

IntegrAGE project

Individual policy recommendations on age management in project countries

FINAL

Project information

Grant agreement No.: DRP0200406

Acronym: InterAGE

Project name: A practical approach to support the healthy adaptation and integration of 55+ workforce into the labour market!

Deliverable No.: D.1.2.2

INDEX

1	Introduction	5
1.1	Purpose of the policies	5
1.2	Scope and objectives of the document	5
1.3	Methodology	6
2	Country Analysis	7
2.1	Austria.....	7
2.1.1	Country and regional context.....	7
2.1.2	Regional methodological approach.....	8
2.1.3	Measure 1 - Employment Initiative 50 Plus.....	9
2.1.4	Measure 2 - Dialog Healthy and Active Aging	12
2.1.5	Measure 3 - Mentoring Scheme in Retailing	14
2.1.6	Summary.....	16
2.2	Bosnia and Herzegovina	18
2.3	Bulgaria	18
2.3.1	Country and regional context.....	18
2.3.2	Regional methodological approach.....	21
2.3.3	Measure 1: Flexible hybrid model of work.....	21
2.3.4	Measure 2: Health insurance programmes for employees 55+.....	24
2.3.5	Measure 3: Continuing education to increase digital competences.....	29
2.3.6	Summary	32
2.4	Croatia.....	32
2.4.1	Country and regional context.....	32
2.4.2	Measure 1: Active employment measures and job retention	33
2.4.3	Measure 2: Raising awareness on benefits and Rewards for good/healthy workplaces	37
2.4.4	Measure 3 - Employer Education	41
2.4.5	Summary.....	44
2.5	Czech Republic	45
2.5.1	Country and Regional Context	45
2.5.2	Regional methodological approach.....	45
2.5.3	Measure 1: Part-time job without part-time pay	46

2.5.4	Measure 2: Older employees train new (younger) colleagues	50
2.5.5	Measure 3: Financial support for start-ups of 55+	55
2.5.6	Summary	61
2.6	Germany	61
2.6.1	Country and Regional Context	61
2.6.2	Regional Methodological Approach	62
2.6.3	Selected Measure 1: Expansion of Age-Appropriate Workplaces	62
2.6.4	Selected Measure 2: Promotion of Digital Competencies for Older Adults	63
2.6.5	Summary	64
2.7	Hungary	64
2.7.1	Country and Regional Context	67
2.7.2	Measure 1: Promoting company programmes to promote health promotion and health maintenance	68
2.7.3	Measure 2: Education and training programmes for the 55+ age group	71
2.7.4	Measure 3: Promoting more flexible forms of employment	75
2.7.5	Summary	78
2.8	Serbia	78
2.8.1	Country and regional context	78
2.8.2	Measure 1 - Additional support measures for training and education of persons over 55 years old on the labour market (with a focus on improving their cognitive, manual and social skills)	79
2.8.3	Measure 2 - Introduction of mandatory systematic examinations as a preventive measure to preserve health, aimed at early detection of diseases and improvement of quality of life	82
2.8.4	Measure 3 - Implementation of the Age-friendly Company and quality seal/Certificate system	84
2.8.5	Summary	86
2.9	Slovakia	88
2.9.1	Country and Regional Context	88
2.9.2	Regional methodological approach	90
2.9.3	Measure area 1 – Awareness-raising	91
2.9.4	Measure area 2 – Tools for employers	92
2.9.5	Measure Area 3 – Tools for employers	93

2.9.6	Measure area 4 – Employee health.....	94
2.9.7	Measure area 5 – Systemic Changes	96
2.9.8	Summary.....	96
2.10	Slovenia.....	99
2.10.1	Country and regional context.....	99
2.10.2	Regional Methodological approach	101
2.10.3	Measure 1: Full dual status – worker and retiree	104
2.10.4	Measure 2: Pre-retirement shorter working hours and full payment of contributions	108
2.10.5	Measure 3: Single information platform for 55+ jobs.....	112
2.10.6	Summary.....	116
3	Cross-country comparison	116
3.1	Comparison.....	116
3.2	Conclusion.....	119
4	Appendices	121
4.1	Austria.....	121
4.2	Bosnia and Herzegovina	122
4.3	Bulgaria	122
4.4	Croatia.....	124
4.5	Czech Republic	125
4.6	Germany	126
4.7	Hungary.....	126
4.8	Serbia	127
4.9	Slovakia	128
4.10	Slovenia.....	128

1 Introduction

1.1 Purpose of the policies

The demographic shift towards an ageing population represents one of the most pressing challenges confronting societies today. With life expectancy rising and birth rates declining, the proportion of older individuals is increasing, resulting in profound social and economic transformations. Age management policies, which focus on the integration, support, and empowerment of older adults, play a pivotal role in mitigating these impacts. This analysis underscores the necessity of such interventions by evaluating their projected benefits and exploring best practices across project countries.

Addressing age management through well-designed policies is crucial for adapting social structures to demographic realities. Ensuring that older individuals remain active, engaged, and supported requires a holistic approach, encompassing healthcare reform, enhanced social services, and inclusive community planning. Equally important is fostering intergenerational solidarity and combating age-related inequalities to prevent social isolation and marginalization. Without proactive measures, the risk of societal fragmentation increases, threatening both individual well-being and broader social cohesion.

On the economic front, the implications of an ageing population are far-reaching. An ageing workforce necessitates strategies to boost productivity and sustain economic growth, including policies that promote the retention, retraining, and flexible engagement of older employees. Moreover, the growing strain on pension systems and healthcare services calls for innovative solutions to ensure fiscal sustainability. By prioritizing effective age management practices, project countries can alleviate these economic pressures, enhance workforce resilience, and capitalize on the potential of an experienced labour pool. Investing in age management policies is, therefore, not only a social imperative but also a pathway to long-term economic stability and prosperity.

1.2 Scope and objectives of the document

The objective of this analysis is to evaluate and provide policy recommendations for easier, faster and broader acceptance and implementation of age management practices specifically tailored for employees aged 55 and above. This analysis builds upon previous documents of A1.1 activity: "D.1.1.1 Country Analyses to Identify Individual Challenges of 55+ Employees" and "D.1.1.2 Comprehensive Analysis of Work-Life Balance Factors for 55+ Employees." While these preceding documents primarily focused on examining the broader macro-environment and national strategies pertinent to age management, the D.1.2.1 report shifts the focus towards practical, implementable measures, which are translated into policy recommendations in this D.1.2.2 report. While the D1.2.1 assessed measures based on the level and area of impact, here we use relevance, effectiveness, efficiency, sustainability, impact and feasibility of implementation to assess the national policy recommendations.

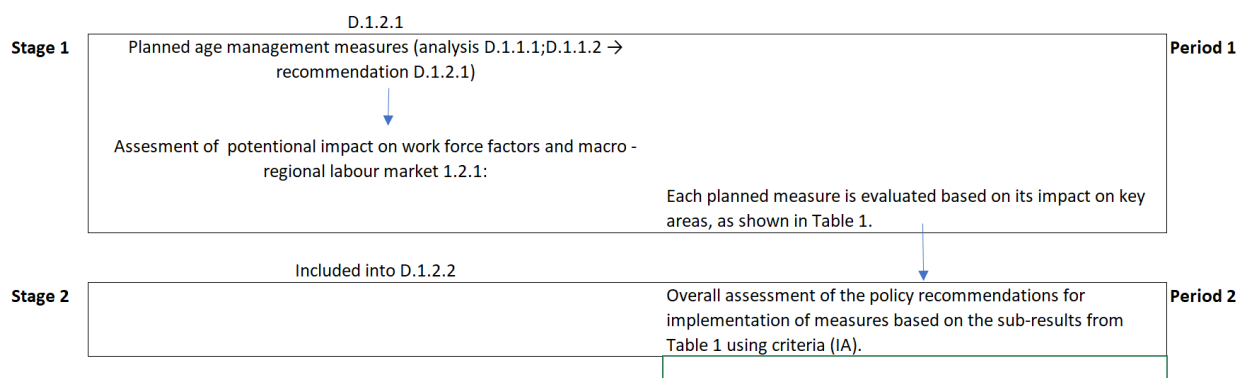
As defined in the application form: “National policy recommendations (1 document per country) on ensuring equal opportunities, enhance skills, accommodate preferences, address health concerns, etc. 1 document per country, ca. 100 pages in total, in EN.”

1.3 Methodology

This document is connected to D.1.2.1 and to the activity A1.1 and related deliverables. The activity A1.2 serves as a mean of activation and engagement of stakeholders, uses principles of co-creation to increase the level of identification with the measure and a sense of co-ownership of potential change. The quadruple helix approach supported diversity of various stakeholders (companies, academia, government and civil society).

During the previous period, the initial meeting of the team, focusing on methodology, was conducted followed by a preparatory online meeting involving all project partners (PPs) facilitated the sharing of best practices. Subsequently, a Co-Creation Workshop targeting eight local stakeholders from various sectors (Quadruple Helix) was organized to gather inputs on key areas, dimensions, and impacts using simplified ex-ante evaluation and validation principles. The process started with identification and prioritisation of key problems, which need to be tackled first to overcome barriers or drive implementation of Age management measure or what Age management measures should address first. This was either discussed during the co-creation workshop or be based on the qualitative data from A1.1 activity.

Figure 1: Process of creation and linkage of deliverables



Source: own processing

During the period (in November or December 2024), the validation workshop was organised, again with the participation of the same local stakeholders (or similar according to quadruple helix), aimed at discussion how to translate the required measures into policy recommendations and at assessing the relevance and impacts of the proposed policy recommendations.

Each region had an option to adjust its approach to regional needs and functioning practices. During the Period 2 the ideas and suggested measures were elaborated into the national policy

recommendations and evaluated further. Each policy recommendation was assessed against the criteria: relevance, effectiveness, efficiency, sustainability, impact and feasibility of implementation (based on the OECD, ILO approach). For both deliverables, the triangulation elements (e.g. evidence from A1.1, qualitative data and from various groups in A1.2) increased the validity of measures and recommendations. The validated policy recommendation will serve for development of strategy and action plan will effectively incorporate its findings.

2 Country Analysis

2.1 Austria

2.1.1 Country and regional context

Austria's workforce includes a significant proportion of individuals aged 55 to 64, with a notable prevalence of part-time work and gender differences, favouring women. Although the country's employment rate for older workers is below the EU average, recent trends show improvement. This progress highlights the importance of maintaining and enhancing age management strategies to promote the well-being of senior employees and retain their valuable expertise in the labour market. National initiatives in Austria include training programs to improve older workers' skills and employability, flexible work arrangements, and health promotion activities aimed at supporting both physical and mental well-being. Additionally, Austria aligns with the EU's Active Ageing Index, which encourages the active participation of older individuals in society and the labour market.

Austria has developed a range of key strategies and policies to address age management, focusing on promoting the well-being and productivity of its aging workforce. At the national level, initiatives such as flexible work arrangements, health promotion programs, and training opportunities aim to support older employees. Programs like the "50+ employment funding" and the "Employment Initiative 50+" are critical components of this strategy, incentivizing employers to hire and retain older workers through financial support and other benefits. Additionally, partial retirement options and lifelong learning initiatives help maintain the employability of older generations by reducing skill gaps and encouraging intergenerational knowledge transfer. Austria's approach is also aligned with EU-level policies, particularly the Active Ageing Index, which provides a framework for fostering older individuals' active participation in society and the labour market.

Despite these efforts, challenges persist. Studies reveal significant age discrimination in employment, with the Equal Treatment Ombudsman documenting 427 cases in 2018/19, representing 10% of all discrimination complaints. To address this, policymakers and companies must work collaboratively to implement measures that facilitate longer working lives and combat bias against older workers. Key recommendations include reviewing collective agreements on seniority pay to align wages with

productivity and ensuring employers provide incentives to retain and support older employees. While Austria has taken a proactive approach to age management, these steps are crucial to fostering an inclusive and supportive environment for the aging workforce.

2.1.2 Regional methodological approach

In Austria, priority areas have been identified from analysis and data collected. The three priority areas for age management measures in Austria are:

- Priority 1: Employment measures at the market level
- Priority 2: Awareness-raising initiatives
- Priority 3: Training programs for senior employees.

Employment measures are macro-level, state-driven initiatives closely tied to labour market conditions. Awareness-raising efforts operate on multiple levels, from societal to company and individual levels, often driven by organizations and companies with some public support. Training measures focus on addressing the digital skill gap among senior employees through targeted workshops and programs, emphasizing the role of HR departments, strategic management, and specialized training providers in bridging generational differences and promoting age-inclusive workplaces.

The validation workshop took place on **4th of December, in hybrid format**. 6 participants attended in person and 2 online. The meeting was moderated by ipcenter project manager and trainer, and it consisted of:

- Round of introduction and presentation of working sector
- General insights into the **IntegrAGE project** and presentation of **6 key measures on age management**, which are being currently implemented in Austria.
- **Group discussions** on how these measures can be applied effectively, pros and cons and applicability in other contexts.
- Shared **conclusions** and collected valuable **feedback** through Mentimeter.

The quadruple helix approach was considered when looking for relevant stakeholders in Austria and we contacted different representatives from education (ÖJAB, BildungsLAB & VHS Burgenland), industry and businesses (HR representative of a software company & Innovation center ZSI) and civil society (2 employees of senior age).

Stakeholders carefully reviewed the proposed measures and analysed their potential impact and the applicability in other contexts. All responses were gathered in a systematic way through mentimeter. Responses have been analysed and according to stakeholders' input, we have selected 3 main measures, which has been transformed into concrete recommendations.

2.1.3 Measure 1 - Employment Initiative 50 Plus

Short Description:

The Public Employment Service (AMS) aims to encourage the hiring of older workers by providing targeted support to both employers and employees. Key features of this initiative include wage subsidies for employers hiring individuals over the age of 50, tailored job placement support, and career guidance designed to address the specific needs of older job seekers. Additionally, access to relevant training programs helps improve employability and bridge skill gaps for older workers.

Since its implementation in 2018, this program has successfully integrated over 50,000 older workers into the job market. By fostering inclusivity and supporting lifelong learning, the initiative has had a significant impact on enhancing employment opportunities for older individuals while addressing challenges associated with an aging workforce.

Barriers or Preconditions for successful implementation:

While measures such as wage subsidies and tailored job placement support for older workers already exist in Austria, several barriers hinder their broader diffusion and successful scaling. A key challenge lies in the limited awareness and acceptance among employers, many of whom still perceive older workers as less adaptable or productive, despite evidence to the contrary. Additionally, funding schemes and resources allocated to such programs may be insufficient, particularly for smaller companies that struggle to implement these measures without financial strain.

To overcome these barriers and enable successful scaling, specific preconditions must be addressed. These include the creation or adjustment of strategic documents and action plans that align with national and EU-level policies on active aging and inclusion. Enhanced legislation may also be required to incentivize participation, such as stronger tax benefits for companies hiring older workers. Moreover, expanded funding schemes and sustained awareness campaigns could help shift perceptions and promote the benefits of employing older individuals. Collaboration between the public sector, private enterprises, and training providers is essential to ensure these measures achieve their full potential.

