national report.



## 4. Inspiring practices

### SLOVENIA

1. Comprehensive support to companies for active ageing of employees.

The “Comprehensive support to companies for active ageing of employees” is supported and carried out from the Government Office for Development and European Cohesion Policy. The project is financed on a national level and co-financed by the Ministry of Labour, Family, Social affairs and Equal opportunities and the European Union under the European Social Fund. The purpose of the project is to respond to challenges of older workers, in a direction that promotes extending the work period, strengthening the competencies of older employees, breaking stereotypes about older employees, empowering workers with various skills to succeed in an ageing work environment and postponing their retirement. The target groups of the project are employers and employees older than 45, public institutions involved in the development and implementation of active ageing policies, the private sector, social partners and the public. The project offers companies various support programmes, financial support and training workshops in order to improve the situation of older workers/employees. The benefits of the project for workers/employees are enhancing their skills and competencies and consequently extending their working lives and the benefits for the companies are financial stimuli for the implementation of innovative solutions for improving the situation of elderly workers in the workplace.

2. Comprehensive psychosocial support to companies for active ageing of employees - FORWARD.

The title of the project is Comprehensive psychosocial support to companies for active ageing of employees - FORWARD and is financed



on a national level. The operator of the project is Foundation Prizma under the patronage of the Government Office for Development and European Cohesion Policy. The practice is working on building a multidisciplinary approach to carry out prevention measures to reduce the amount of sick leave, mental health problems and early retirement. Programme for prevention and management of psychosocial factors was developed, which includes psychological counselling for employees and their family members, trainings on mental health and psychosocial factors for diverse groups of employees, promotion and prevention activities. Companies are motivated to implement measures to prevent different psychosocial factors which can have a negative impact on workers/employees ability to be healthy and productive. Workers/employees are given benefits through advice and guidelines which could help them strengthen their mental health and prolong their retirement.

### 3. Flight.

The project is named "Flight". It is carried out in the East cohesion region of Slovenia, under the patronage of the Association of employers of Slovenia and the Ministry of Labour, Family, Social affairs and Equal opportunities with the European Social Fund. It is financed on a national level. The collaborating companies are responsible for carrying out the activities of the project and are supported from the project carriers. The project is planning to develop an innovative comprehensive business model for active and healthy ageing of employees. For each of the 120 collaborating companies an individual measures plan is designed. The project provides specialized support, counselling, training, material and practical instruments to support the plan in the company. In the end a strategic web platform for management of older workers will be developed. The benefits of the project are improved security and health of the workers in their workplaces and improved ability to adjust to the changes of getting older.



## GREECE

4. Development of the professional qualifications of the long-term unemployed with low educational qualifications.

The title of the practice is "Development of the professional qualifications of the long-term unemployed with low educational qualifications". It was implemented by the Union of Hellenic Chambers of Commerce (KEEE) in the framework of the Operational Program "Central Macedonia 2014-2020" which was co-financed by the European Social Fund (ECB). The practice was financed on European level, by the European Social Fund with national participation. This practice is promising to enhance access to the labour market for vulnerable individuals, populations at risk of poverty and social exclusion, with emphasis on people that are long-term unemployed, with low qualifications and aged over 50. The program aimed to strengthen the employment opportunities of the beneficiaries by acquiring new knowledge, skills and abilities that would have a positive impact on strengthening their professional capacity and promoting employment. The benefits of this program for the participants are acquired new knowledge and skills, which helped their qualifications and strengthened their opportunities for employment, especially the long-term unemployed aged over 50.

5. Services for the Development and Implementation of an Interactive Platform for the Preventive Management for the Issue of Active Ageing.

The project is called "Services for the Development and Implementation of an Interactive Platform for the Preventive Management for the Issue of Active Ageing". A good practice is the deliverable 1.1.2. of the project named "Road Map of Active Ageing in Greece 2012-2020. The goal of the practice was to formulate concrete, detailed and specific policies



followed by supporting measures towards keeping the 55+ ageing population in labour life. In the Public sector and the Private workforce there is a need for 55+ employees to be valuable and active in their jobs and the Labour Market. The Road Map Report presents processes and tools related to personalized counselling to beneficiaries groups (social partners, employees, employers) and leads to standardized procedures for the staff management. It uses methods to develop an easy-to-use practice navigation tool for active ageing management for human resource management and to produce comprehensive standard guidelines applicable, realistic and flexible in each case and also methods to develop a model active ageing management instructions so that are usable by all recipients and can specialize on each case. This practice gives benefits to the older workers aged 55+, along with the employers and the managers who can promote the strategies for active ageing management in their workplaces.

## 6. Good practice no. 3: 3C Project.

The practice is called "3C Project" and it was implemented by the Greek organisation CMT Prooptiki, along with other European partners and was financed on European level by the Lifelong Learning Programme of the European Union. The goal of the project was to research the financial well-being of people over 45 years of age and to identify ways for the individuals to improve their economic well-being. The project aimed to enable older adults through learning to access the changing situation of the labour market and become active citizens, by providing them with useful learning material and also, making policy recommendations to promote their economic activity. The Training Guidelines have been developed to enable and support professionals who are involved in supporting and guiding older adults into new forms of economic wellbeing in the future. For the older workers themselves the partnership produced a workbook (User Manual), which is a self-help book. It gives insight into the (national) environmental conditions or circumstances in



which they live and what factors impact on their choices. The book contains many exercises to identify skills, strengths, qualities and experience. The implementation of the project was successful since it had a positive social impact and gained useful experience for the further implementation of other projects with this target group in the future.

## DENMARK

### 7. Retention of 60+ employees.

The practice is titled as “Retention of 60+ employees”. It is promising to help more 60 +'s stay longer at work and decrease the amount of sick leave. The key element for maintaining 60+ is a reduction of the working week from 37 hours to 30 hours over a period of a maximum of three years. Everyone who applies for an agreement must be approved by the place of employment, the company management or the institution. The employee receives full salary compensation and the employee remains unchanged pension contribution. The 30 hours + pension contribution for this is paid by the workplace. The 7 hours + pension contribution for this is financed by the central pool – financed partly by the Union and partly by the Department. A large group of employees are seniors close to 60 years of age. With the program Retention of seniors 60+, there are benefits as more seniors stay longer on the job and at the same time, fewer seniors are going on sick leave. With a shorter working week and good pay conditions, more seniors choose to stay longer in the job they like.

### 8. Pre-retirement Inspiration course - Prepare your future.

The practice is called “Pre-retirement Inspiration course - Prepare your future” and is carried out in the form of a workshop. The participants are invited by the association of the unions in the health sector, which also finances workshops and catering. Participants must be at least 58 years old and receive a normal salary during the workshop paid by their



employer. The workshop alternates between presentations from the instructor and discussions in small groups at the tables in the room. As a starting point for the discussions, a simple model is used, in which the individual's new life situation is compared with 'the company me'. The benefits of the workshop can be seen from the evaluation via questionnaires to each participant as 90-95 % of participants are satisfied with the course and feel less insecure concerning the difficult transition, 66 % change their plans for the next years, 33 % decide to stay longer on the job, 40 % decide to improve their health habits and 45 % decide to become volunteers in retirement. The participants are more confident in tackling the new phase in life that starts in connection with the transition from a long working life.