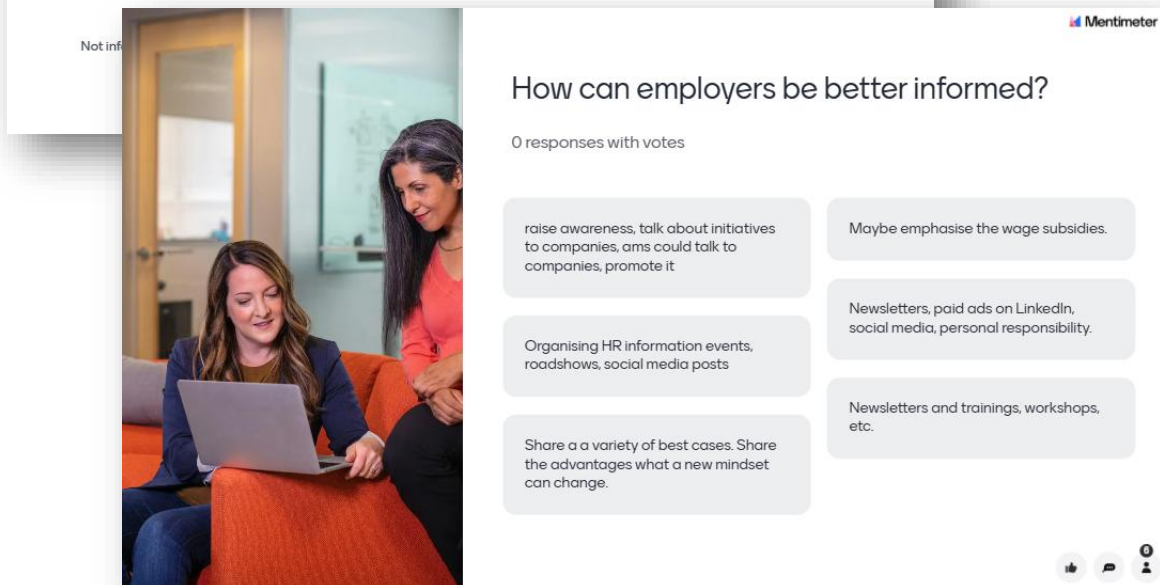
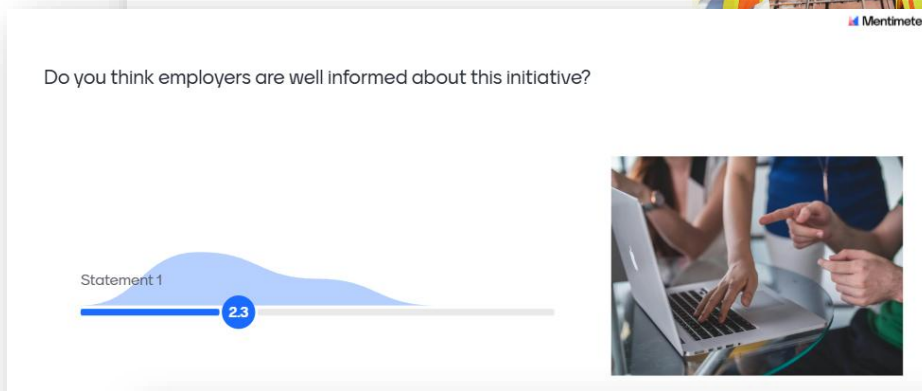
Impact Assessment:

The proposed measures to encourage the hiring of older workers are highly relevant to Austria's demographic challenges and labour market needs, particularly in addressing the digital skill gap and retaining the experience of senior employees. Their alignment with broader national and EU-level employment strategies reinforces their importance in promoting workplace diversity and combating age discrimination. Over 50,000 older workers have already benefited from these initiatives, demonstrating their effectiveness in reducing unemployment and fostering intergenerational collaboration and knowledge transfer.

While the measures have had a positive impact, challenges in administrative efficiency and long-term sustainability remain. Complex processes for accessing subsidies and training programs often discourage participation, highlighting the need to simplify procedures and ensure timely allocation of resources. Additionally, sustaining these initiatives requires continued funding, stronger employer engagement, and embedding the measures into broader employment strategies to adapt to future labour market changes. Another problem that was highlighted during the workshop was that employers sometimes do not know about his initiative.

The feasibility of implementation is promising but relies heavily on stakeholder collaboration. Policymakers, employers, and training providers must work together to overcome barriers, such as employer biases and limited awareness of the benefits of hiring older workers. Strengthened cooperation, targeted support, and streamlined processes can maximize the impact of these measures, creating a more inclusive and sustainable labour market for Austria's aging workforce.

Feedback from Mentimeter:



2.1.4 Measure 2 - Dialog Healthy and Active Aging

Short Description:

The Health Fund Austria (FGÖ) aims to create healthier, more age-friendly workplaces by actively involving older employees in the development of new programs. Key initiatives include improving workplace ergonomics to ensure healthy working environments, launching health promotion programs such as fitness activities and mental health workshops, and implementing flexible work arrangements tailored to the needs of older workers.

These measures have a significant impact, enhancing productivity, reducing absenteeism, and increasing job satisfaction among senior employees. By fostering an inclusive and supportive workplace environment, the program not only improves the well-being of older workers but also contributes to the overall sustainability and efficiency of organizations.

Barriers or Preconditions for successful implementation:

While the measures to create healthier, age-friendly workplaces exist to some extent in Austria, several barriers limit their broader diffusion and scaling. A significant challenge is the lack of widespread awareness and prioritization of age-friendly workplace strategies among employers, particularly in small and medium-sized enterprises (SMEs). Furthermore, limited funding and resources for implementing ergonomic improvements, health promotion programs, and flexible work arrangements hinder their adoption. The absence of mandatory requirements or strong incentives in national legislation further reduces the urgency for companies to adopt these measures.

Impact Assessment:

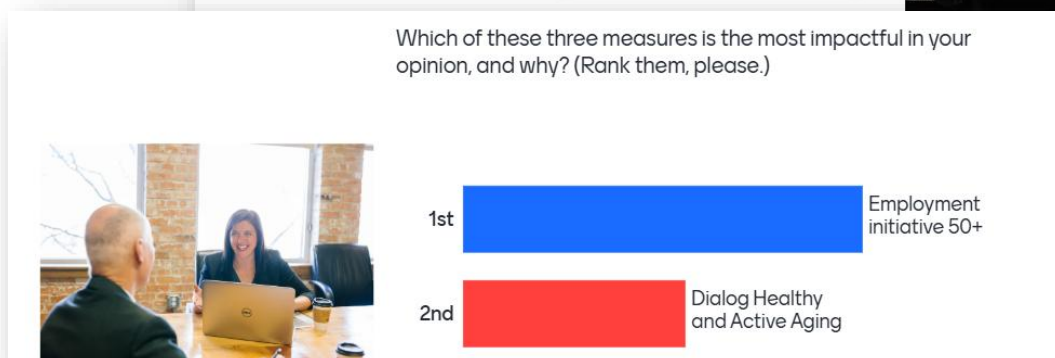
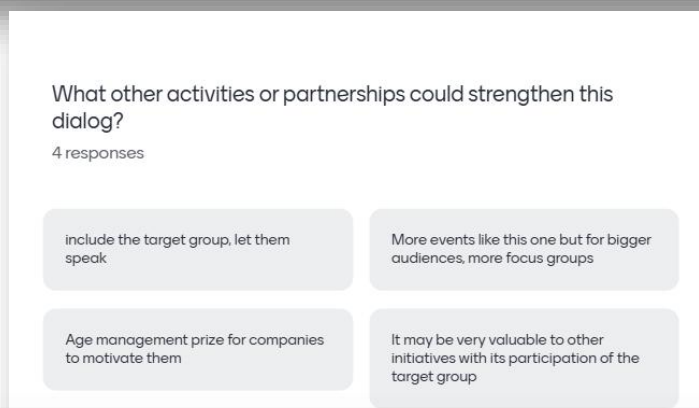
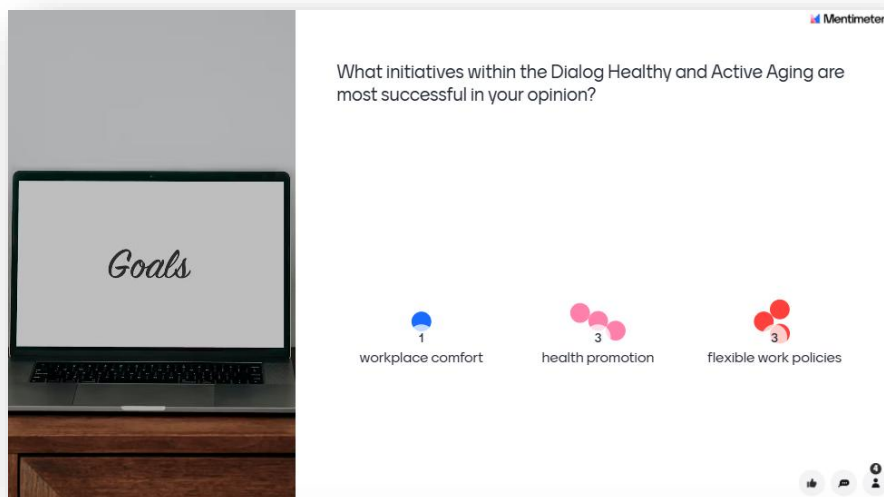
Improving workplace ergonomics, promoting health initiatives, and offering flexible work arrangements directly respond to the needs of older employees, fostering well-being and productivity. Discussions emphasized the importance of involving older workers in designing these programs to ensure they are tailored to their specific requirements, making them more effective and impactful.

While these measures have shown effectiveness in reducing absenteeism and enhancing job satisfaction, their efficiency is influenced by company size and resource availability. Larger organizations have been more successful in implementing these changes, whereas small and medium-sized enterprises (SMEs) face challenges due to limited funding and expertise. Streamlining funding mechanisms, offering technical support, and simplifying administrative processes were identified as key strategies to improve the efficiency and accessibility of these initiatives.

Sustaining these measures long-term requires embedding them into company culture and securing ongoing funding and engagement from employers. Their impact goes beyond older workers, as healthier, more inclusive workplaces benefit entire organizations, enhancing productivity and job satisfaction across all age groups. Collaboration between policymakers, health institutions, and

employers is essential to overcoming barriers such as funding constraints and limited awareness, particularly among SMEs. Tailored incentives and targeted support can further increase the feasibility and scalability of these initiatives, ensuring broader adoption across Austria's labour market.

Feedback from Mentimeter:



2.1.5 Measure 3 - Mentoring Scheme in Retailing

Short Description:

The objective of this mentoring initiative is to facilitate knowledge transfer and career development by pairing experienced older employees with younger workers. Through this collaboration, the program focuses on skill-building, customer service enhancement, and fostering professional growth. By promoting mutual learning and intergenerational cooperation, the initiative helps bridge generational gaps within the workplace.

The impact of this program is multifaceted. It strengthens team dynamics, ensuring smoother collaboration and communication among diverse age groups. Additionally, it retains valuable institutional knowledge by allowing senior employees to pass on their expertise while supporting the development of younger workers. This creates a more cohesive and future-ready workforce, emphasizing the benefits of intergenerational teamwork in achieving long-term organizational goals.

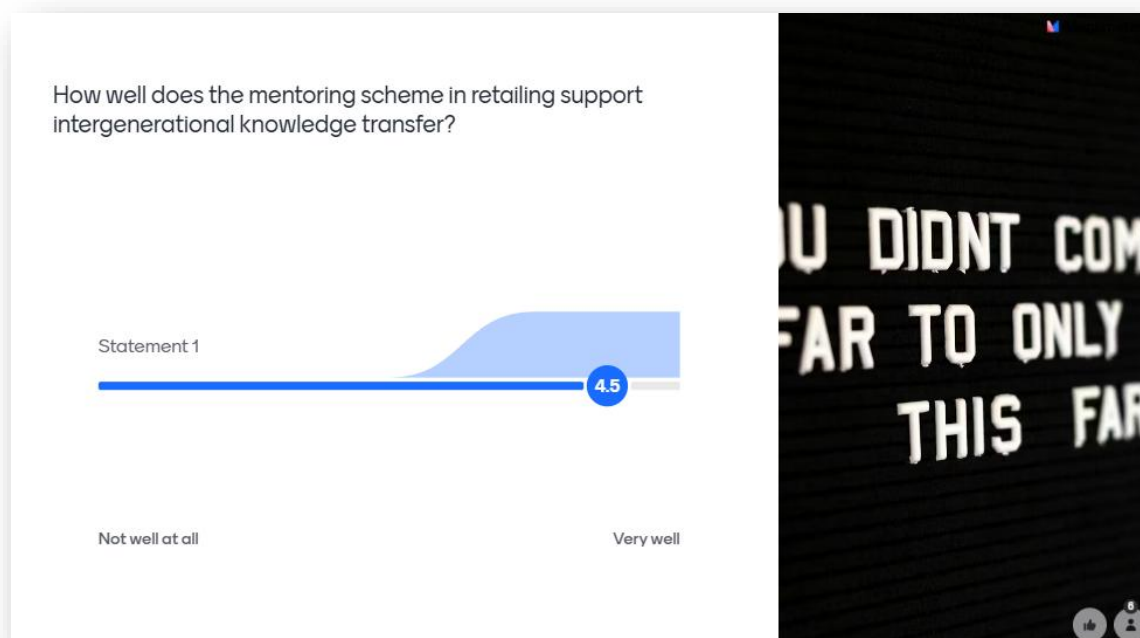
Barriers or Preconditions for successful implementation:

While mentoring programs for knowledge transfer and career development exist to some extent in Austria, several barriers limit their broader diffusion and scaling. A primary challenge is the lack of formalized mentoring structures in many organizations, particularly small and medium-sized enterprises (SMEs). Many companies rely on informal knowledge sharing, which lacks consistency and measurable outcomes. Additionally, limited resources for training mentors and providing ongoing support hinder the effective implementation of such programs. There is also a need for awareness and buy-in from employers, as some may underestimate the value of mentoring in enhancing team dynamics and retaining institutional knowledge.

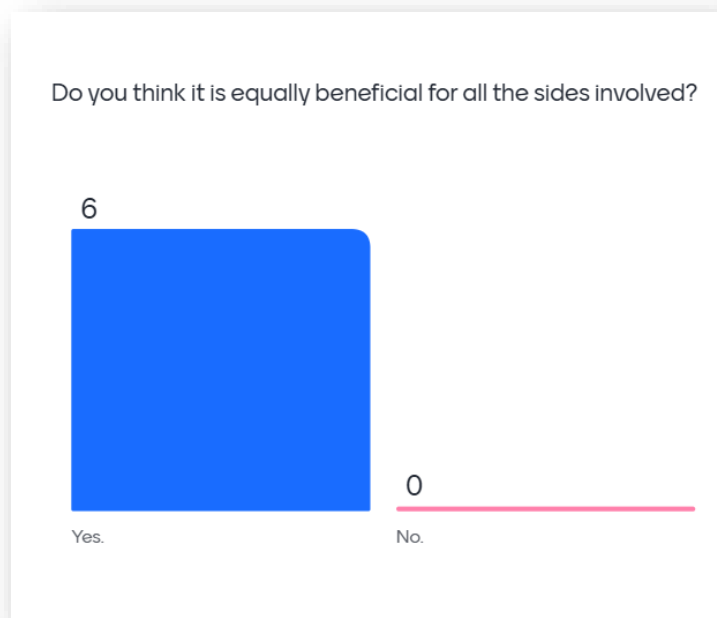
Impact Assessment:

The program's sustainability and feasibility depend on the creation of a strong support system, including consistent funding and organizational commitment. Long-term sustainability requires embedding mentoring programs into organizational policies and offering incentives to participants. While the initiative is feasible, scaling it nationally will require collaboration among policymakers, employer associations, and training providers. Addressing barriers such as limited awareness and resource constraints is crucial to ensure successful implementation and widespread adoption, maximizing the initiative's impact on Austria's workforce development.

Feedback from Mentimeter:



2.1.6 Summary



Main Conclusions

The overall impact assessment revealed that the measures addressing age management, such as Job offensive 50+, mentoring programs, and health-friendly workplace initiatives, are highly relevant to Austria's aging workforce.

These measures enhance job opportunities for older workers, support active and healthy aging, and improve digital and professional skills.

For employers, they provide financial incentives, access to experienced and motivated workers, and foster workplace diversity and collaboration. However, barriers such as limited awareness, resource constraints, and administrative complexity hinder their efficiency and broader adoption. Long-term sustainability depends on embedding these initiatives into organizational cultures and ensuring adequate funding and policy support.

Stakeholders

To ensure the successful implementation and scaling of the measures presented, it is crucial the involvement of multiple stakeholders, targeted instruments, and well-coordinated. The following table outlines the key policy actors, instruments, and their contributions:

Figure 2: Stakeholders involved

National Government (Ministries of Labour & Social Affairs)	Strategic documents, funding schemes, legislation adjustments
Public Employment Service (AMS)	Job placement programs, career guidance, and training subsidies
Employers Associations	Flexible work arrangements, mentorship programs, and internal policy development
Unions and Employee Representatives	Advocacy, monitoring of age-related discrimination, and input into collective agreements
Training Providers	Lifelong learning programs, digital upskilling initiatives, and pedagogical resources
Civil Society Organizations (NGOs)	Awareness campaigns, research on age discrimination, and community support programs
European Union	Framework policies (Active Ageing Index), funding instruments, and guidance

Source: Own processing

Implications for Action Plan

To ensure the successful implementation of these measures, the action plan should focus on raising awareness among employers and workers about the benefits of age management initiatives. Adjustments to national strategic frameworks, such as incorporating specific existing measures in the action plan are crucial.

Training and workshops tailored for employers and HR professionals can provide the necessary knowledge and resources to implement these programs effectively. Lastly, collaboration among stakeholders such as government agencies, employer associations, unions, and NGOs is essential to create a supportive ecosystem.

The next steps involve aligning the measures with Austria's national and regional strategies while incorporating EU-level frameworks.

Additionally, efforts should focus on conducting pilot programs to showcase the benefits of these initiatives, which can then be scaled based on feedback. The action plan must also emphasize capacity building through training providers and awareness campaigns to ensure successful implementation and long-term impact.



2.2 Bosnia and Herzegovina

n/a

2.3 Bulgaria

2.3.1 Country and regional context

The key strategies and policies in Bulgaria related the concept of age management are as follows:

National Strategy for Active Life of the Elderly in Bulgaria (2019 – 2030)

The strategic goal of the Strategy is to create conditions for active and dignified life of the elderly by providing equal opportunities for their full participation in the society's economic and social life, which will be achieved by implementing the following priorities by 2030:

- Priority 1: Promoting the active life of older people in the field of employment
- Priority 2: Promoting the active life of older people in the field of participation in society;
- Priority 3: Promoting the active life of the elderly in the field of independent living

- Priority 4: Creating capacity and a favourable environment for active living of older people at a national and regional level

National Strategy for Demographic Development of the Population of the Republic of Bulgaria 2012 – 2030

One of the main priorities laid down in the national strategy is: II. Overcoming the negative effects of population ageing, and improving the quality characteristics of human capital. The accomplishment of the second priority includes taking measures to meet the challenges created by the ageing of population. The measures are directed to overcoming the negative effects of the growth of unfavourable changes in age, e.g. the decreasing size and aging of the active population, the growing burden on the social insurance system and the state budget. The measures help improve the requirements for the quality and extending the scope of health care and social services for elderly people; and also providing better opportunities for education and formal and informal learning as a basis for professional realization on the labour market and a means of development of human resources in the process of life-long education; conducting a consistent policy for encouraging the labour activity of the elder workers.

National concept for promotion of active ageing (2012-2030)

The National concept for promotion of active ageing is a continuation of one of the key lines of action of the Updated national demographic strategy of the Republic of Bulgaria with a horizon to 2030: Overcoming the negative effects of population ageing. The Concept offers a clear perspective for dealing with the effects of demographic ageing in the context of an integrated approach tailored to the specificities of the issue. The strategic objective of the National concept for promotion of active ageing is to create conditions for active and decent living of elderly people by ensuring equal opportunities for full economic and social participation.

The national concept for active ageing comprises six operational objectives and targets.

- Operational objective No 1: Promoting active working life for older people.
- Operational objective No 2: Ensuring the financial stability of the pension system, conditions for an active and decent life, and reduction of poverty among retired individual
- Operational objective No 3: Ensuring access to health services and prolonging life in good health condition.
- Operational objective No 4: Ensuring access to education, promoting life-long learning, further trainings and requalification of older people for the purpose of enhancing labour market mobility.

- Operational objective No 5: Developing and modernising long-term care and promoting access to social services; encouraging “silver economy”.
- Operational objective No 6: Promoting volunteering

National strategy for geriatric care and aging well health in the Republic of Bulgaria 2021-2030

The objectives of the strategy include ensuring enabling more people to live longer in good health, stay active longer and reduce the growing inequality among older people; to facilitate access to quality health and social services for older people in need care and support; to enable older women and men to stay fully integrated into society and to live with dignity, regardless of their health and degree of need for someone else's care; to create a favourable environment for entrepreneurship of actions to promote health and prevent disease in relation of risk factors among the elderly; to adapt the health system to the needs of healthy aging.

The main conclusions from the qualitative analysis and interviews with interested stakeholders (academia, ministry, companies, trade union, NGO) show the following conclusions:

- The age management is not very known and applied as a concept by the Bulgarian employers;
- Employees aged 55 and older face a variety of challenges in the workplace, which can be both professional and personal including age discrimination, technology skills gap, physical and health mental Issues, generational differences, work life balance, lack of training and development opportunities, feeling undervalued or marginalized.
- Most of the companies have not heard about policies/strategies at state level directed to specific age management measures.
- Different Initiatives that promote cross-generational mentorship should be developed including skill-sharing workshops, lunch-and-learn sessions, cross-generational team projects.
- Age discrimination remains a prevalent issue in many workplaces. Older employees are facing bias in hiring, promotion, or training opportunities, leading to feelings of marginalization and reduced job satisfaction
- There are not sufficient measures laid down in the strategic documents that are dealing with the issue of the aging population
- More initiatives that promote cross-generational mentorship should be developed including skill-sharing workshops, lunch-and-learn sessions, cross-generational team projects.
- The concept of healthy aging lacks popular support due to prevailing ageism and negative stereotypes of older adults
- Healthy aging policies should be encouraged and adopted to reduce the social and economic pressures placed on the nation.

2.3.2 Regional methodological approach

BCCI organised physical meeting at the premises of the Chamber on 10th of December. 9 representatives of the stakeholder groups attended the event – regional chambers of commerce and industry, employees' organisations, companies, civil society representatives. They participated in the definition of the long list of possible measures and its impact assessment within activity 1.2.1. The assessment was made during a co-creation workshop organised on 22nd of May at the Chamber. The present event was a continuation of the previous one in order to give the possibility to the stakeholder group to validate the recommendations.

The stakeholders were identified at the beginning of the project implementation. They regularly participate in all meeting and co-creation workshops in order to discuss the problems/challenges of the age management and to validate the suggested measures/recommendations.

Figure 3: Structure of the stakeholder meeting participants

Type	Name of (selected) institutions	Number
Employers	Regional chambers of commerce	3
Trade Unions	Employees organisations	1
Companies	Almarex, Market test, International media concept, Smart group	4
Civil society	Association of women entrepreneurs	1
	TOTAL	9

Source: own processing

2.3.3 Measure 1: Flexible hybrid model of work

Description of the measure

A work arrangement that blends remote and in-office work, giving employees the freedom to select where and occasionally when they work, is known as the flexible hybrid model of work. This model aims to balance the benefits of remote work, such as increased autonomy and reduced commute times, with the advantages of in-person collaboration and team cohesion found in traditional office settings. By adopting a flexible hybrid model, organizations aim to attract and retain talent, improve employee satisfaction, and maintain productivity while adapting to the evolving expectations of the modern workforce. This model has become especially popular after the COVID-19 pandemic, as companies seek to maintain flexibility for employees while still fostering collaboration and productivity.

The key characteristics of the flexible hybrid work model include work location flexibility, work schedule flexibility, customized workspaces, technology integration, employee-centric approach and focus on outcomes over hours.

Barriers and preconditions

The implementation of a hybrid work model in Bulgaria faces a number of specific barriers and requires the creation of certain prerequisites in order to be successful. Bulgarian labour legislation, infrastructure and cultural factors also influence this process.

Legal and regulatory ambiguities

- Barrier: The lack of specific and detailed regulation of the hybrid model in labour legislation.
- Reason: Although remote work is regulated in the Labour Code, the hybrid model that combines office and remote work is not specifically regulated.

Cultural and mental barriers

- Barrier: The traditional culture in some Bulgarian companies is related to physical control and physical presence in the office.
- Reason: Many employers and managers in Bulgaria still attach great importance to the control and monitoring of employees, which makes it difficult to accept remote work.

Technological infrastructure

- Barrier: The underdevelopment of the technological infrastructure in some regions of Bulgaria.
- Reason: In smaller towns or rural areas, Internet connections may not be fast or stable enough for effective remote work.

Administrative and bureaucratic burden

- Barrier: Implementing a hybrid model may require complex administrative procedures.
- Reason: Introducing new contractual clauses related to hybrid work, as well as ensuring safe conditions for remote work, require additional administration and document flow.

Low levels of digital skills

- Barrier: The lack of sufficient digital skills among part of the workforce.
- Reason: In some sectors or among older employees in Bulgaria, digital skills may not be sufficiently developed to effectively use online platforms and tools.

Adopting a hybrid working model provides significant benefits for employers when it comes to attracting and retaining older workers. This flexible form of employment is particularly suitable for

older workers, as it meets their needs and preferences while contributing to a number of positive effects for the companies themselves. The main benefits for the employers are - retention of experienced and qualified personnel, improved efficiency, improved physical and mental health of employees, better time and resource management, team diversity and company culture enrichment, reduction of office space costs, positive public image.

Policy actors and instruments for implementation

Labour Code

In Bulgaria, the hybrid work model, in which employees combine remote work and work from the office, is not explicitly defined in the law. However, elements of this model are regulated in the Labour Code (LC), especially through legislative changes made in 2023 to adapt labour relations to the new realities of remote work. These changes can be used to implement hybrid forms of employment. Adjustments regarding the hybrid model of work with focus on elderly people should be made in the Labour Code.

Public awareness campaign for employers in order to promote the hybrid model of work and its benefits. The officially recognised social partners in Bulgaria – the employers organisations should be actively involved through organisation of events promoting the hybrid model of work for elderly people.

Impact Assessment

Regarding the impact assessment the following feedback was collected by the participants in the workshop:

- The introduction of a measure as the hybrid model of work is relevant to the needs of the ageing population. The flexible model provides to the elderly people the possibility to combine professional and personal obligations effectively reducing the stress level and increasing the productivity.
- The measure is in line with the National Strategy for Active Life of the Elderly in Bulgaria, National Strategy for Demographic Development and the National concept for promotion of active ageing. The introduction of the model will contribute to the implementation of the main objectives laid down in the mentioned strategic documents.
- **Effectiveness** of the measure:
 - o Employers note that the hybrid model frequently boosts productivity for IT and knowledge-based occupations, with workers reporting greater flexibility and shorter commutes. The advantages are more constrained for industries like manufacturing and logistics because these positions frequently require physical presence.

- The hybrid model can reduce commuting time, especially in high-traffic cities like Sofia, improving work-life balance.
 - Hybrid work can improve collaboration by promoting in-office days for teamwork and creative sessions, while remote days can be used for targeted tasks.
- **Operational costs and efficiency:** Real estate and office rental prices are rising in Bulgaria's urban centers, and a hybrid model could provide cost savings by reducing the need for large office spaces.
- **Impact and sustainability:**
 - Hybrid work has the potential to increase job accessibility across Bulgaria, where some rural areas have less access to high-paying roles available in urban centers.
 - Employees working remotely contribute to local economies, spreading economic benefits beyond the big cities.
- **Feasibility:** Adjustments regarding the hybrid model of work with focus on elderly people should be made in the Labour Code. It is feasible in long term period.
- **Other comments and insights from the participants:**
 - Many Bulgarian employees value work-life balance, especially as younger workers prioritize family and personal time.
 - A hybrid model may increase stress if employees find it hard to disconnect, particularly in companies with a strong "always available" culture.
 - Face-to-face interactions are highly valued in Bulgarian companies, especially in traditional industries and SMEs.
 - Bulgarian workplaces often have close-knit cultures, where in-person interactions and informal communication play a significant role in fostering trust.
 - For companies with a strong in-office culture, hybrid work may weaken relationships and engagement, particularly for new hires who struggle to integrate remotely.

2.3.4 Measure 2: Health insurance programmes for employees 55+

Description of the measure

Health insurance programs tailored for employees aged 55 and older often include specific features and benefits to address the unique health needs and concerns of this age group. These may include additional medical care, regular preventive medical examinations and screening, mental health services including therapy and counselling, long-term care insurance. By implementing these features, employers can help ensure that their older employees have access to the healthcare they need to maintain their health and productivity as they approach retirement.

There are various health insurance programs and services in Bulgaria like additional health insurance (health insurance packages for employers, individual health care packages, preventive cares), private

health insurance packages, long term care plans, voluntary health insurance funds, preventive health care programs, programs for health consultations and support, specialized programs for working pensioners.

Barriers and preconditions

Barriers:

Low level of awareness

- Problem: Many people over the age of 55 are not aware of supplemental health insurance options or the benefits they can receive from such programs.
- Impact: Lack of information makes it difficult to make an informed decision about health insurance and reduces interest in these programs.

Limited financial opportunities

- Problem: Health insurance programs often include monthly premiums or other costs that can be prohibitive for people on limited incomes, such as many retirees or people nearing retirement age
- Impact: This financial barrier limits the access of people over 55 to additional health services.

Lack of specialized services for adults

- Problem: Health insurance companies rarely offer specialized programs that address the needs of seniors, such as chronic disease management, rehabilitation and mental health care.
- Impact: This reduces the attractiveness of the packages offered to people over 55 who often need specific health services.

Slow adoption of technology in healthcare

- Problem: Telemedicine and electronic health services are not yet sufficiently developed and integrated into the Bulgarian health system.
- Impact: For people over 55, access to remote health services and the convenience of eHealth would be a significant advantage, but the lack of such development limits their utility.

Insufficient capacity in the public health system

- Problem: The burden of the health care system, insufficient number of specialists and long waiting times for examinations and procedures hinder access to quality health care.
- Impact: This reduces confidence in health insurance programs and creates a barrier for people who would like additional coverage.

Preconditions:

Increasing life expectancy and health care needs

- Positive factor: As life expectancy increases and the number of seniors over the age of 55 increases, the demand for specific health services and insurance increases.
- Effect: This encourages insurance companies and health funds to develop new products tailored to the needs of the elderly.