#### 9. Awarded for best senior practice: Enemærke & Petersen.

The practice is carried out in the company Enemærke & Petersen and was awarded as best senior practice. After it was introduced 10-20 % more seniors (out of 120 senior employees) chose to stay longer in their jobs in the company. The company started with a basic analysis for two reasons. The first was the attrition of employees. The second was demographic in order to be attractive to employees over 55 years. The output of the analysis became a new senior policy and to a greater extent involved all employees in the formulation of personnel policy. The company also introduced flexible working hours for seniors, and an annual senior seminar is held on a healthy lifestyle and exercise, pension counselling, inheritance rules, etc. Seniors can be exempted from particularly physically demanding work tasks. This offer has motivated several of the company's senior craftsmen to stay longer in the labour market. More seniors experience that their need for a good late career is met with fewer tedious tasks, while at the same time they have a smoother transition to life after working life.



## 10. Retirement leave program.

The practice is called “Retirement leave program”. It is carried out as a part of the HR’ strategy package named “Life at EDP”, at the organization EDP (Energias de Portugal). The organization itself is financing the program. The strategy package supports the retirement process and has two phases of planning and execution, with several stages of progress. This practice is a short training program, but has a strategic dimension of connecting older workers and retirees with the company's volunteering program, being this one developed with other companies outside or within the holding group. Retirement leave program is based on 4 modules (Retirement project, Personal Finance, Stress management, Well-being and Nutrition and Exercise). The benefits for the workers are shown in a way of supporting them to make a smooth and balanced transition to pre-retirement or retirement. The company also emphasizes the importance of fundamental points in the transition of their employees professional life: the management of personal finances, the management of stress and well-being and nutrition and physical exercise and that is why these three themes are the central themes of the training program.

## 11. Programa Mutual Mentoring.

The practice is called “Programa Mutual Mentoring” and it is carried out at the company Acenture. The practice is financed on a national level and started in 2019. Mutual mentoring program was created in order to improve relations between four generations working at the company, being the average age of employees of 34 years. The aim of the practice is sharing knowledge and experiences with each other. The main point of this mentoring program is in the matching process. Both the mentor and the mentee are from different generations, which promotes sharing and learning about different perspectives. The benefits for the company and the workers are shown in the fact that there are 4 different generations working at Accenture and this program made it possible to





bring all generations closer to each other thus encouraging them to contribute with their maximum value to the company.

## FRANCE

### 12. My pre-retirement days.

The practice is called “My pre-retirement days”. This practice is financed by the institution that finances training in the medico-social sector (OPCO Santé). Two theme days on retirement allow employees to prepare for their future retirement from the company in the best possible way. They encourage employees to discuss retirement issues with each other and with external professionals. Discussions about the regulatory and legal aspects, as well as the psycho-social and health prevention aspects are freely carried out. Various themes are addressed: the fundamental principles of retirement (understanding how the basic and supplementary Agirc-Arrco schemes works, the retirement rights and pension scheme in the French context), evaluating the amount of your future resource, evaluating one's needs in terms of social protection, understanding legislation on inheritance and succession, learning to manage your time, thinking about your relationship with yourself and others, choosing one's pace and quality of life, ... The benefits for employees are shown in reliable and qualitative information on retirement and also in a friendly connection and exchange with colleagues in the same situation.

### 13. Transmission of knowledge and skills between generations.

The practice is titled as “Transmission of knowledge and skills between generations' ” and has been used in companies since 2020 as part of the work on the integration of new employees. The company itself is financing the practice, while managers in conjunction with HR departments are responsible for the implementation of the practice. This practice encourages the intergenerational bond, it allows transmission



of skills by avoiding the loss of experience, a rapid integration of juniors, and it places the senior in a position of expertise and advice to the younger generation. The practice is carried out as intergenerational pairing of junior and senior for 3 months, which can be renewed if necessary. This involves activities of welcoming the new employee, support during the integration phase, defining of the knowledge to be passed on, evaluation and dedicated time for exchanges. The benefits for the senior workers are presented as a real recognition of seniors' career path, by positioning them as knowledge transmitters. It also represents an investment in the training aspect of the junior in the company.

#### 14. Age Management Workshop.

The practice is titled as "Age management workshop" and is performed from 2020 as part of the company's Quality of Life at Work policy in collaboration with the HR department and field managers. Each workshop brings together 15 managers on the theme of age management in companies, therefore there is no age limit. Through sketches and/or role plays, situations of professional life mixing generations are illustrated. The aim is to help managers identify, capitalise on and then bring to life within their teams the positive values of a mixed work group. The practice is promising on bridging the generational divide that can sometimes exist in the workplace between young professionals and seniors and also contributes to highlighting the positive aspects of a junior-senior collaboration and activates the complementarities between generations. The practice brings benefits to senior workers by combating stereotypes of older workers, it allows them to take a benevolent and constructive look at the seniors in the team. It also strengthens solidarity and generational complementarities and reinforces the positive view of the employees towards the seniors, which is a form of recognition for the professionals.



## UNITED KINGDOM

### 15. Becoming an age-friendly employer - Evidence report - (Deborah Smeaton and Jane Parry).

The study called “Becoming an age-friendly employer” has been commissioned by the Centre for Ageing Better in order to complement the Centre for Ageing Better’s work with employers, and partnership with Business in the Community’s Age at Work Campaign. It is funded on a national level as the Centre for Ageing Better received £50 million from the Big Lottery Fund in January 2015 in the form of an endowment. The study is focusing on supporting employers to take action to make a positive difference to their older employees in age-friendly workplaces. This report researches three topics: reducing age bias in recruitment, promoting good quality flexible work and maximising the benefits of age diversity at work. It is a practical summary that gives five simple actions that employers can take now to improve the way they recruit, support and retain older workers: be flexible about flexible working, hire age positively, ensure everyone has the health support they need, encourage career development at all ages and create an age-positive culture. It aims to create workplace cultures that are open, inclusive and positive about the benefits of age diversity. The benefits for older workers could be shown as working in a workplace culture that is open, inclusive and positive about the benefits of age diversity if we are to reap the benefits of a maturing workforce now and into the future.

### 16. B&Q and Ageing Workers.

The practice of the DIY retailer B&Q, the UK’s largest DIY retailer, serves as a proof that an age-diverse workforce brings an abundance of skills and experience. The company actively recruits from all age groups and has many employees who are semi-retired. They offer adjustments for an ageing population as it comes with some physical restrictions, injuries and illnesses, bad backs and people becoming more frail. It uses an online selection process for store-based roles and a standard



application form for other roles to ensure it recruits people based on their ability, not age. They provide a range of contract types that offer hours to suit all individuals and have removed age-related criteria from its rewards and benefits. Companies' age policy offers flexible working and it has constructed a development framework for all customer advisers that offers them choice and flexibility around how and when they learn. Field HR works closely with store managers to ensure that the age policy is accurately carried out in the stores. The results of their age policy are shown as the companies' profits were 18 % higher and staff turnover was six times lower. There was also 39 % less absenteeism and 58 % less shrinkage.