An evolving market for private healthcare services

- Positive factor: In recent years, there has been an increase in private health services and private clinics in Bulgaria, which offer high-quality care and faster access to specialists.
- Effect: Private health insurance programs can complement the public system, increasing options for people over 55.

Financial incentives for employers

- Positive factor: Some employers are starting to provide additional health insurance for their employees, including those over 55, which creates a prerequisite for wider access to health services.
- Effect: This helps people over 55 to have greater access to health services through their employers as part of their employment benefits package.

European programmes and funding

- Positive factor: Bulgaria has access to European programs and funds aimed at improving the health infrastructure and increasing the quality of health services.
- Effect: These funds can be used for the development of infrastructure for telemedicine, prophylaxis and prevention of chronic diseases.

For health insurance programs for people over 55 to be effective, it is important to work to overcome existing barriers such as low awareness and lack of specialized services. At the same time, favourable factors such as the development of the private sector and European funding create good conditions for the introduction of quality health services adapted to the needs of the elderly.

Policy actors and instruments for implementation

The policy actors involved are the Ministry of labour and social policy, the Agency for social assistance, Ministry of Health, National insurance institutes, employers' organisations

Health Insurance Law

According to the law the compulsory health insurance covers basic examinations, consultations and hospitalization, but people over 55 often need additional services that are not included in the standard package. Changes should be made in direction to cover more services especially for the needs of the elderly people.

Social Services Law

The Legislation should encourage employers to provide additional health insurance to their employees, including for the elderly. The additional insurance may include preventive examinations, hospital and outpatient care, dental services and rehabilitation.

Tax incentives

Some tax incentives should be provided to the employers in order to stimulate them to cover additional health insurances for their elderly employees.

Bulgaria lacks specialized health savings accounts with the status and tax benefits that exist in some other countries. Regulations in this area may evolve if the state decides to create similar tax-incentive accounts, which would make health care costs more affordable and predictable for citizens.

New measures financed by the Recovery and Resilience Plan of The Republic of Bulgaria

Concrete measures regarding health insurance programmes should be included in the National strategy for geriatric care and healthy aging 2030.

New programs for prevention and early diagnosis should be implemented for people over 55 years of age. The programmes should be focused on the prevention of socially significant diseases, such as cardiovascular diseases, diabetes and cancer.

Measures to improve the access to health services could be implemented especially by introducing programs for telemedicine and remote health monitoring.

Impact Assessment

Regarding the impact assessment the following feedback was collected by the participants in the workshop:

- The introduction of the measure is relevant to the ageing population and demographic situation in the country. It provides to the elderly people the possibility to maintain their health and productivity and extend their working life.
- The measure is in line with the National Strategy for Active Life of the Elderly in Bulgaria, National Strategy for Demographic Development and the National concept for promotion of active ageing.

- **Effectiveness** of the measure
 - Improved access to preventive care, early diagnosis, and regular health screenings, which are crucial for managing age-related conditions such as cardiovascular disease, diabetes, and joint issues.
 - Older employees can face health-related limitations that impact productivity, and they may benefit from health programs that reduce illness or manage chronic conditions.
 - Access to tailored health programs can improve energy levels, reduce health-related work interruptions, and enhance productivity.
 - Such programs may reduce presenteeism, where employees are physically present but less productive due to health issues.
 - Offering comprehensive health insurance to employees aged 55+ can be a strong incentive for retention, as such programs demonstrate that employers value the well-being of their senior workforce.
 - Increased financial security can reduce stress and improve focus, contributing to a more stable workforce.
- **Efficiency:** Evaluating the efficiency of health insurance programs for employees aged 55 and older requires a comprehensive approach that assesses how well the program supports employees' health, satisfaction, and retention while maintaining cost-effectiveness for the employer. The efficiency should be measured including all interested stakeholders employees, employers, trade unions and government. Different surveys to assess how satisfied employees are with their coverage and benefits from the health programmes could be made.
- **Impact and sustainability:**
 - Reduced out-of-pocket expenses for employees, relieving financial stress that might otherwise impact their health and productivity.
 - Health insurance programs can mitigate the financial burden of medical expenses, which may be especially valuable for older employees who may be preparing for retirement.
 - Offering tailored health insurance can strengthen the company's image as a responsible employer, making it more attractive to prospective hires of all ages.
 - Health benefits are a valuable tool for retaining experienced employees, helping companies avoid the costs associated with recruiting and training new hires. Retaining skilled, older employees can preserve institutional knowledge and maintain continuity within the organization.
- **Feasibility:** There are legislative barriers that would be a challenge to be overcome as the policy actors involved organisations as Ministry of labour and social policy, the Agency for social

assistance, Ministry of Health, National insurance institutes, employers' organisations. A change requires close cooperation between all stakeholders and is feasible in long term period.

2.3.5 Measure 3: Continuing education to increase digital competences

Description of the measure

Continuing education to increase digital competences refers to the ongoing learning and development of skills needed to effectively use digital tools, technology, and information. This concept is crucial because technology evolves rapidly, and new digital tools and platforms frequently emerge, affecting both personal and professional spheres.

Continuing education to increase digital competences for older employees is particularly important in ensuring that they remain productive, competitive, and engaged in a rapidly evolving digital work environment. Tailoring education programs to meet the specific needs and learning styles of older employees can help bridge the digital divide and enhance their confidence and proficiency with modern technology. Continuing education may include tailored training programmes, practical workshops, peer support and mentoring, on line courses and webinars, blended learning sessions combining on line learning with in person sessions.

Barriers and preconditions

Lack of confidence and fear of technology

Many adults feel insecure about their ability to cope with new technologies, which can discourage them from taking courses. Fear of making mistakes and preconceptions that digital skills are for younger generations are also common.

Low digital literacy and lack of basic skills

Many people over 55 are not familiar with basic digital skills, such as working with a computer, navigating the internet or using a smartphone. This creates additional challenges as it requires courses to start at very basic levels and include practical exercises.

Limited access to training in small settlements

Remote regions often lack learning centres and digital resources, making it significantly more difficult for older people in these areas to engage in digital learning programs. Despite the development of online courses, they require internet and devices that are not always available in small towns.

Financial barriers

Even when there is a desire to learn, many older adults have limited financial means and cannot afford paid courses or specialized devices that may be required. The lack of subsidized programs also hinders participation.

Lack of adapted training methods

Many of the digital skills courses available are not adapted for learners over 55 and do not take into account the differences in learning pace or the needs of older people. The lack of an approach that is clear, practical and easy to understand can lead to difficulties in learning the material.

Policy actors and instruments for implementation**EU funding for organisation of digital competencies courses for elderly people**

The Recovery and Resilience Plan, as well as other European initiatives, provide funds for life long training for elderly people. There is a possibility to organise more trainings related to the digital competencies that could be financed by plan. Special trainings oriented to the needs of the elderly people 55+ should be developed. There are not tailored oriented trainings at the moment and the curriculums are the same for all participants not having into consideration the peculiarities of the target groups.

Provision of subsidies and free courses

The state and the EU can provide additional funding to ease the financial barriers for older people to participate in such programs.

Raising awareness and building confidence

Organizing campaigns and workshops to explain the benefits of digital skills and help people over 55 overcome their fear of new technologies. These initiatives may include free trial classes or demonstrations.

Creating partnerships between institutions and local communities

Through cooperation between local administrations, libraries, community centres and educational institutions, affordable courses can be provided for people over 55, especially in smaller towns.

Providing access to devices and the Internet

Through device donation programs or subsidized internet packages, access to digital learning can be facilitated for adults, especially in rural areas.

Impact Assessment

Regarding the impact assessment the following feedback was collected by the participants in the workshop:

- Continuing education aimed at increasing digital competences among individuals aged 55+ in Bulgaria is relevant and essential initiative, given the ongoing digital transformation and the aging population.
- The measure is in line with the National Strategy for Active Life of the Elderly in Bulgaria and the National concept for promotion of active ageing. The introduction of the measure will contribute to the implementation of the main objectives laid down in the mentioned strategic documents.
- **Effectiveness** of the measure: The education aimed at enhancing digital skills in the 55+ age group lead to significant positive impacts as: increased self-confidence and independence; stronger connections with family and friends; improved employability; reduced generational gap; knowledge sharing and volunteerism. Th positive outcomes demonstrate the multifaceted benefits of improving digital competences among the 55+ age group. They not only empower individuals but also contribute to societal growth and digital inclusivity
- **Efficiency**
 - Increased efficiency: Productivity can be impacted if employees are unable to effectively use digital tools, slowing down processes and creating inefficiencies. Digital upskilling helps employees contribute more effectively to digitally dependent workflows.
 - Bulgaria has a rapidly aging workforce, with fewer younger people entering the labour market, creating demand for retaining older, skilled employees. Increasing digital competencies can make employees aged 55+ more valuable and versatile, thus enhancing their employability.
 - Reduced need for assistance from younger colleagues or tech support, allowing for smoother and more efficient team collaboration.
- **Impact and sustainability:**
 - Improved proficiency in essential digital skills, such as using software, managing online communication tools, and understanding basic cybersecurity. Enhanced ability to work with digital platforms required for remote or hybrid work, facilitating workplace inclusion in digitally driven industries.
 - Digital upskilling among older adults can contribute to regional economic growth, especially in rural areas where technological adoption tends to be slower. Improved digital skills among the workforce can support the development of local economies.
 - Increased job security for older employees who can now perform digital tasks that are integral to many roles.

- **Feasibility:** the measure could be implemented through measures financed by the Recovery and Resilience Plan and other EU initiatives. It is feasible in long term period.

2.3.6 Summary

In Bulgaria, the impact of the flexible hybrid work model is influenced by the country's unique labour dynamics, technological infrastructure, and urban-rural divide. Overall, the hybrid model offers clear benefits in terms of employee satisfaction, work-life balance, and operational cost savings, particularly for companies in urban areas and tech sectors. However, to fully realize the benefits, companies need to address challenges around collaboration, inclusivity, and regulatory compliance while tailoring their approach to fit the local workforce's needs.

Health insurance programs for employees aged 55+ in Bulgaria offer tangible benefits in terms of health, productivity, retention, and corporate social responsibility. However, these programs require careful assessment to balance costs, maintain inclusivity, and ensure positive impacts on employee well-being and engagement. By adopting a structured and data-driven approach to impact assessment, Bulgarian companies can effectively support their aging workforce, fostering a healthier, more motivated, and loyal employee base.

Continuing education programs aimed at increasing digital competencies among employees aged 55+ in Bulgaria provide significant benefits in terms of skill enhancement, employability, productivity, and social inclusion. By adopting a structured approach to assessing these programs and tailoring them to local needs, companies can help bridge the digital divide, retain valuable employees, and support broader economic and social development within Bulgaria.

The anticipated steps related to the measures will be described with details in the country persona strategy and action plan.

2.4 Croatia

2.4.1 Country and regional context

Croatia, like most European Union (EU) countries, faces demographic challenges, including an aging population, declining birth rates, and negative natural population growth. An analysis of the labour market from 2012 to 2022 shows an increased integration of older workers (aged 50-64 and over 65) into the workforce, while the number of young workers (aged 15-24) continues to decline. Although employment rates and reductions in unemployment have improved, significant challenges remain in adapting workplaces to meet the needs of older workers and enhancing their digital competencies.

The National Plan for Work, Occupational Safety, and Employment for the period 2021-2027 in Croatia addresses various developmental needs and areas, including collecting data on labour market trends, aligning occupations with market demands, developing skills for unemployed individuals, promoting lifelong career guidance, ensuring adequate financial compensation during unemployment, and continuing the implementation of the Youth Guarantee. However, this plan lacks a strong focus on older individuals and concrete measures specifically designed to assist them. While some priorities include measures that encompass individuals aged 55 and above, it is evident that active employment policy measures need to incorporate initiatives specifically targeting this demographic.

The pension system has been adjusted to enable more flexible retirement conditions and encourage workers to remain in the labour market longer, including options for gradual retirement and part-time work.

Existing measures in Croatia have shown mixed effectiveness. Programs such as employment subsidies and training initiatives have helped reduce unemployment among older workers. However, challenges persist, including workplace conditions not being adapted to the physical needs of older employees and the rapid pace of technological advancements, which many older workers struggle to keep up with. Additionally, negative stereotypes about the productivity of older workers continue to hinder their full integration into the labour market.

Policy Recommendations

The Business Incubator BIOS, together with its project partner, the Association for Creative Development SLAP, 05.11.2024. held a workshop as part of the IntegrAGE project to recommend and validate measures for Age Management.

These recommendations will serve as valuable inputs for BIOS in developing a strategic document aimed at promoting the healthy integration of workers over 55 in Croatia, allowing them to continue in their current positions or re-enter the labour market competitively. This approach also aims to provide employers with a more skilled, satisfied workforce.

This engaging and timely topic brought together representatives from University J.J. Strossmayer in Osijek, Faculty of Economics and Business in Osijek, Croatian Employers' Association, Croatian Chamber of Commerce - Osijek County Chamber, Civic Democratic Initiative Project (P.G.D.I.), and Croatian Employment Service - Osijek office.

2.4.2 Measure 1: Active employment measures and job retention

Description of the measure

To effectively boost the employment rates of individuals aged 55+, it is essential to create and implement specific employment measures. These measures should target both the supply side (skills and readiness of older workers) and the demand side (employer incentives and workplace adaptations)

of the labour market. Croatia has implemented several active employment policy measures to support the employment of individuals aged 55 and over. These initiatives, managed by the Croatian Employment Service, aim to enhance employability, encourage job creation, and facilitate the retention of older workers. Most of the existing employment measures are general aiming either at financial support to employers to hire unemployed persons or providing employment opportunities to vulnerable groups (public work, permanent seasonal work). Also set of measures is focused on education and training improving employability and aligning skills with labour market demands.

When it comes to specific employment measures for individuals aged 55+ they are to be designed to integrate older individuals into the labour market, addressing challenges such as skill mismatches and encouraging lifelong learning. By focusing on both employment creation and retention, Croatia is to enhance the economic participation of its aging population.

Some of the proposed measures are tax credits and wage subsidies for hiring and retaining older workers, part-time and remote work opportunities, job-sharing programs, and different mentorship programs. Measures are to include employment, creation, and retention of jobs within civil society organisations and the social economy which play a significant role in the social and economic integration of vulnerable groups. Measures may include grants for social economy enterprises, tax benefits, training and development programs, flexible work arrangements, shared mentorship and networking programs.

Barriers and preconditions for successful implementation

The barriers to scaling employment measures in Croatia and adjusting them for individuals aged 55+ involve structural, cultural, financial, and systemic issues:

- Cultural and social barriers: negative stereotypes about older workers' productivity, adaptability, and skills discourage employers from hiring or retaining them; resistance to change - both employers and employees may resist new approaches, such as LLL or workplace adaptations; lack of awareness - older workers and employers might be unaware of available measures, subsidies, or support systems;
- Financial barriers: cost of programs - employment measures like wage subsidies, training programs, or mentorship schemes require significant financial resources, which may not be scalable due to budget constraints; sustainability issues - short-term funding for programs without long-term financial planning leads to difficulties in maintaining or expanding them;
- Economic and labour market barriers: competition with younger workers - older workers often compete with younger, more recently educated candidates in a limited job market; economic instability can reduce the willingness of employers to take risks on older hires; sector-specific challenges - some industries (e.g., tech or physically demanding jobs) are less accommodating to older workers, limiting opportunities;

- Lack of evaluation and evidence: limited impact assessment - without robust data and evaluation mechanisms, it is hard to prove the effectiveness of measures and justify their scaling; poor feedback mechanisms -lack of input from stakeholders (employers, older workers, policymakers) makes programs less effective and adaptable.