## 17. MID-LIFE MOT.

The practice called mid-life MOT is supported and carried out under the patronage of the Department of Work and Pension (UK Government) and is also financed on a national level. The government also created a website that provides a series of tools for advising, suitable for people and companies. Mid-life MOT represents a review that enables employees in their 40s, 50s and 60s to assess their health, skills and finances. It provides advice and support in order to enable them to prepare and plan for the future they want. Mid-life MOTs also help companies and businesses retain an ageing workforce, therefore keeping vital knowledge and skills within the organisation. They help to identify which ways are useful to employers to retain older workers, including flexible hours, working at home, giving support during life-changing events (becoming a parent) and helping managers to adopt a more age inclusive approach. Offering support regarding health and wellbeing also contributes to success at the workplace. The practice helps people reflect about three basic themes. Job, health, money. With the help of these questions people ponder their own circumstances, review the options available to them and create realistic plans for the future. The importance of these conversations is shown in a recent poll of employees aged over 50. It found that only 21 % of them feel they can talk openly about adjusting their current workplace to suit their abilities,



only 20 % feel they can talk freely about their retirement plans and only 24 % feel they can talk openly with their manager about future career plans.

#### 18. Fuller Working Lives - Government's Fuller Working Lives (FWL) strategy.

The practice in the form of a national scheme is titled as Fuller Working Lives - Government's Fuller Working Lives (FWL) strategy. It is carried out under the patronage of the Department for Work and Pension. Government is taking five actions to support older workers in a form of the legislation to support Fuller Working Lives (removal of the Default Retirement Age, reform of the State Pension, reviewing State Pension age ...), empowering change through others (developing an evidence based case for action, internal analysis, research ...), supporting those who need more help, reforming the Adult Skills system and improving the Jobcentre Plus offer for older workers. The aim is to create a culture where carers are supported and caring responsibilities are understood by colleagues and managers through online support and information. Through the practice employers see that older workers can bring reliability, skills and experience and value a mixed age workforce. The benefits of this practice are shown in various paths. Through encouraging flexible work for carers in order to help them to balance their work and caring responsibilities. Engaging older workers through listening forums and diversity network groups. Analysing employee skills and providing re-skilling advice. Actively transferring knowledge between generations and providing good retirement transition preparation for employees. Supporting financial planning and enhancing the utilising industry skills for the benefit of the voluntary sector.

## ROMANIA

#### 19. Angajez 45+ (I hire 45+).



The practice in a form of social campaign called Angajez 45+ (I hire 45+) represents a new frame of the labour market based on conversion, reintegration and reconstruction. Through national communication it addresses and combats the work crises by promoting the elimination of age discrimination. Angajez 45+ is a team of specialists of employees and volunteers that cover more areas of development such as marketing, communication (online and social media platforms), copywriting, filming and movie editing. Angajez 45+ is searching for companies that can represent a model on Romanian labour market by increasing the social inclusion through work and therefore eliminating the age discrimination. They are following a consistent action plan by targeting strategy for desired groups, analysing and reading EVP message (employee value proposition), presenting and promoting during external events of the project or of partners with the community, monitoring of employee's engagement participation and contribution and promoting in marketing campaigns. It is a sort of a communication project for persons over 45 that desire to explore new work fields. They created an internship, called "returnship" which has the same legal basis for development of professional capacities with financial support. Angajez 45+ supports a series of online conversations for persons that need solutions after the pandemic crises.

20. Sanse sporite la angajare, prin calificare (Increased chances to be hired through qualification).

"Sanse sporite la angajare, prin calificare" (Increased chances to be hired through qualification) was a project financed by a national grant, Operational Programme for human Capital (POCU) on the third priority axis: Jobs for all. The team of Association 4 Change was in charge of carrying out the project that focused on the South region of Romania where there is an increased level of poverty. The project intended to increase the qualification level of more than 450 unemployed persons including the elderly persons as well (55-64) and other categories of



vulnerable groups. They were involved in various types of activities as qualification classes (expected to graduate at least 75 %) and they participated in workshops and seminars. Today they are developing a national network of NGOs that will work directly with elderly persons to increase their accessibility on the labor market. The project brings benefits in the form of increasing the human capital and the abilities of people from vulnerable groups and increasing their social inclusion.

#### 21. Seniori activi pe piața muncii (Active Seniors on labour market)

The project called Seniori activi pe piața muncii (Active Seniors on labour market) aimed at connecting elderly people with new labour market requirements. It succeeded in gathering the target group of elderly people and specialists from HR and Economic Academy to discuss the possibility of their reintegration on the labour market, followed by a registration on a job platform. Entities such as Mercury Research, The Care Hub și Fundația Regală Margareta a României posted jobs and volunteering opportunities. The events were registered and financed by the national grant for NGO from a multinational company (Kaufland), with help of implementation of Act for Tomorrow. 3 local organizations from Bucharest invited 115 seniors from the local general direction of social assistance and child protection (DGASPC). They were involved in activities such as round table and workshops regarding job integration, CV writing and preparation for interviews. They talked about the perspectives of becoming an active part of the labour market again and also created a space of dialogue where the elderly could express their expectations and fears.

#### 22. Enhancing labour market integration of elderly family carers through skills improving - ELMI.

Project ELMI was financed by the European Commission through the National Agency for Communitary Programmes in the Field of Education



and Professional Training in Romania. The responsible to carry out the project were the consortium of 7 partners from 5 countries: Romania, Italy, Austria, Poland and Czech Republic together with Habilitas Association Resources and Training Center from Romania. The key aim of the project was to support elderly family careers by offering them an on-line training course to help them develop their skills and become professional careers. ELMI represents the first Romanian on-line platform of resources for elderly family careers. It works as a means to communicate with different professionals and other careers. Special focus on the care of older persons with Alzheimer dementia is intended. The themes approached in the training program also concern elderly care, problems generated by the most frequent pathologies, stress prevention, support from social services. For this purpose a handbook for elderly family careers will also be available on the ELMI website. This training program also becomes a first step for the qualification and integration of elderly family careers on the labour market. Through an agreement signed between Romania and Italy the facilitation of their mobility is allowed also at European level.

23. Law 76/2002 on the unemployment insurance system and the stimulation of employment.

The governmental practice is titled as Law 76/2002 on the unemployment insurance system and the stimulation of employment. It is intended in order to support the return of older people to work. The Romanian state finances and encourages companies to hire persons that were unemployed from different social categories. This includes persons over 45, unemployed single parents, long-term unemployed or NEET youth. The state is providing companies financial benefits (up to 900 lei per month, up to 12 months – less than 200 euros), if they keep that person employed for at least 18 months. The practice has been performed since 2002. Some changes were made in 2020 because of the COVID situation, the financial benefits have increased to 2500 lei (almost 500 euros). The benefits for the collaborating companies are





shown in financial benefits, increased diversity of ideas, experience and an increased work performance.