To overcome these barriers, **several preconditions** are essential:

- stakeholder engagement: involve employers, older workers, unions, and policymakers in designing and implementing measures.
- policy integration: ensure alignment with broader labour market policies and strategies.
- flexible design: tailor programs to regional, sectoral, and demographic needs.
- sustained funding: secure long-term investment from governments and international organizations.
- public awareness campaigns: combat ageism and promote the benefits of hiring older workers.
- monitoring and evaluation: establish systems to track progress and adapt programs based on feedback and outcomes.

Addressing these barriers is key to enhancing the scalability and impact of employment measures for individuals aged 55+.

Policy actors and instruments for implementation

The successful implementation of employment measures for individuals aged 55+ depends on the collaboration and contribution of various stakeholders or policy actors. Each stakeholder has a unique role in addressing the challenges and facilitating the measures:

- a) Government and Public Institutions: Ministry of Labour and Social Policy, Croatian Employment Service, local governments, tax authorities

Role: lead the design, funding, and implementation of employment policies and programs, provide funding and subsidies, develop regulations to ensure equal opportunities and prevent age discrimination, facilitate partnerships between employers, training providers, and civil society organizations.

- b) Employers and Private Sector: large companies, SMEs, employers' associations

Role: create and sustain jobs for older workers and implement workplace adaptations, offer mentorship and job-sharing opportunities, invest in upskilling programs, provide feedback to policy makers

- c) Civil Society Organizations and Social Economy Enterprises (community support, civil rights, counselling and advocacy organizations;

Role: provide employment opportunities in CSOs and social enterprises, advocate for the rights of older workers and implement grassroots initiatives to support their employment, monitor and report on the impact of policies and programs, ensuring they are inclusive and effective; help design programs that consider the specific needs of vulnerable groups within the 55+ demographic.

d) International Organizations and Donors (EU, ILO, WB, UN Agencies)

Role: Provide funding – pilot initiatives and scale up programs, technical assistance for policy design, policy guidance and monitoring.

To ensure the effectiveness of the proposed measures, these stakeholders are to establish a multi-stakeholder task force: facilitate ongoing dialogue and coordination among all actors; set measurable goals - define clear objectives and accountability mechanisms; focus on public-private-civil partnerships -leverage the strengths of each sector to address the diverse needs of the 55+ demographic; monitor and evaluate progress - continuously improve programs based on feedback and evidence proving benefits and efficiency of the proposed measures.

By working together, these stakeholders can create a supportive ecosystem for older workers, ensuring that employment measures are impactful and sustainable.

Impact Assessment

Multistakeholder team has made an impact assessment of active employment measures for individuals aged 55+. Discussing various aspects of preparing, implementing and proving long term benefit of proposed measures, and having in mind evaluation criteria, stakeholder team has come up with several key challenges and recommendations to enhance introduction of new set of measures and expected impact.

- Concerning **relevance** with the needs of the target groups and policy priorities it was concluded that specific measures designed for individuals 55+ are highly relevant due to demographic trends, labour market gaps and the underutilized potential of older workers.
- **Effectiveness** of tailored measures may be limited due to ageism and lack of public awareness on labour market shortages and benefits of supporting employment and job retention of older workers.
- **Efficiency** of most measures such as tax incentives for employers and training programs are relatively cost-efficient as they leverage existing infrastructure

- Long-term **sustainability** depends on securing funding from both national budgets and EU support (e.g., European Social Fund) but also requires proper financial planning and involvement of all stakeholder groups.
- The broader social, economic and cultural **impact** of the measures is expected provided that employment measures are implemented continuously and that they are properly monitored and evaluated ensuring continuous improvements.
- **Feasibility** of Implementation is primarily based on already existing institutional framework including the Croatian Employment Service. Main challenges may include initial resistance from employers, lack of coordination among all key players and lack of awareness of all the benefits measures may produce.

By addressing these factors, the proposed employment measures can significantly enhance the economic and social inclusion of individuals aged 55+, ensuring long-term benefits for both the target group and the broader economy.

2.4.3 Measure 2: Raising awareness on benefits and Rewards for good/healthy workplaces

Description of the measure

Creating an enabling environment for the employment of persons 55+ requires support from all sectors but also the general public. There needs to be a long-term campaign promoting the benefits on having solid policies and effective practices for employing and retaining jobs for elder employees. Public awareness and a positive attitude are crucial to get support not just from public institutions and employers but also to create a positive organizational climate within companies. Other age groups are to become aware of all the benefits and to fully understand that it is not just a matter of solidarity but also smart management of scarce human resources within the company and society as a whole. Therefore, a well-designed and managed public awareness campaign is to be created and launched, having clear objectives and using a set of different tools to create positive public opinion and get a wide support for creating enabling environment for employment of persons 55+.

Also, an important part of the campaign is an initiative to organize an Annual Award for good/healthy workplaces and smart policies for motivating and empowering employees to use their full working potential. It is also a tool for promoting, recognizing and awarding companies that create supportive environment for older employees.

Barriers and preconditions for successful implementation

Fostering the employment of individuals aged 55 and above is critical to addressing labour market challenges, including skill shortages and demographic shifts. However, implementing an effective public awareness campaign for this purpose faces significant barriers and requires specific preconditions to ensure success.

- **Ageism and stereotypes:** many employers perceive older workers as less adaptable to change, technologically challenged, or less productive than younger counterparts. Such biases undermine the willingness of businesses to embrace campaigns promoting the inclusion of older workers.
- **Lack of policy support:** while policies supporting lifelong learning and active aging exist, there is often insufficient coordination between stakeholders—governments, NGOs, and employers—to operationalize these policies effectively. Without a robust institutional framework, campaigns may lack credibility and sustainability.
- **Insufficient funding:** public awareness campaigns require substantial resources for research, media production, and outreach. Limited public or private funding dedicated to such initiatives can hinder the scope and quality of campaign activities.

Preconditions for successful implementation:

- **Multi-stakeholder collaboration:** successful campaigns must involve partnerships among governments, businesses, unions, and civil society. These stakeholders can provide funding, policy backing, and platforms for outreach, enhancing the campaign's reach and legitimacy.
- **Public and private sector commitment:** demonstrated support from influential organizations can help dismantle stereotypes and encourage wider participation. Highlighting success stories of older workers in diverse industries can create a positive narrative.
- **Customized communication channels:** campaigns should utilize diverse media platforms, including traditional channels such as television and print, to complement digital efforts. Tailored approaches are critical to reaching both employers and older adults effectively.

By overcoming these barriers and meeting the preconditions, Croatia can leverage public awareness campaigns to not only boost employment among people aged 55 and above but also promote a more inclusive and resilient workforce.

Designing a public awareness campaign to foster the employment of individuals aged 55 and older in Croatia requires a strategic **selection of tools** to engage various stakeholders effectively. These tools

should address age-related stereotypes, promote inclusivity, and encourage actionable change among employers, policymakers, and the general public. Various key tools can be utilized:

- **Media Outreach:** TV and radio - interviews, documentaries, and public service announcements highlighting the benefits of employing older workers; have a wide reach, especially among older adults who may not use digital media extensively. Print Media - newspapers, magazines, and brochures to disseminate stories of successful employment and entrepreneurship among individuals aged 55+.
- **Social media campaigns:** use different digital platforms to run targeted advertisements, share success stories, and engage with both employers and the 55+ age group.
- **Dedicated Website or Portal:** create a centralized hub providing resources, such as information on upskilling opportunities, rights of older workers, and employer toolkits for inclusivity.
- **Workshops and Seminars:** conduct in-person or virtual sessions for employers to educate them about the advantages of a diverse workforce, strategies for managing multigenerational teams, and the economic benefits of employing older workers.
- **HR Toolkits:** develop guides and training materials to help organizations implement age-inclusive hiring practices, flexible working arrangements, and mentorship programs.
- **Public Events:** host job fairs, open days, or roundtable discussions in collaboration with businesses and vocational training centres to connect older job seekers with potential employers.
- **Grassroots Outreach:** partner with local NGOs, unions, and community groups to ensure the campaign reaches rural areas and marginalized communities.
- **Endorsements:** get support from influential figures, such as government officials, business leaders, and celebrities, to add credibility to the campaign.
- **Video Campaigns:** produce short, compelling videos showcasing the contributions of older workers and the positive experiences of inclusive employers.
- **Public Information Tools:** use posters, infographics, and leaflets in public spaces to educate the public about the economic and social value of older workers.

By employing these tools in a coordinated and culturally sensitive manner, Croatia can create an environment that not only supports the employment of individuals aged 55 and above but also promotes their active participation as valuable contributors to the economy and society.

Establishing an annual award for healthy workplaces that excel in supporting older employees can encourage inclusive practices, raise awareness about the value of older workers, and set a benchmark for workplace wellness. The benefits and steps to be taken in organizing such an initiative:

- Promoting age-inclusive work cultures - recognizing companies that create supportive environments for older employees motivates others to adopt similar practices, fostering age diversity
- **Encouraging healthy work environments** - the award incentivizes workplaces to prioritize wellness initiatives, ergonomic adjustments, and mental health support tailored to older workers' needs.
- **Highlighting best practices** - showcasing successful examples inspires employers to innovate and implement proven strategies for engaging and retaining older employees.
- **Boosting employer reputation** - participating and winning organizations gain recognition, improving their brand image and positioning them as leaders in workplace inclusivity.
- **Empowering older workers** - acknowledging companies that value and support older employees can boost morale, enhance retention, and attract older job seekers.
- **Strengthening policy advocacy** - the initiative can draw attention to the broader need for supportive policies and investments in creating age-friendly workplaces.

By following these steps, the annual award can become a cornerstone initiative that drives change, celebrates excellence, and strengthens the movement toward healthier, more inclusive workplaces for older employees in Croatia.

Impact assessment

This is a complex measure that requires a long-term and strategic approach involving employers' associations, specialized consulting companies and media representatives. It is assessed to have a medium long-term impact on employee well-being and the entire set of another macro-regional labour market (workforce productivity, knowledge transfer, organizational performance, and retirement policies). It is important to emphasize that a one-time campaign would not produce any long-term impacts but well-designed and comprehensive sets of activities will create positive attitudes within the key stakeholders and general public. In previous periods there was an overall attitude that the future of the economy is in activating and giving preferences to well-educated young people. It was complemented by various policies, funds, tools, and promotional campaigns emphasizing the necessity and benefits of active young citizens. Older citizens were seen as a burden to the economy so there is a dire need to change that perception among the general public and thus policy makers. The costs of such a public campaign may be significant but the benefits are far more greater than the investment.

The awareness-raising campaign in Croatia, aimed at fostering an enabling environment for the employment and job retention of persons aged 55 and older, was assessed across six key criteria: relevance, effectiveness, efficiency, sustainability, impact, and feasibility.

- This campaign is marked as being highly **relevant** to national and EU employment strategies, closely aligning with Croatia's demographic and socio-economic challenges; especially focusing

on reducing stereotypes, promoting lifelong learning, and advocating policy changes directly addresses barriers faced by older workers

- Effectiveness is expected to be very high if achieving significant outreach, engaging key stakeholders, including employers, policymakers, and the general public. It may bring improvement in attitudes towards older workers and increased awareness of their value in the workplace. However, there may be some challenges in translating awareness into tangible action, such as hiring practices or workplace adjustments for older employees.
- Efficiency – if utilizing a proper mix of media channels, workshops, and public events, optimizing resources for maximum reach, partnerships with local organizations and employers it can lead in minimizing costs while enhancing credibility. However, limited funding restricted the duration and scale of activities, potentially hindering deeper engagement with harder-to-reach rural communities.
- Sustainability is closely linked with collaboration among key stakeholders. However, the lack of guaranteed funding for follow-up initiatives creates risks to long-term sustainability. Building institutional support, such as embedding older worker initiatives within national labour policies, would enhance the campaign's durability.
- Impacts to be expected are positive societal attitudes, including increased dialogue on age diversity in the workplace and a slight rise in employment rates and creation of new employment opportunities for individuals 55+. Nevertheless, the broader systemic impact, such as policy reforms or significant changes in employment trends, remains limited at this stage and requires more systematic and long-term approach.
- The campaign demonstrated strong **feasibility** by leveraging existing networks and aligning with policy priorities. Its design was pragmatic, focusing on achievable goals within a constrained budget. The main challenge lies in scaling and institutionalizing the campaign's efforts, which require additional resources and political commitment.

The awareness-raising campaign has made a meaningful start in addressing employment challenges for persons aged 55+ in Croatia. While it shows high relevance and feasibility, its effectiveness, impact, and sustainability could be enhanced through increased funding, long-term planning, and stronger integration into national policies.

2.4.4 Measure 3 - Employer Education

Description of the Measure

The measure aims to educate employers on the unique challenges faced by older workers and the importance of implementing age management models. The National Plan for Employment, Occupational Safety, and Employment for the period 2021-2027 includes education as part of its

priorities and measures. However, these are mostly targeted at unemployed individuals, less so at employed persons aged 55+, and even less at employers. The term “employers” refers to individuals in management roles or human resources, not necessarily only business owners and directors.

In Croatia, unfortunately, 38% of employers still lack a designated budget for employee education or training. Similarly, employer education mostly focuses on areas like foreign languages, communication, and presentation skills. The field of human resources has only recently started gaining attention and investment.

The measure "Employer Education" should be designed so that national systems of education extend to the level of Entrepreneurial Support Institutions (PPI). These institutions, in partnership with universities, the Croatian Chamber of Commerce, the Croatian Employers' Association, and the Croatian Employment Service, would conduct education programs, certification processes, and mentoring programs for employers. Promotional campaigns for this measure could be implemented by civil society organizations funded through projects focused on informing employers.

Barriers and Preconditions for Successful Implementation

Despite the benefits of employer education, several challenges must be addressed:

- **Limited Financial Resources:** Smaller employers may face financial obstacles when investing in education. Government subsidies or incentives for programs with participation fees are needed. While measures by the Croatian Employment Service (e.g., Training Support, Workplace Training, Activation Programs, and the POSAO+ Program) exist, they are primarily aimed at educating unemployed individuals to improve their employment prospects. Measures specifically designed to educate employers and employees are lacking.
- **Lack of Time:** Employers often feel they lack the time to participate in training due to daily business obligations. This mindset stems from insufficient time management and human resources skills. Promotional campaigns at the national level highlighting the importance of continuous learning could address this issue.
- **Scepticism Towards Change:** Some employers may view new approaches and strategies as unnecessary or irrelevant. This scepticism can be mitigated through awareness-raising campaigns.

Recommendations for Implementation

Adapting Education Content: Conduct a national study and compare it with best practices from other countries to develop suitable curricula for employer education.

- **Improving Accessibility:** Develop a national action plan to define implementation instruments and institutions involved. One mechanism could be EU-funded projects where eligible applicants include Entrepreneurial Support Institutions, civil society organizations, the Croatian

Employers' Association, and the Croatian Chamber of Commerce. Projects could focus on improving working conditions for employees aged 55+ through employer education.

- **Employer Certification:** Introduce a certification program for employers providing better conditions for employees aged 55+. This certification would require employers to meet specific criteria and undergo an annual evaluation. The certification process would emphasize the importance of employer participation in education programs.
- **Promotional Campaigns:** Utilize EU-funded projects to launch campaigns educating employers on the benefits of maintaining satisfied and healthy employees aged 55+.