## 5. Perspectives of retired people

This section summarises the consultation with people aged more than 55 years old. The **average age** of the respondents of the 7 countries was **62 years old**. The former workplaces mentioned cover the public and private sectors and different fields. In general, the retirees interviewed showed that they were **satisfied with retirement**, not wanting to work again, even under different conditions. Almost all reported that they were tired and needed to retire. **Time available for leisure and learning in other dimensions was seen as the main post-retirement benefit**. The reasons for the respondents' retirement were different, mostly due to the

achievement of the compulsory age. Regarding the preparation and the support both for retiring and for the transition period, they did not receive any support from their organisation (81%). The majority of the respondents did not know the meaning of the term “friendly-age workplace” even if some of them described it as an environment that would include their work experience gained during years with the dynamic and work adaptation of youngsters or other colleagues. One characteristic that was exposed was related to a pleasant workplace in which they feel included.

### Overview of the semi structured interviews of people aged more than 55 years old

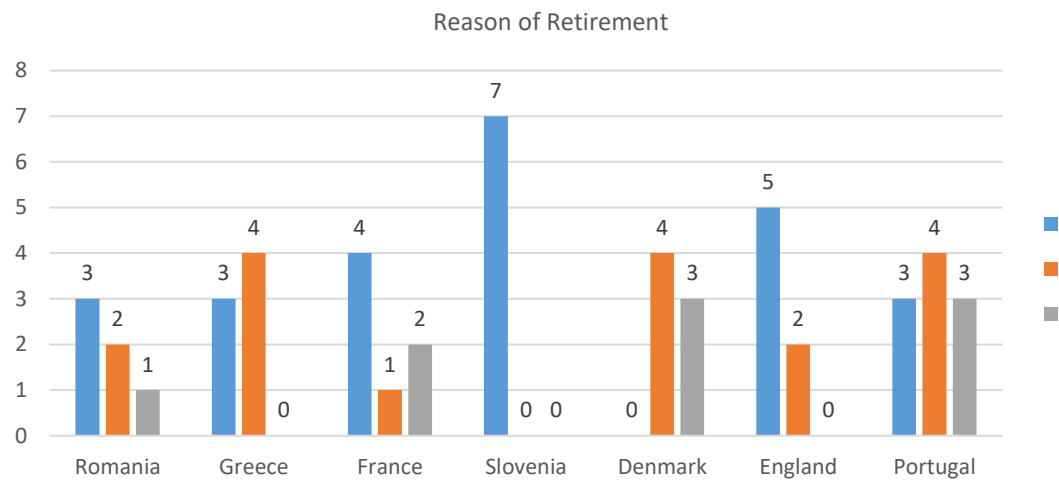
<b>Country</b>	<b>Total Number of Interviews</b>	<b>Average age of retirement</b>	<b>Job sector</b>
<b>Denmark</b>	7 interviews	63 years old	consultant, HR Partner Secretary Logistics manager CEO High school teacher consultant,
<b>France</b>	7 interviews	61 years old	Public Service/ Accounts department/ Shipping sector/ Accounts department/ Education/ Healthcare – Medical/ Education - Agriculture
<b>Greece</b>	7 interviews	62 years old	furniture craft/ cleaning service/ notary sector/ finance/ officer

			<i>bank officer/ research</i>
<b>Portugal</b>	<i>10 Interviews</i>	<i>61 years old</i>	<i>Commercial/ Communication/ Cleaning service/Technical- electrical/ Insurance sector/Food industry/Education/ Social service</i>
<b>Romania</b>	<i>7 interviews</i>	<i>66 years old</i>	<i>Production/Education/ Joinery/Health/HR Electrician/Deposing</i>
<b>Slovenia</b>	<i>7 interviews</i>	<i>58 years old</i>	<i>Cook/Minute taker Management/ Heavy goods vehicle/HR sector/ Army/Trade</i>
<b>United Kingdom</b>	<i>8 interviews</i>	<i>62 years old</i>	<i>Outsourcing business/ Education / Software development/ Architectural/ Electrician/Retail/ Banking</i>
	<i>53 interviews</i>		<i>Total</i>

## Reason of retire

Can you tell me what were the reasons why you decided to retire? (fig.1)

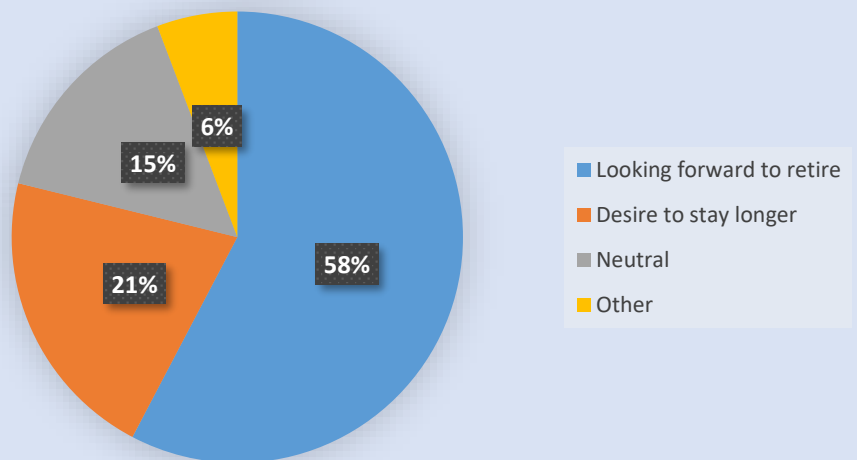
A: Compulsory retirement age  
 B: Personal reasons (health, social, financial, etc.)  
 C: Due to demanding workplace



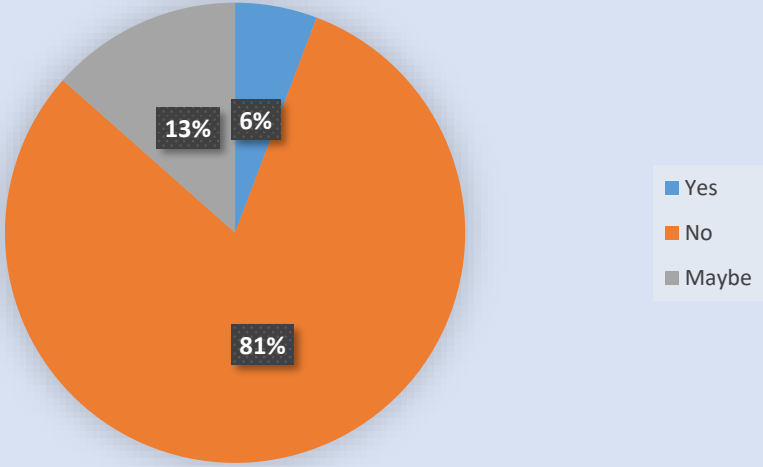
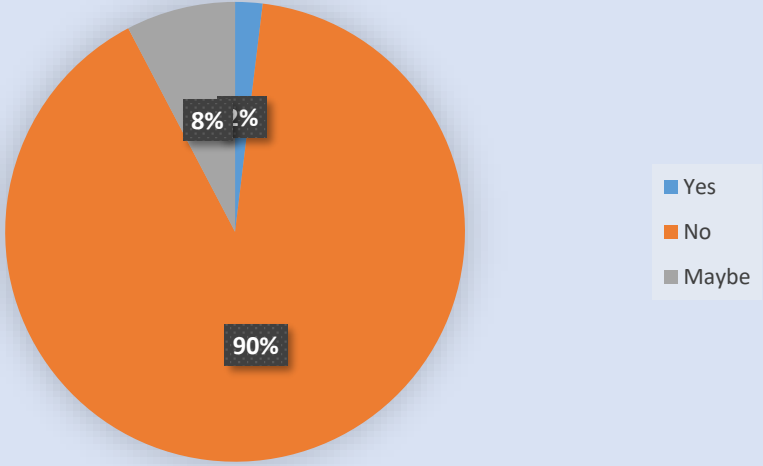
*In general, the retirees interviewed reported that the major reason to retire was reaching the compulsory age to retire. However, in Denmark the majority of the respondents retired due to personal reasons. In Slovenia the respondents were retired as they had the compulsory age. In Portugal the retirees showed that they were satisfied with retirement, not wanting to work again, even under different conditions. In all the countries the interviewees reported that they were tired and needed to retire. Time available for leisure and learning in other dimensions was seen as the post-retirement benefit.*

How did you feel when you decided to retire?(fig.2)

## Feelings about retirement

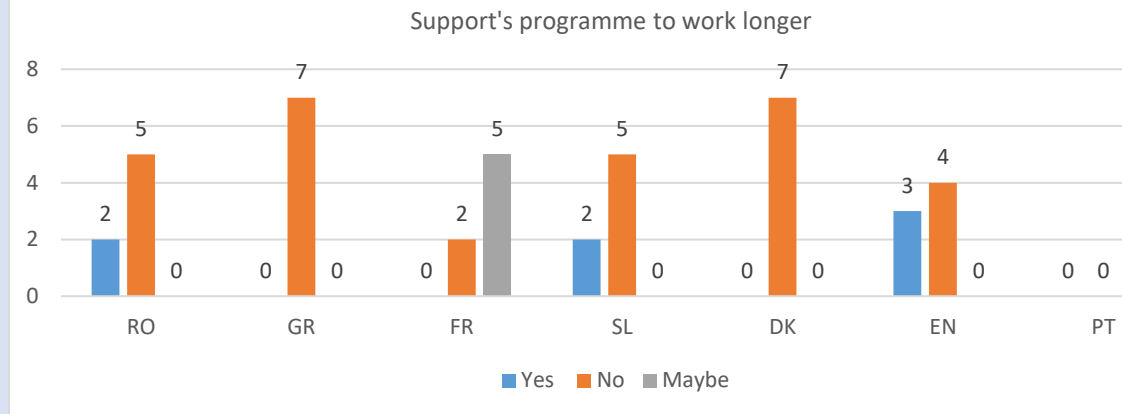


*The majority of respondents (58% of all the respondents) said they were very motivated to retire. However, a significant proportion 21% stated they desire to stay at work for longer. This is significant as it shows*

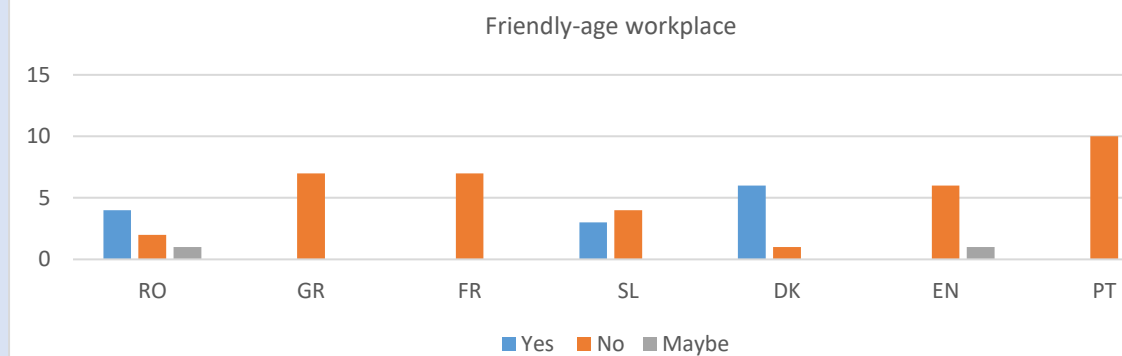
	<p><i>need to promote age friendly workplaces as well as promoting positive transitions from worker to retiree.</i></p>									
	<p><i>I. Support received from the organisation</i></p>									
<p>Can you tell me if you have received any type of support in the workplace as preparation to the transition period?</p>		<p>Support in the workplace</p>  <table border="1"> <caption>Support in the workplace</caption> <thead> <tr> <th>Response</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Yes</td> <td>6%</td> </tr> <tr> <td>No</td> <td>81%</td> </tr> <tr> <td>Maybe</td> <td>13%</td> </tr> </tbody> </table>	Response	Percentage	Yes	6%	No	81%	Maybe	13%
Response	Percentage									
Yes	6%									
No	81%									
Maybe	13%									
	<p><i>The graph shows a common situation in all of the 7 countries. 81% respondents have replied that there is no kind of support in the preparation to the transition period. Most of the respondents suggested that it would be beneficial to have good support that can be offered to people near retirement. In Romania, the respondents suggested that the governmental environment can become the link between institutions and seniors with the aim of providing information and recommending possible opportunities that they could access.</i></p>									
<p>Were there in your organisation/company any type of programme to support people aged more than 50 years old working after their retirement age?</p>		<p>Support after retirement</p>  <table border="1"> <caption>Support after retirement</caption> <thead> <tr> <th>Response</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Yes</td> <td>2%</td> </tr> <tr> <td>No</td> <td>90%</td> </tr> <tr> <td>Maybe</td> <td>8%</td> </tr> </tbody> </table>	Response	Percentage	Yes	2%	No	90%	Maybe	8%
Response	Percentage									
Yes	2%									
No	90%									
Maybe	8%									

*These graphs show that in all partner countries the respondents there not any programs to support people after their retirement. The only 2 countries where people have responded that they have received some kind of support are England and Slovenia and Romania.*