Policy Actors and Instruments for Implementation

a) Government

Instrument: Financial incentives

Recommendation/Measure: Subsidies for training older workers

Implementation: Provide grants, tax incentives, or subsidies to employers investing in lifelong learning initiatives or adapting workplaces for older employees.

b) Non-Profit Sector and Business Associations

Instrument: Advocacy campaigns and certifications

Recommendation/Measure: Introduce a "55+ Employer" certification program.

Implementation: Certify employers offering improved conditions for older employees.

c) Media and Public Campaigns

Instrument: Awareness campaigns

Recommendation/Measure: Combat stereotypes

Implementation: Use media platforms (TV, online portals, social networks) to showcase older workers as valuable and experienced members of the workforce.

Impact Assessment

During a workshop with project stakeholders—including representatives from the Creative Development Association Slap, Josip Juraj Strossmayer University of Osijek, the Croatian Employers' Association, and the Croatian Chamber of Commerce—the following conclusions were drawn:

- **Relevance and Strategic Alignment:** Policy recommendations align with overall goals and are based on current conditions.

- **Coherence and Complementarity:** Recommendations are synergistic with national priorities and consistent in their measures.
- **Effectiveness:** The impact of the recommendations will be evident after at least one year of implementation. Initial analyses suggest effectiveness in the first year.
- **Efficiency:** Recommendations provide a foundation for strengthening employer management structures to create better working conditions for employees aged 55+.
- **Evidence of Impact and Sustainability:** Positive effects are expected in the first year, with long-term impacts increasing as certifications gain recognition.
- **Feasibility:** While challenges such as lack of state interest or employer disengagement exist, these can be mitigated through awareness campaigns and targeted measures.
- The implementation of these recommendations will foster a more adaptive and inclusive labour market for older employees.

2.4.5 Summary

Cultural stereotypes about the productivity and adaptability of older workers persist, discouraging their employment. Financial constraints, such as the high costs of programs and insufficient long-term funding, also pose challenges. Economic factors, including competition with younger workers and sector-specific barriers in industries like technology or physically demanding jobs, further limit opportunities for older individuals. Additionally, systemic issues, such as the lack of robust evaluation mechanisms and stakeholder feedback, hinder the effectiveness of current programs. To overcome these challenges, it is essential to engage all stakeholders, secure sustained funding, design tailored programs, and launch public awareness campaigns to promote the benefits of employing older workers.

A comprehensive public awareness campaign is crucial in combating ageism and fostering a positive perception of older workers. The campaign should highlight the benefits of employing individuals aged 55+ through various channels, including television, print, social media, and grassroots efforts. Public events, workshops, and the introduction of an annual award recognizing supportive workplaces can further encourage inclusive practices and motivate employers to adopt age-friendly policies. Despite barriers such as stereotypes, funding limitations, and policy misalignment, multi-stakeholder collaboration and strategic communication can help create a supportive environment for older workers.

Employer education is another critical component in addressing these challenges. By educating employers on the value of older workers and the importance of age-inclusive management practices, Croatia can encourage workplace adaptations and improve employment opportunities. This can be achieved through training programs, certification initiatives, and promotional campaigns funded by EU-supported projects. Partnerships with institutions such as the Croatian Employers' Association, the

Croatian Chamber of Commerce, and Entrepreneurial Support Institutions can ensure the successful design and implementation of these education programs.

Impact assessments of these measures suggest that they are highly relevant to Croatia's demographic and labour market challenges. While effectiveness and efficiency depend on sustained efforts, the long-term benefits include increased employability of older workers, improved public attitudes, and stronger economic and social inclusion. To achieve these outcomes, continuous funding, stakeholder collaboration, and integration into national labour policies are essential.

In summary, by addressing cultural, financial, economic, and systemic barriers through targeted measures, public awareness campaigns, and employer education, Croatia can create a more inclusive labour market. This will enable the country to harness the untapped potential of its aging workforce, benefiting both individuals and the broader economy in the long term.

2.5 Czech Republic

2.5.1 Country and Regional Context

The strategic framework is mainly defined by the following strategic documents with relevance to Age Management in Czechia: Strategic Employment Policy Framework 2030, Employment Policy Strategy 2020 and the Action Plan to implement the Strategic Framework for Preparing for an Ageing Society 2023-2025 (see more D.1.2.1). Those are complemented by the main findings from the activity A1.1.

Previous research, particularly qualitative analyses of semi-structured interviews with representatives from business, academia, public administration, and the non-profit sector, indicates that age management remains a low priority in Czech society. In the corporate sector, there is a prevailing view that focusing on employees aged 55+ may be inappropriate or even discriminatory. Nevertheless, individuals aged 55+ face significant challenges in the labour market, especially when seeking new employment. Workplace adjustments, such as additional sick days, are considered mainly in sectors with a higher proportion of older employees, though these benefits apply to all staff regardless of age. Furthermore, the age-related focus has shifted from the 55+ to the 60+ generation, reflecting a gradual increase in the perceived threshold of aging, as active labour market policies were previously aimed at those aged 50+.

2.5.2 Regional methodological approach

On the basis of key strategies and policies related to age management in the Czech Republic, in particular The Action Plan to implement the Strategic Framework for Preparing for an Ageing Society 2023-2025, 4 main areas have been identified during the first phase. These were subsequently

discussed at a co-creation workshop with stakeholders. Relevant ideas for action were generated step by step using a brainstorming method and Mural and followed up by the online questionnaire (reflecting evaluation matrix) to evaluate proposed measures. Good practice examples, which had been sought in advance, were also reflected in the proposals. From an initially broader list of measures, those that received the most support at the workshop were selected. Based on the preferred measures, priority areas (alignment with strategies), three measures out of previous eight were selected for further discussion during the validation workshop. The validation workshop aimed at discussion about what should be the policy recommendation, so the measure can be implemented, or implemented faster or at larger scale. The policy recommendations were then evaluated based on simplified criteria of relevance, effectiveness, efficiency, sustainability, impact and feasibility of implementation.

Main stakeholders and participants

The quadruple helix approach was considered when creating the team of stakeholders involved in defining the needs and evaluating the proposed measures. Representatives of the categories of government (public administration – Ministry of Labour and Social Affairs), academia, industry (enterprises) and civil society (non-profit organisations) were approached. These stakeholders are also involved in other activities within the IntegrAGE project, but only those who expressed interest in a closer form of cooperation were invited to identify proposed age management measures. The validation workshop took place on October 31, 2024 and was co-organised by UJEP and ICUK in a hybrid form.

Figure 4: Structure of Validation Workshop participants

Helix	Name of (selected) institutions	Number
Government	MoLSA, Regional Authority	2
Academia	TUL, UJEP	2
Companies	Materialise	1
Civil society	Age Management, ICUK	2
TOTAL		7

Source: own processing

2.5.3 Measure 1: Part-time job without part-time pay

Description of the measure

One notable age management measure is the concept of "part-time job without part-time pay." This initiative allows older employees, typically those approaching retirement, to reduce their working hours without facing a corresponding reduction in their income. The company compensates for the reduced hours by maintaining the worker's previous full-time salary or a significant portion of it. This measure helps older workers who may struggle with the demands of full-time work due to age-related factors but are not yet ready to retire completely.

For employees, this measure provides a smoother transition into retirement, reduces physical and mental stress, and allows them to remain active in the workforce without financial strain. For companies, it helps retain experienced employees longer, ensuring knowledge transfer and continuity within the organization, while supporting workforce planning.

Barriers and preconditions for successful implementation

In 2015, Bosch CZ introduced the “part-time job without part-time pay” measure, allowing older employees to reduce their working hours while maintaining their full salary. While the initiative received media attention, it has not gained widespread adoption, with only a few companies in the Czech Republic following suit. Most businesses that offer reduced working hours typically do so with a proportional reduction in salary. A major barrier to wider implementation is the **perceived high cost**, which has raised concerns about potential **resentment** from other employees. These issues were discussed during initial stakeholder workshops, highlighting the need for a shift in perception among employers.

To overcome these barriers, employers need to focus not just on the immediate costs, but also on the **long-term benefits** this measure can offer. By enabling older employees to remain productive while working fewer hours, companies can enhance employee loyalty and reduce the risk of early retirements, which helps preserve valuable skills and experience. Additionally, offering such flexible working arrangements can improve the company’s reputation as a socially responsible employer, making it more attractive to new talent. Companies that invest in innovative labour practices may find this measure beneficial for both productivity and employee well-being.

For broader implementation, awareness-raising efforts are crucial. Business associations, labour unions, and government agencies can lead campaigns to promote the measure’s benefits. Chambers of commerce could showcase success stories, and government agencies could provide workshops and seminars to help employers implement the program. Financial incentives from the government, combined with strong employer support, would help establish this practice in the labour market, similar to the “Altersteilzeit” programs in Austria and Germany, where public policy support has been key to their success even after subsidies were phased out.

Policy actors and instruments for implementation

For the successful implementation and scaling of the “part-time without part-time pay” measure in the Czech Republic, specific adjustments are required across several existing policy frameworks, funding schemes, and legislative instruments:

1. Strategic Employment Policy Framework 2030: This document addresses long-term trends in the labour market, including ageing and technological shifts. The Framework needs to explicitly incorporate provisions for age management, specifically focusing on initiatives like "part-time without part-time pay." This could be done by adding a dedicated section on flexible work arrangements for older workers, highlighting their contribution to long-term employment sustainability and knowledge transfer. Such an addition would align with the broader EU goals for inclusive growth and an ageing workforce.
2. Action Plan for Preparing for an Ageing Society (2023-2025): While this action plan already emphasizes employment sustainability for older workers, it needs to include specific measures supporting the implementation of the "part-time without part-time pay" initiative. The plan should be amended to incorporate support mechanisms, such as public awareness campaigns targeting employers and workshops on how companies can implement this measure without financial strain. Additionally, the plan should include a provision for creating financial incentives (e.g., wage subsidies or tax breaks for employers) who adopt the measure.
3. Adjustment to the Employment Act: The Employment Act (Zákon o zaměstnanosti) should be amended to include specific clauses supporting flexible work arrangements for older workers, particularly those close to retirement. This amendment should ensure that companies offering "part-time without part-time pay" have legal backing and clear guidelines on how to implement it. It should also ensure that such arrangements are non-discriminatory and prevent misuse (e.g., ensuring the measure is voluntary and not imposed on workers).
4. New or Adjusted Funding Scheme: A new funding program could be introduced under the European Social Fund Plus (ESF+), which already supports initiatives aimed at labour market inclusion. The funding scheme should be tailored to provide subsidies to cover the wage differential for companies adopting the "part-time without part-time pay" measure. This could be similar to the Altersteilzeit program in Germany and Austria, where the government provided wage compensation for reduced working hours of older employees. Alternatively, the existing OP Employment program could be adjusted to include a specific call for projects supporting flexible working hours for the 55+ demographic, with adjustments made to the eligibility criteria to focus on age management.
5. Legislation for Tax Incentives: Amendments to the Income Tax Act (Zákon o daních z příjmů) could introduce tax benefits for companies adopting age management measures, including the "part-time without part-time pay" initiative. These incentives could include tax deductions or credits for companies covering the wage difference for employees who reduce their working hours as they approach retirement. This would reduce the financial burden on employers and make the measure more attractive for businesses to adopt.

These targeted adjustments in strategic documents, laws, and funding mechanisms will ensure a comprehensive and legally supported framework for the widespread implementation of the "part-time without part-time pay" measure

Impact Assessment

The evaluation of the measure "Part-time job without part-time pay" provides a comprehensive view of the possibilities for introducing flexible working conditions for older workers in the Czech Republic, allowing them to reduce their workload while maintaining full wages. This approach is particularly relevant as it addresses the needs of an ageing population and supports the long-term sustainability of the pension system. **Relevance and strategic fit** is evident, as the measure aligns with objectives to extend working life, preserve human capital, and foster active ageing, which positively impacts economic growth and social cohesion.

In terms of **coherence and complementarity**, the measure is well-aligned with both national and European strategies that promote flexible working conditions and support the integration of older workers into the labour market. It reinforces the Strategic Employment Policy Framework 2030 and the Action Plan on Preparing for an Ageing Society, while also creating synergies with other initiatives focused on work-life balance, lifelong learning, and intergenerational cooperation. This alignment enables the measure to be effectively linked with employability programs funded by the European Social Fund Plus (ESF+).

Effectiveness of the measure can be anticipated through several positive outcomes. For employees, the measure is expected to reduce physical and psychological stress, facilitate a smoother transition to retirement, and increase job satisfaction. Employers benefit through the retention of experienced staff and the reduction of recruitment and training costs. On a societal level, the measure reduces the burden on the pension system and enhances the economic activity of the older workforce. Indicators of success include the number of employers implementing the measure, the retention rate of older workers, reductions in sickness within the target group, and employee satisfaction survey results.

The measure's **efficiency** is grounded in the establishment of clear implementation processes and mechanisms for monitoring and evaluating impacts. Achieving these aims relies on the active involvement of all stakeholders—employers, employees, trade unions, and state institutions—to ensure that the measure is both practical and adaptable to emerging challenges.

When considering **impact and sustainability**, the measure demonstrates tangible benefits for older workers by allowing them to remain active in the workforce, and for employers, who benefit from the retention of key staff and improvements in company culture. The economy as a whole profits from greater participation by older workers and a reduced burden on social support systems. However,

achieving long-term sustainability may require financial incentives, such as tax breaks, as well as broader societal changes in perceptions of the value of older workers.

Finally, regarding **feasibility**, the evaluation workshop identified several legislative, financial, and organizational barriers. Legislative amendments to the Employment Act will be necessary, while employers may encounter increased costs to maintain full wages for reduced hours. Recommendations include tax breaks for companies that implement the measure and educational programs for management and employees to better understand its advantages. Furthermore, the workshop suggested allowing variable work hours that employees could gradually reduce according to their needs, facilitating adaptation to new conditions and increasing the measure's attractiveness to a wider range of employers.

2.5.4 Measure 2: Older employees train new (younger) colleagues

Description of the measure

Using the knowledge and experience of older workers by involving them in the training of new employees is an effective age management measure. In this model, older employees act as mentors who pass on their years of experience and knowledge gained during their time in the company. This approach not only ensures continuity of working practices and company culture, but also reinforces the sense of value and appreciation of older workers.

At the same time, younger employees help older colleagues learn the new digital tools and technologies needed to do their jobs. This creates a two-way learning process where both generations pass on valuable skills and knowledge to each other. This model promotes intergenerational collaboration, improves working relationships and contributes to the overall efficiency and innovation of the organisation.

Barriers and preconditions for successful implementation

Although some organisations in the Czech Republic are already using the experience and skills of older employees to train new younger colleagues, this measure could be implemented in more companies. An innovative element in the proposed measure is the emphasis on mutual learning, i.e. that the young colleagues also provides certain know-how that leads to professional growth for people 55+, especially in the field of digital tools and technologies needed for work performance.

One of the main pitfalls is the **possibility of problematic communication between older and younger workers**. Differences in communication styles, values, work habits or access to technology can lead to misunderstandings or tensions in the workplace.

A two-way learning process requires openness and willingness to cooperate from both sides. Older employees may be **apprehensive about new technologies** or feel insecure in using them, while younger employees **may lack experience in knowledge transfer** or respect for traditional working practices. These differences can complicate mutual learning and hinder effective collaboration.