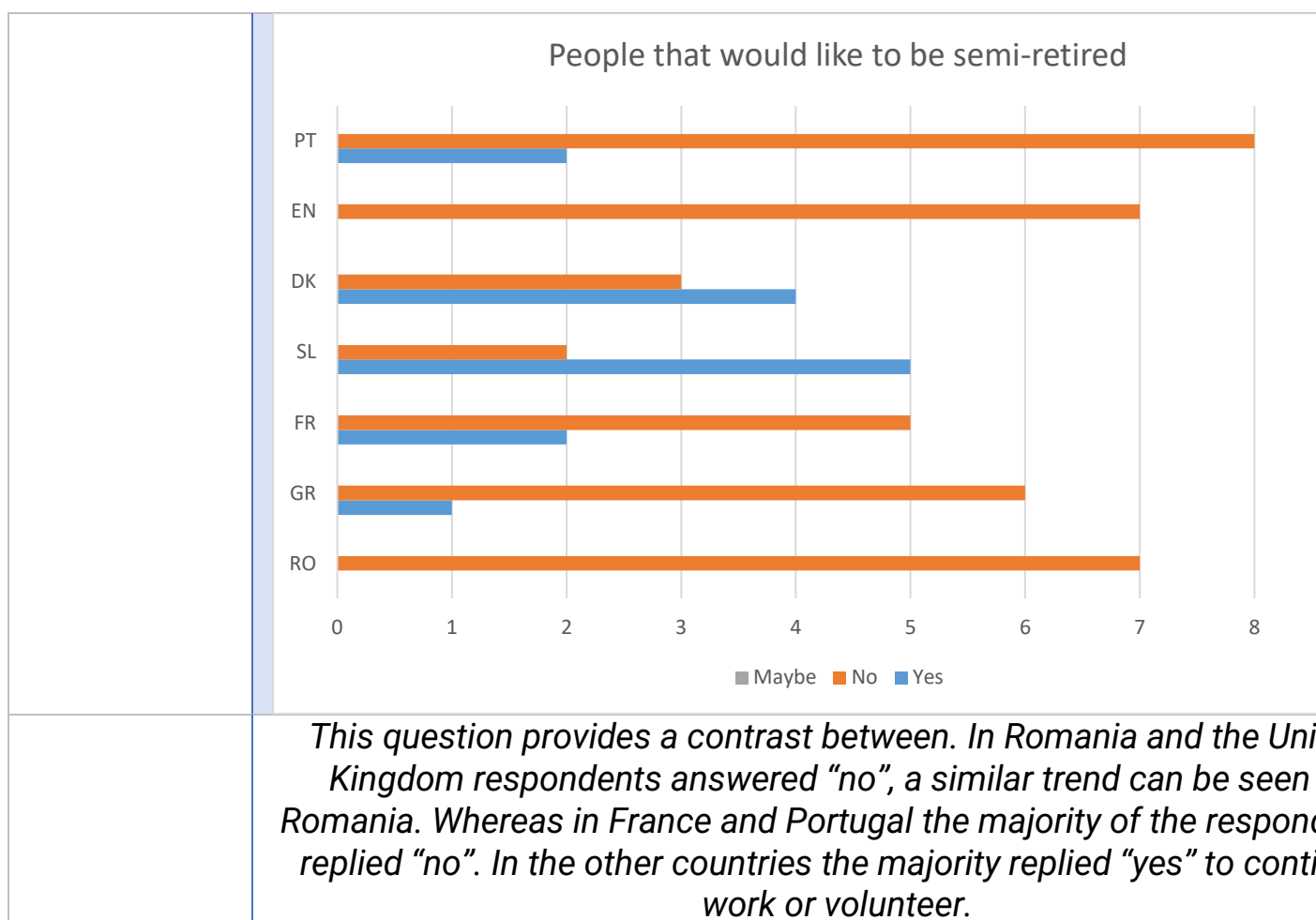
**Can you tell me if you have received any type of support in the workplace as preparation to the transition period?**



**Have you heard about friendly age workplaces?**



*The majority of respondents had not heard about “age friendly workplaces”. In most of the case the respondents were unaware of the concept of **friendly workplaces**”. In Denmark the majority of people stated that have occasionally read about those kind of jobs.*



## 6. Results from the semi structured interviews to employers, managers, HR

The consultation with employers, managers and HR in all the 7 countries involved professionals belonged to different organizations, mostly medium-sized companies (10 to 250 employees).

As for the field of work, the predominant one among the professionals interviewed was the social intervention category, with one of the organizations working specifically in support of older people. All the organizations had workers over the age of 55, with a variable number, depending on the organization.

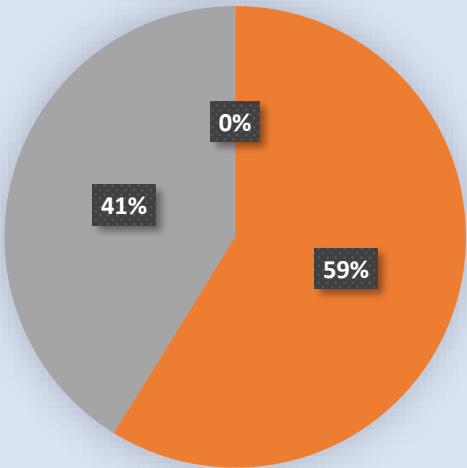
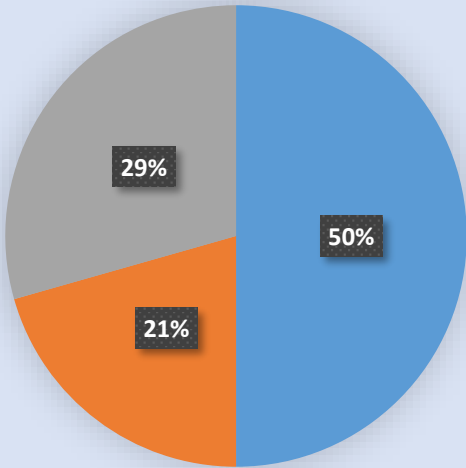


It is mentioned that **employers in general are not yet prepared to invest in retirement preparation**. According to one of the respondents, virtual options have been tried, but there is still a lot to explore.

Unlike the older workers, **all the professionals demonstrated that they had some notion of what age-friendly workplaces would be**. It ranged from being a place which recognises that ‘age’ is only one factor and does not customize programs based on age (for instance, ‘young talents’), to workplaces that valorise competence but respect frailty, that do not perpetuate ageist attitudes, that claims to be a “*normal environment*”.

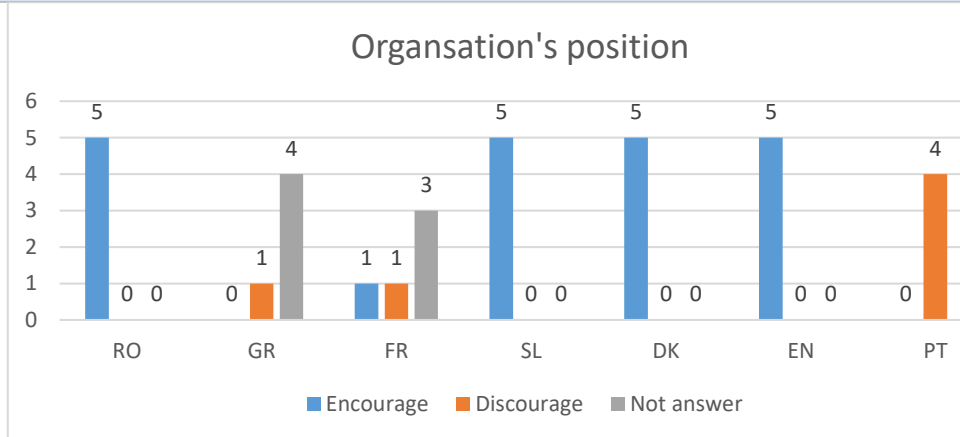
<i>Country</i>	<i>Total Number of Interviews</i>	<i>Job sector</i>
<b>Denmark</b>	5 Interviews	Private and Public sectors
<b>France</b>	5 interviews	Medical Social/Social /Insurance/ Social
<b>Greece</b>	5 interviews	garden design-disinfections/ energy sector /banking sector/ shipping sector
<b>Portugal</b>	4 Interviews	Social Sector/Big Industry/ Care center
<b>Romania</b>	5 interviews	Education/HR/ Aerospace engineering
<b>Slovenia</b>	5 interviews	food sector/research institute/ non-profit NGO/health/ state administration
<b>United Kingdom</b>	5 interviews	Architectural/ Electrician/Retail/ Banking
TOTAL 34 INTERVIEWS		



<i>Type of companies and retirement process in the company</i>									
<p><b>Type of companies.</b>                      a) micro enterprise (1-9 people)                      b) small-medium enterprise (10-250)                      c) large enterprise (+250)</p>	<p><b>TYPE OF COMPANY</b></p>  <table border="1"> <caption>Data for Type of Company</caption> <thead> <tr> <th>Company Type</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>micro enterprise</td> <td>0%</td> </tr> <tr> <td>small-medium enterprise</td> <td>59%</td> </tr> <tr> <td>Large</td> <td>41%</td> </tr> </tbody> </table>	Company Type	Percentage	micro enterprise	0%	small-medium enterprise	59%	Large	41%
Company Type	Percentage								
micro enterprise	0%								
small-medium enterprise	59%								
Large	41%								
	<p>The professionals interviewed were both from medium and large organizations/enterprises. Each country had the opportunity to interview people from different sectors including the third sector.</p>								
	<p><b>TYPE OF RETIREMENT PROCESS IN THE COMPANY</b></p>  <table border="1"> <caption>Data for Type of Retirement Process in the Company</caption> <thead> <tr> <th>Response</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Yes</td> <td>50%</td> </tr> <tr> <td>No</td> <td>21%</td> </tr> <tr> <td>not at the moment</td> <td>29%</td> </tr> </tbody> </table>	Response	Percentage	Yes	50%	No	21%	not at the moment	29%
Response	Percentage								
Yes	50%								
No	21%								
not at the moment	29%								
	<p>The 50% of the respondents interviewed provide support retirement preparation workshops in the organization where they work. The other 50% do not support with any kind of support but the respondents were motivated to introduce in their organization.</p>								

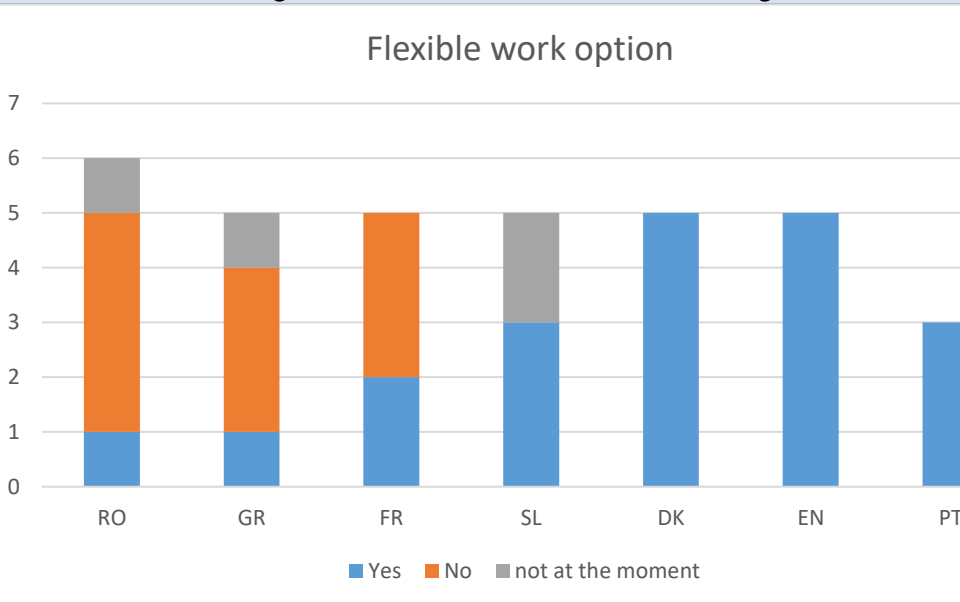
programme that can provide a valuable support in the transition period and to prepare them for retiring.

**Are employees at retirement age encouraged/discouraged to stay on?**



*In the majority of the countries, the respondents encourage p their employees to stay on, once they are near to retirement. Instead in Portugal, the respondents replied that there is no pr to encourage or discourage older people to retire, but som professional mentioned that there is an incentive to retire, bec negative ideas associated with age.*

**Are any flexible working options offered to the employees?**

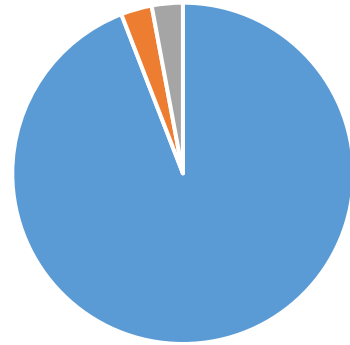


In the majority of the countries the respondents replied that t provide flexible work as option. In Romania, Greece and Fran respondents do not have any flexible options. It is important underline the willingness to provide this option.

**III. Perception of having seniors in their companies**

***In what way is having older people working for your organisation valuable?***

Value of having employees aged >55 years old

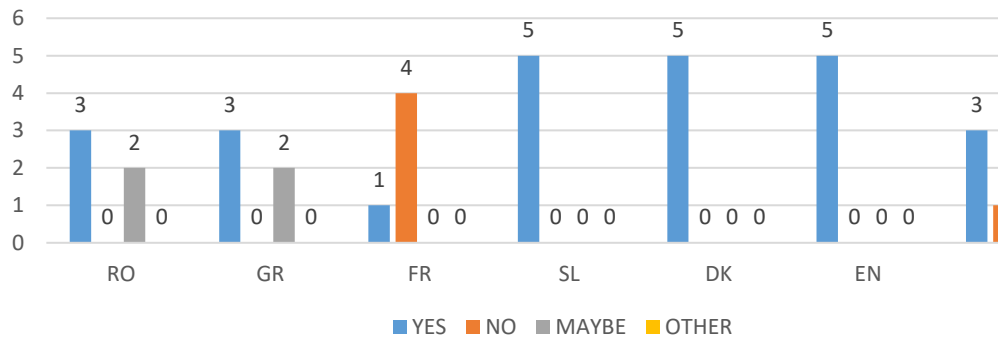


■ yes ■ no ■ maybe ■ I don't know

*All the countries stated that it is valuable to have people aged >55 years old in their organisations. The respondents emphasise the importance of more experienced and knowledgeable workers.*

***Have you heard about friendly age workplaces?***

Q.8



■ YES ■ NO ■ MAYBE ■ OTHER

*The majority of the respondents have heard about the term “friendly age workplace” and they had some notion of what age-friendly workplaces would be. During the interviews has been discussed the possibility of implementing practices for friendly age workplaces. It is important to underline the positions of the respondents in France. They were not aware of the meaning of the term. Beside the facilitator’s explanation all the respondents were skeptical because they thought stigmatised more the target group.*

## 6. Recommendations

The following paragraph provides a set of recommendations in response of the desk-based research conducted in the 7 European countries:

- provide sessions in which seniors who desire to continue the work after retirement are listened by the employer;
- some seniors are facing issues from digitalization that need to be ameliorate through different programs;
- provide managers with more information on procedures for the retention of older workers or the process of transition to retirement, so they can facilitate an increase of inclusion for people after a certain age;
- develop a platform with opportunities for seniors: jobs, volunteering, internship, in which they can find with filters what they are looking for and the employers can promote their offers;
- to create an online platform that would connect retirees who wish to carry out one-off assignments and contribute their expertise with companies that need advice on specific topics
- design and implement new programmes of mentorship in which seniors can pass their knowledge to younger colleagues;
- implement conversion courses for seniors who cannot continue the work in their field;
- organise counselling sessions at the company's level to map the needs of the older workers and how they desire to continue the work when reaching the retirement age.