To avoid these problems, it is essential to **establish clear rules for communication and cooperation**. Incorporating these rules into **the company's code of ethics** can provide a solid framework for expectations of employees and facilitate the resolution of potential conflicts. The code of ethics should encourage open, respectful and constructive communication between all employees, regardless of age or experience.

A barrier can also be a **lack of organisation** in the implementation of training, which can lead to the trainer being overloaded with time if their new role does not translate into adjustments to their existing workload.

Another prerequisite for successful implementation is the support of the company's management. Management should actively promote intergenerational cooperation and create an environment where mutual learning and knowledge sharing is a natural part of the company culture. This may include **training on communication skills**, technology and understanding intergenerational differences. Promoting team activities and mentoring programmes can also strengthen cooperation between generations.

It is also important to ensure that **both groups of employees are motivated to participate in** the process. Older employees should be recognised for their experience and contribution to the company, while younger employees should see the value in learning from more experienced colleagues while having the opportunity to contribute their technological knowledge. Motivation can be fostered through **awards, professional development opportunities** or other motivational tools.

Overall, it is crucial to develop a strategy that considers potential barriers and paves the way for effective intergenerational cooperation. This includes not only setting rules and processes, but also **building a culture of mutual respect and openness**. Such an environment will enable all employees to contribute to the success of the organisation by sharing knowledge and skills, thereby maximising the potential of human resources across generations.

Policy actors and tools for implementation

In order to successfully implement and scale up the "Older employees training new (younger) colleagues" measure in the Czech Republic, specific adjustments need to be made to several existing policy frameworks, funding systems and legislative instruments.

1. **Strategic Employment Policy Framework 2030:** The Strategic Employment Policy Framework 2030 emphasises the promotion of employability of all age groups, human capital development, lifelong learning and adaptation to demographic change, including population ageing. The measure "Older employees training new (younger) colleagues" is **in line with these priorities** as it promotes intergenerational cooperation and creates a platform for sharing experiences and knowledge between generations. It also includes peer learning, where younger employees help older ones to learn new digital tools, which helps the workforce adapt to technology and increases the competences of employees. **A major modification of the strategic framework is not necessary** for the successful implementation of this measure in a larger number of companies, as it already contains principles that support intergenerational cooperation and lifelong learning. However, **explicit reference to intergenerational mentoring and peer learning in the workplace could strengthen the focus on this measure and encourage its wider adoption.** Emphasising the importance of **digital inclusion and intergenerational cooperation in the field of technology** could also contribute to a more effective implementation of the measures.
2. **Action Plan for Preparing for an Ageing Society (2023-2025):** It focuses on promoting active ageing, intergenerational solidarity and the inclusion of older people in all areas of social life. The measure "Older employees training new (younger) colleagues" is **in line with the objectives** of this action plan as it promotes intergenerational cooperation, the transfer of knowledge and experience and the retention of older workers in the labour market. Specifically, the measure relates to the priorities of the Action Plan, which include promoting lifelong learning, intergenerational dialogue and creating conditions for prolonging working life. The Action Plan includes measures aimed at improving the competences of older people and their participation in learning activities. In order to successfully implement the measures in a larger number of companies, it would be advisable **to complement the Action Plan with explicit support for intergenerational mentoring programmes in the workplace.** This could include **financial incentives for companies** that introduce such programmes or the **provision of methodological support and education** on the benefits of intergenerational cooperation. It is important to make these aspects more concrete and to focus on practical implementation in the company environment. Adaptation of the Action Plan could include the inclusion of specific measures to support companies in implementing intergenerational programmes, for

example through **training, consultation or sharing of good practice**. This would increase the likelihood that the measure "Older employees train new (younger) colleagues" will be successfully implemented on a larger scale in the Czech Republic.

3. Adjustment to the Employment Act: It regulates employment conditions in the Czech Republic, including active employment policy, retraining and unemployment support. The measure "Older employees train new (younger) colleagues" is **in line with the objectives of this Act**, in particular the promotion of human resources development, the improvement of workers' qualifications and the promotion of intergenerational cooperation. The Employment Act contains provisions on active employment policy, which includes in Section 104 active employment policy, in Section 108 retraining and in Section 109 new employee placement allowance, which can support the process of older employees training new colleagues. However, to strengthen the effect of the measure and its wider acceptance, consideration could be given to **adding a provision to the Act that explicitly promotes intergenerational mentoring and knowledge transfer programmes in the workplace**. This support could take the form of **financial incentives for employers and funding for training older workers in new technologies and digital skills** through contributions from the Labour Office. Specifically, these adjustments would be reflected in **Section 105 - employment guidance and support and Section 114 - socially useful jobs**.
4. **Operational Programme Employment Plus (OPE+), financed by the European Social Fund Plus (ESF+)**: The programme is designed to support employment, social inclusion and education in the Czech Republic for the period 2021-2027. It is **broadly in line with the measure** "Older employees training new (younger) colleagues" and supports its objectives. In particular, its priority 1 'Promoting employment and adaptability of the workforce', as the measure contributes to **retaining older workers in the workforce and enhancing the skills of younger workers** through mentoring, which fulfils the objectives of this priority. Furthermore, priority 2 'Social inclusion and combating poverty', targeting disadvantaged groups, also promotes **social cohesion and intergenerational solidarity**, which is reinforced by the measure. Priority 3 'Education and skills' is also consistent as the measure **promotes lifelong learning and skills development of employees**, in particular through intergenerational learning. In order to successfully implement the measure in a larger number of firms, it would be appropriate to consider sub-adjustments or emphasis within the OPE+. Although OPE+ supports lifelong learning, **explicit mention of intergenerational mentoring programmes** could motivate more companies to introduce them. **The introduction of specific grants or financial incentives for projects focusing on intergenerational cooperation** would encourage firms to implement the measure. **Providing advice, training and sharing best practices** would make it easier for firms to implement intergenerational programmes. **Investment Priority 1.3 with specific objective**

2 to support the adaptability of older workers and the project Support for the training of employees II are relevant for possible adjustments.

5. Tax incentive legislation: some European countries (notably the Netherlands, Finland and France) offer tax breaks and financial incentives to employers who hire and/or retain older workers. This is therefore not an advantage based on the implementation of a specific instrument, but to promote the positive impact of the age management concept on the employment of people 55+. The incentive for the implementation of individual measures is usually reinforced by subsidy programmes (such as OPE+ or exclusively from national public budgets). In the Czech Republic, financial support is available through contributions from the Labour Office, which compensate part of the costs associated with the employment of older or otherwise disadvantaged people in the labour market. If it would be desirable to modify (extend) this form of support for employers to include tax relief for the employment of persons 55+, it would be necessary to make legislative amendments to the Income Tax Act (conditions for tax relief), the Tax Code (administration of tax relief), the Employment Act (definition of the 55+ target group) and possibly also the Act on Social Security Contributions and State Employment Policy Contributions (in the case of relief on contributions). Companies that already use similar measures today believe that further state support is not needed as the benefits for companies from mutual learning are clear.
6. Popularisation of the topic of mutual learning in companies: according to the MoLSA, trade unions seem to be a suitable partner for a greater extension into company practice and it is therefore desirable to put this topic on the agenda of the Council of Economic and Social Agreement of the Czech Republic (Tripartite).

The implementation of these specific adjustments to strategic documents, laws and financial mechanisms will create a comprehensive and legally sound framework for the widespread introduction of the "Older employees train new (younger) colleagues" measure.

Impact Assessment

This measure responds to the needs of an ageing workforce and promotes the transfer of knowledge between generations, thus helping to maintain the value of older workers in the labour market. The **relevance** of the measure is clear as it contributes to the long-term objectives of age management, such as the active involvement of older workers and increased job satisfaction. The **strategic fit** of the measure is ensured by the link to the objectives, which include intergenerational cooperation and the promotion of career development.

The measure is in **coherence** with national and European policies, such as the Strategic Employment Policy Framework 2030, which promotes lifelong learning and intergenerational cooperation. **Complementarity** is particularly created in conjunction with initiatives funded by the European Social

Fund Plus (ESF+), which support labour market sustainability and improve adaptability of the workforce.

Expected results include improved working relationships and employee satisfaction, which will be reflected in a better company culture and lower recruitment and training costs. At company level, the measure promotes economic activity of older workers and intergenerational solidarity. Key indicators of the measure **effectiveness** include the number of companies implementing the programme, the level of involvement of older workers in mentoring and the reduction of turnover during the probationary period.

The measure's **efficiency** requires the involvement of employers, trade unions and state institutions. Transparent monitoring processes and regular impact assessments are key to ensure effectiveness. It is recommended to introduce formal mentoring programmes and workshops to promote knowledge sharing.

The measure has tangible **impacts** on the target groups. Older employees gain recognition and a meaningful role, while younger employees benefit from practical skills and professional guidance. However, **sustainability** requires long-term management support. Possible external incentives such as tax breaks for companies implementing the measures do not seem entirely necessary.

Identified barriers to **feasibility** include organisational and legislative barriers, such as resistance to intergenerational cooperation or the need to adapt processes. It is recommended to strengthen promotion by the state with the involvement of Tripartite actors.

2.5.5 Measure 3: Financial support for start-ups of 55+

Description of the measure

According to surveys conducted by the Association of Small and Medium-Sized Enterprises and Crafts of the Czech Republic (AMSP ČR), the number of people starting a business at a later age is growing, a trend that is interpreted as an impact of the lengthening working life and interest in active ageing. The OECD report "Inclusive Entrepreneurship Policies: Country Assessment Notes" from 2022 states that some seniors in the EU use self-employment as a bridge between the working age and retirement stages of life. Entrepreneurship allows them to reduce their workload and have control over their work performance. In many European countries, there is a system of support for people who choose to become entrepreneurs later in life.

The proposed measure "Financial support for start-ups of 55+" is aimed at supporting entrepreneurial activities of people aged 55+. The aim is to facilitate the entry into entrepreneurship for older people who have a wealth of experience and expertise, but may face barriers to obtaining finance and the necessary skills. Financial support would include the provision of start-up grants to cover initial costs,

soft loans with lower interest rates or longer repayment periods, and other financial instruments to facilitate the financing of new business projects.

In addition to financial assistance, the measure would offer non-financial support in the form of mentoring, expert advice and networking activities. Older start-up entrepreneurs would have access to one-to-one consultations with experts, participation in business skills training and the opportunity to network with other entrepreneurs and investors. This comprehensive support would help people 55+ to overcome barriers to starting a business, leverage their experience and contribute to economic growth and innovation in the Czech Republic.

Barriers and preconditions for successful implementation

Currently, start-up entrepreneurs are provided with **advisory and financial assistance through the Labour Offices**, but in reality, this option is very little used, which is largely due to the fact that **very little is known** about these activities of the Labour Office among the citizens of the Czech Republic. At the same time, these forms of support are not targeted at any specific group of the population and are thus intended for everyone.

The implementation of the measure "Financial support for start-ups of 55+" may face several obstacles that need to be considered for its successful implementation. One of the main concerns is that supporting entrepreneurship of people aged 55+ **could cause harm to existing firms** that may lose key employees. Experienced workers may leave their current jobs for their own businesses, which could lead to a shortage of skilled professionals in some sectors and disrupt business continuity. Another concern is the abuse that could occur in a situation where combined with another measure, such as the possibility of reducing working hours without reducing pay for those 55+ who would also benefit from financial support to start a business.

On the other hand, the benefits of this measure are considerable, especially for the **career development and well-being of people aged 55+**. Promoting entrepreneurship in this age group can lead to greater job satisfaction, self-fulfilment and active participation in economic life. Older entrepreneurs can bring innovative ideas to the market and use their wealth of experience and expertise, which can have a positive impact on the economy as a whole.

For successful implementation, it is necessary to create preconditions that minimize potential negative impacts on existing firms. This may include, for example, programmes for the **gradual transition of employees into a business** where they can continue to work with their former employers, or **support for intergenerational knowledge transfer before they leave**. It is also important to ensure that financial and non-financial support is effectively targeted to encourage 55+ people to enter business without undue risk to current employers. Communication and **cooperation between government, businesses and potential entrepreneurs** is also key to **find a balanced solution** that benefits all stakeholders.

Policy actors and tools for policy implementation

In order to successfully implement and scale up the measure "Financial support for start-ups of 55+" in the Czech Republic, it is necessary to make concrete adjustments to several existing policy frameworks, funding systems and legislative instruments.

1. **Strategic Employment Policy Framework 2030:** The document aims to promote the employability of all age groups, develop human capital, and support active ageing. In view of these priorities, the proposed measure "Financial support for start-ups of 55+" is in line with the objectives of the strategic framework, especially in the areas of promoting economic activity of older people and lifelong learning. The measure would directly benefit people aged 55+ who decide to become entrepreneurs, thus contributing to prolonging the economic activity of this age group and developing their professional skills. The framework already includes objectives aimed at strengthening the employability of older people and promoting flexible forms of work. A major modification of the framework is therefore not necessary to implement the measure on a larger scale, but its addition of specific support for older entrepreneurs could significantly enhance the success of the measure. A recommendation would be, for example, to include explicit support for entrepreneurship programmes for people 55+ with targeted financial support, mentoring and training to develop their entrepreneurial skills in the priorities. This could strengthen strategic support for the measure and increase motivation for entrepreneurship in this age group. Relevant parts of the strategic framework focus on human capital development and promoting active ageing. The priority of developing the employability of older people, which includes support for their flexible participation in the labour market, has a direct link to the proposed measures. Targeted measures within this framework could motivate older people not only to enter employment but also to become self-employed, thereby further strengthening the economic potential of this age group. In terms of implementation of the measures, key stakeholders are the Ministry of Labour and Social Affairs (MoLSA), which coordinates the strategy, the Labour Offices, which could provide information on this support, and business associations such as AMSP ČR, which focus on promoting entrepreneurship in different age groups. The cooperation of these entities would enable the effective implementation of the measure "Financial support for start-ups of people 55+" and contribute to the development of entrepreneurship among the older population in the Czech Republic.
2. **Action Plan for Preparing for an Ageing Society (2023-2025):** The plan promotes active ageing and the extension of working life and is therefore in **line with the measure** "Financial support for start-ups of 55+". This measure would contribute to the economic participation of older people through entrepreneurship, which helps the sustainability of the labour market and the pension system. However, in order to implement it on a larger scale, it is recommended to **complement the Action Plan with specific programmes for older entrepreneurs, combining**

financial support (grants, soft loans) **with non-financial assistance** such as mentoring and expert advice. Key stakeholders for the implementation of this measure are the Ministry of Labour and Social Affairs, Labour Offices, business associations (e.g. AMSP ČR), and NGOs. The MoLSA would act as the main guarantor and the Labour Offices would provide information and access to support. The AMSP CR and other business organisations could provide training and advisory services and help connect new entrepreneurs with mentors, effectively targeting support to people 55+ with entrepreneurial potential.