## 7. Conclusions

The consultation with both retirees and HR Managers highlights 2 major things for the Silver Partnership. These were

- There is a lack of evidence that effective pre-retirement interventions take place within the workplace
- And that, there is a lack of knowledge and understanding within both groups.

These 2 points are of equal importance towards the aims of the Silver which are to develop age-friendly workplaces through creating training modules for employers and also learning resources for people aged more than 55 years old gain an understanding of how they can help themselves. This will be done through

- the development of a self-assessment tool which will support people aged more than 55 years old to better understand their needs.
- the development of a training toolkit which they can use to develop their understanding of what it means to go through the retirement process and how to make this transition as smooth as possible. The training toolkit will be inspired by the practices contained within this document.

In relation to HR Managers and Business Leaders the partnership will support them to develop their skills, knowledge and practices through the development of a self-assessment tool which will enable them to understand what their own learning needs are in relation to active ageing and an age-friendly workplace. This is integral to the development of the overall methodology as the partnership needs this target group that they



have a learning need around the topic. Following on from the piloting of this intellectual output the partnership will develop an effective training course which will use experiential and interactive techniques to train HR Managers in the meaning of Age-Friendly Workplaces, and how to make the transition between worker and retiree and positive and smooth as possible. The training modules will include what should be provided in pre-retirement intervention as well as other process and procedures that can put in to ensure that their workplaces are age friendly and support older worker to succeed and thrive.



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2. Sewdas, R., de Wind, A., van der Zwaan, L.G. et al. Why older workers work beyond the retirement age: a qualitative study. *BMC Public Health* 17, 672 (2017). <https://doi.org/10.1186/s12889-017-4675-z>
3. Reeuwijk, K.G., de Wind, A., Westerman, M.J. et al. 'All those things together made me retire': qualitative study on early retirement among Dutch employees. *BMC Public Health* 13, 516 (2013). <https://doi.org/10.1186/1471-2458-13-516>
4. *Default Retirement Age: Employer qualitative research (RR672)*. Department for Work and Pensions. Published: 1 July 2010

## 9. Annexes



## ANNEX 1

### Template for inspiring practices

In order to identify good practices here are the **AIMS** of the collection of the inspiring practices

- existing active aging programmes in the workplaces,
- aging measures of aging programmes,
- challenges faced of aging programmes,
- unmet needs of aging programmes.

**CRITERIAS** to identify a good practise are following:

- effectiveness (the method has been successful on achieving the aims),
- efficiency (it can be put into practise with available resources),
- the method or technique can be easily replicated,
- relevance, so it can be used in the SILVER project,
- cost-effectiveness (expenses needed for fulfilling the aims of the good practice are affordable for all partner organizations),
- sustainability.

What is the title of the practice?

Why is the practice promising? Why is it good?

How long has the practice been performed for?

Are there any costs related to the implementation of the practice? Please, elaborate.

How is the practice performed? Please, describe.

6. Which programmes, initiatives, methods are used in the practice (for example): activities that are implemented in order to benefit older workers transition to retirement, retirement support plan, provide training for older workers, methods and initiatives for encouraging seniors to remain active even after retiring, initiatives, programmes etc. that employers implement in age diversity, practices regarding combating stereotypes towards older workers, companies' strategies to retain workers even after the retiring age, active ageing policies.

Is there an age limit or any other condition for employees/workers who would like to engage in act





**Who is responsible to carry out the practice?**

**How is the practice financed? On the corporate level, local level, regional level or national level?**

**Were there any improvements/changes made since the start of the practice?**

**What are the benefits of the practice for the company?**

**What are the benefits of the practice for the workers/employees?**

## **ANNEX 2**

### **Semi structured interview to retired people**

**To get to know you a little bit better, I would like you to tell me something about yourself...**

<b>1</b>	<b>What was your last job role/experience?</b>
----------	--

<b>2</b>	<b>At what age did you retire?</b>
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3	<p>Can you tell me what were the reasons why you decided to retire? <i>(Health, social situation, financial reasons or incentives, work stress, demanding of skills for the job role, lack of motivation, etc).</i></p> <p>a) <i>Maybe try to ask if he/she attempted to change their job situation before deciding to retire.</i></p>
4	How did you feel when you decided to retire?
5	What were your expectations about retirement?
6	What were and are you doing after retirement?
7	Are there any circumstances under which you would have continued working (e.g., working less hours, supporting new employers, etc)?
8	Can you tell me if you have received any type of support in the workplace as preparation to the transition period?
9	Were there in your organisation company any type of programme to support people aged more than 50 years old working after their retirement age?
10	What suggestions would you give to an organisation in order to improve support people near to retirement for both the transition period or for continuing to working after retirement?
11	Have you heard about friendly age workplaces?
12	Would you consider going back to work now and be semi-retired, if you could choose the working conditions and amount of hours you worked?

## ANNEX 3

### Semi structured interview to employers, managers, HR

1 Please select the type of enterprise you lead or work within:



	<ul style="list-style-type: none"> <li>a) micro enterprise (1-9 people)</li> <li>b) small-medium enterprise (10-250)</li> <li>c) large enterprise (+250)</li> </ul>
<b>2</b>	<b>What sector does your company work within?</b>
<b>3</b>	<b>How many employees over 55+ are in your organisation?</b>
<b>4</b>	<b>Could you tell me more about the retirement process and any support that you provide (e.g retirement courses , voluntary work, pension advices)?: When do/does you or your organisation start to discuss retirement? What do/does you or your organisation do? AOB</b>
<b>5</b>	<b>What reasons are older workers kept on past the retirement age?</b>
<b>6</b>	<b>Are employees at retirement age encouraged/discouraged to stay on? Please can you explain the reason why?</b>
<b>7</b>	<b>Are any flexible working options offered to the employee after retirement?</b>
<b>8</b>	<b>What do you perceive about friendly age workplace?</b>
<b>9</b>	<b>In what way is having older people working for your organisation valuable?</b>
<b>10</b>	<b>What do you need in terms of information and resources to promote a career for older workers?</b>
<b>11</b>	<b>What do you need in terms of information and resources to promote a smooth transition for retirement?</b>
<b>12</b>	<b>Can you tell me in 2 words what is it for you friendly age workplaces?</b>

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Promoting a Career in the Third Age

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