3. **Employment Act:** It regulates the conditions of employment support and active employment policy, including support for disadvantaged groups on the labour market, including older persons. The measure "Financial support for start-ups of 55+" **is to some extent in line with the intention of the Act to promote the employability of various groups of the population, but in its current wording the Act does not primarily address support for entrepreneurial activities of older persons**. Rather, it focuses on retraining, employment allowances and job support through grants and contributions. For the successful implementation of the "Financial Support for Start-ups of 55+", it would be advisable to supplement the Employment Act with provisions aimed at supporting entrepreneurship of older persons. For example, it is recommended that **Section 104 (Active Employment Policy)** be extended to **include instruments to support entrepreneurial activities** such as grants or soft loans for people 55+. Modifications could also include the provision of training and counselling so that support is not only financial but also includes mentoring and assistance in entrepreneurship. Key stakeholders in the implementation of the measure would be the Ministry of Labour and Social Affairs, which would amend the law, and the Labour Offices, which would provide information, facilitate access to financial support and organise training for older start-up entrepreneurs.
4. **Operational Programme Employment Plus (OPE+), funded by the European Social Fund Plus (ESF+):** the programme supports employment, social inclusion and the development of workforce skills in the Czech Republic. OPE+ focuses on increasing the adaptability of workers and promoting lifelong learning, which is in line **with the measure** "Financial support for start-ups of 55+". This measure would contribute to strengthening the economic activity of older people, promoting their professional growth and entrepreneurial skills, which is in line with the OPE+ objectives of inclusion and adaptation to the changing labour market. A major modification of the OPE+ would not be necessary for the successful implementation of the measure on a larger scale, but its supplementation with specific programmes targeting people 55+ could enhance its effectiveness. It is recommended **that OPE+ should include explicit support for the entrepreneurial activities of older people, not only through financial instruments** such as grants or soft loans, but also through **non-financial support in the form of training and mentoring**. The key stakeholders would be in particular the managing authority of the OPE+ (MoLSA), which would ensure the launch of calls and funding, and the Labour Offices, which would provide information on support opportunities. Business associations

could also play a crucial role, providing advice and training to support entrepreneurship for people over 55.

5. **Legislation:** The introduction of tax incentives for people 55+ who start a business would be an appropriate tool to reduce the financial burden and motivate older people to enter the business market. **The most appropriate form of relief could be to reduce social security and health insurance contributions in the early years of the business, which would significantly reduce fixed costs and improve the sustainability of new businesses.** Alternatively, tax deductions or income tax rebates could be introduced for older start-ups. In both cases, legislative change would be necessary, namely in **the Income Tax Acts** (§ 34 non-taxable parts of the tax base, § 35 tax rebates and adjustment of income tax advances), the **Social Security and State Employment Contributions Acts** (§ 7 et seq. - amount of insurance premiums, exemption from minimum contributions), the **Public Health Insurance Act** (§ 3 et seq. - minimum advances for health insurance) and the **Employment Act** (§ 104 active employment policy). Further adjustments to the legal framework, in particular to **Act on the support of SMEs**, would be needed due to the provision of guarantees through the state budget. Provisions specifically aimed at the target group of entrepreneurs 55+ would need to be added.
6. **Labour Offices:** existing **support programmes** (funding for starting a business, advisory services for start-ups) are currently **very little used** and most potential beneficiaries are not aware of them. This is largely due to the fact that the agenda of the Labour Offices is primarily focused on unemployed jobseekers and social benefits mediation. These support programmes belong to active employment policy, but their beneficiaries may not be unemployed and therefore would not think of seeking assistance from the Labour Office. The solution could be to **set aside this agenda and entrust another entity with its implementation**. Inspiration could come from the way the so-called Spoints, contact points for social entrepreneurship, are managed, which are under the responsibility of the Ministry of Labour and Social Affairs, but are located in regional innovation centres, etc.
7. **Other stakeholders:** Loan guarantees could be implemented, for example, through the **National Development Bank (NDB)**, which would provide partial guarantees for loans to older start-ups. The guarantees could cover 60-80% of the loan amount, which would encourage banks to be more accommodating when considering loan applications from those 55+. For effective mentoring and networking of older start-ups, it would be useful to involve not only **business associations and universities**, but also **NGOs, banks, European networks and experienced investors**. For example, **Erasmus for Young Entrepreneurs** also allows older entrepreneurs to network with experienced entrepreneurs from across the EU, which could support their networking in an international environment. This diverse support would increase the chances of success and make it easier for entrepreneurs aged 55+ to effectively enter the business environment.

Impact Assessment

The evaluation of the measure "Financial support for start-ups of 55+" provides a comprehensive insight into fostering entrepreneurship among older workers in the Czech Republic. This initiative supports active ageing by offering financial and non-financial assistance to individuals who face challenges re-entering the labour market. The measure's **relevance and strategic fit** is evident, addressing the growing interest in entrepreneurship in later life and contributing to the long-term goals of enhancing economic activity, social inclusion, and the sustainability of the pension system.

In terms of **coherence and complementarity**, the measure aligns well with both national and European strategies promoting employment and lifelong learning. It supports the Strategic Employment Policy Framework 2030 by fostering adaptability and integrating older individuals into the labour market. Furthermore, it creates synergies with initiatives funded by the European Social Fund Plus (ESF+), which emphasize employability and skill enhancement, complementing broader efforts to support older workers.

The **effectiveness** of the measure can be anticipated through tangible benefits. For individuals aged 55+, the program enhances entrepreneurial skills and creates opportunities for economic activity and self-realization. For society, it contributes to innovation by leveraging the rich experience of older workers. Success indicators include the number of new businesses established by individuals aged 55+, the sustainability of these businesses over 1-3 years, and participation in mentoring and networking activities.

The measure's **efficiency** relies on robust management and monitoring processes. Effective implementation requires the involvement of key stakeholders, including state institutions, business organizations, and labour offices. Monitoring mechanisms must assess the impacts of financial and non-financial support while ensuring transparency. Mentoring and advisory services are crucial for knowledge sharing and networking opportunities, enhancing the sustainability of new businesses.

Considering **impact and sustainability**, the measure delivers significant benefits to the target group by improving their financial and social well-being through entrepreneurship. Businesses founded by individuals aged 55+ contribute valuable expertise and innovation across various sectors. However, long-term sustainability requires integrating this support into standard business assistance frameworks to reduce reliance on external funding while maintaining access to advisory services.

Regarding **feasibility**, several financial and organizational barriers have been identified. Challenges include securing sufficient funding for start-up grants and disseminating information about available support to eligible applicants. Legislative amendments, such as updates to the Act on the support of SMEs, could strengthen the framework for assisting entrepreneurs aged 55+. Recommendations include introducing start-up grants, providing tax incentives for businesses established by older individuals, and establishing dedicated support centres to offer accessible guidance and mentorship.

2.5.6 Summary

The overall impact assessment of the proposed measures emphasizes their strategic relevance in addressing the challenges of an ageing workforce in the Czech Republic. Measures such as “Part-time job without part-time pay,” “Older employees training new (younger) colleagues,” and “Financial support for start-ups of 55+” offer flexible working arrangements, enhance intergenerational knowledge transfer, and promote entrepreneurship among older workers. These initiatives align well with national and EU strategies, contributing to employment sustainability, economic activity, and social cohesion. Expected benefits include improved job satisfaction, retention of experienced employees, reduced recruitment costs, and increased adaptability in the labour market. However, barriers such as perceived high costs, legislative gaps, and organizational resistance must be addressed. Success depends on stakeholder cooperation, legislative support, financial incentives, and awareness-raising campaigns to foster a supportive environment for older workers.

Implication for the Action Plan

The action plan should prioritize legislative amendments (those might differ at national level), financial incentives, and capacity-building measures to promote the successful implementation of age management initiatives. Specifically, it should include dedicated support for flexible work arrangements, intergenerational mentoring programs, and entrepreneurial activities for the 55+ demographic. Public awareness campaigns, workshops, and knowledge-sharing platforms should be organized to improve employer understanding of the long-term benefits of these measures. Moreover, creating a new or adjusted funding scheme under the European Social Fund Plus (ESF+) and introducing tax incentives can encourage companies to adopt innovative age management practices. Effective monitoring and evaluation frameworks are essential to assess progress, ensure sustainability, and guide further policy refinements. The action plan must foster collaboration between government, employers, trade unions, and business associations to build a socially responsible and inclusive labour market.

2.6 Germany

2.6.1 Country and Regional Context

Germany is one of the five “super-aged” societies worldwide, with a steadily growing proportion of the population over 65 years old. Projections indicate that this segment will increase to nearly one-third of the total population by 2050. The demographic aging presents significant challenges for the country, particularly in terms of the labour market, healthcare system, and long-term care. Simultaneously, it offers opportunities for innovation and social change.

Key Strategies and Policies Related to Age Management

The German federal government has developed a comprehensive demographic strategy titled "Every Age Counts." This cross-departmental strategy aims to promote prosperity and quality of life for all generations. A key focus is on promoting active aging and harnessing the potential of older people. Various round tables and working groups have been established to develop action strategies. In the labour market, the government has implemented pension system reforms, such as gradually raising the retirement age to 67 and introducing flexible retirement options. Additionally, programs have been launched to promote employment, education, and further training for older workers, as well as to improve working conditions.

Main Findings from the Country Analysis

The labour force participation of older individuals in Germany has significantly increased in recent years, although it still remains below the overall employment rate. There is particular potential for improvement among women and low-skilled workers. Identified challenges include the impending shortage of skilled workers due to demographic change and the increasing demand for care and health services. Positive aspects include the high life expectancy and good health status of many older people in Germany. Three-quarters of those over 65 still feel fit. However, the prevalence of chronic and mental illnesses, such as dementia, is increasing.

2.6.2 Regional Methodological Approach

For the analysis, relevant strategy documents and reports from the federal government, as well as scientific studies, were initially evaluated. Additionally, expert interviews were conducted with representatives from ministries, associations, and research institutions. In a multi-stage stakeholder process, fields of action were then prioritized and potential measures discussed.

2.6.3 Selected Measure 1: Expansion of Age-Appropriate Workplaces

Short Description

This measure aims to better adapt workplaces and conditions to the needs of older employees. This includes ergonomic improvements, flexible working time models, and age-mixed teams. Companies are to be supported through consultation and financial incentives for implementation.

Barriers and Prerequisites

So far, mainly large companies implement such measures. SMEs often still face information deficits and resource constraints. For broader diffusion, target group-specific consulting services and funding programs are necessary. Moreover, good practice examples should be more widely communicated.

Impact Assessment

Relevance: The measure addresses the central aspect of prolonged employability and is considered highly relevant by all stakeholders.

Effectiveness: Studies show positive effects on the health and motivation of older employees. However, effectiveness strongly depends on the specific implementation in companies.

Efficiency: The benefits (longer employment, fewer sick days) generally outweigh the costs for companies. Initial state funding can further increase efficiency.

Sustainability: Consistent implementation can achieve lasting improvements in working conditions. However, regular adjustments are necessary. Impact: In addition to direct effects for older employees, positive spillover effects on corporate culture and employer image are expected.

Feasibility: Technical feasibility is assessed as high. Challenges mainly exist in financing for SMEs and overcoming reservations.

2.6.4 Selected Measure 2: Promotion of Digital Competencies for Older Adults

Short Description

The measure includes the expansion of low-threshold educational offerings to strengthen digital competencies of older people. This includes courses in adult education centers and senior facilities, as well as outreach programs. A focus is on everyday relevant applications and the use of digital health services.

Barriers and Prerequisites

Existing offerings often reach only a portion of the target group. Barriers include lack of interest, fears, and limited access opportunities. For success, target group-appropriate formats, reduction of access barriers, and qualification of trainers are crucial.

Impact Assessment

Relevance: Given increasing digitalization, the measure is assessed as very relevant to ensure social participation of older adults.

Effectiveness: Evaluations of similar programs show that participants' digital competencies can be significantly improved. However, reach is still expandable.

Efficiency: Costs per participant are relatively low. Efficiency can be further increased through synergies with existing structures (e.g., adult education centers).

Sustainability: It is crucial that learned skills are applied and further developed in everyday life. Follow-up offerings and support structures are important for this.

Impact: In addition to improved digital participation, positive effects on social contacts and everyday independence are expected.

Feasibility: Implementation is assessed as quite feasible. Challenges mainly exist in reaching educationally disadvantaged groups and ensuring comprehensive coverage.

2.6.5 Summary

The impact assessment shows that both measures address relevant fields of action and are expected to have positive effects. The promotion of age-appropriate workplaces can make an important contribution to extending working life, while strengthening digital competencies promotes social participation of older adults. However, both measures require target group-specific approaches and broad participation of various actors.

Implications for Action Plan

For the action plan, it is recommended to include both measures and interlink them. For instance, digital competencies could be more strongly integrated into concepts of age-appropriate workplaces. Additionally, approaches to reach underrepresented groups (e.g., low-skilled workers, people with migration backgrounds) should be developed. The involvement of local actors and the use of existing structures are central to successful implementation.

2.7 Hungary

In Hungary, following the transition to a new economic system, early retirement became a measure to address the significantly increased unemployment (including early retirement for specific ages, disability retirement). However, the continuous expansion of employment has provided an opportunity to gradually phase out these benefits from the pension system and even significantly increase the retirement age (from 55 to 65 for women, and from 60 to 65 for men).

Today, in some regions of Hungary, as well as in various specialized fields, there is a shortage of labour primarily due to population decline, which beyond natural attrition is also due to significant foreign employment among the working-age population. Additionally, the aging of society means that the number of people leaving the working age exceeds the number entering.

The country no longer has significant labour reserves; hence the emphasis has shifted towards expanding employment opportunities for those over 55 among others. The following figure shows that

although the employment of the 60-64 age group has continuously increased over the past 15 years, and even among those already retired, there is still room for expansion.

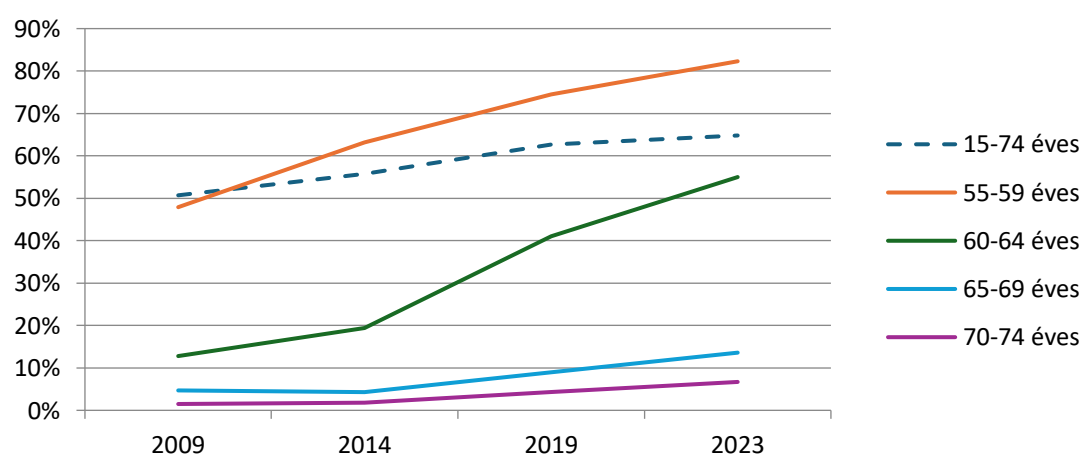
Unemployment levels among those over 55 are not as significant as the increased difficulty in finding new employment, and prolonged unemployment often leads to a loss of motivation to seek work, resulting in inactivity.

Further reasons for inactivity among the elderly include outdated or low skill levels, difficulty in job transitions, higher expectations due to their experience which the labour market does not always value, and health problems often associated with older age which statistically pose a greater obstacle to employment in Hungary compared to other developed countries.

In disadvantaged regions and communities, where job opportunities are scarce, mobility difficulties also hinder employment. Like young starters, women with small children, or ethnic minorities, the elderly often face discriminatory practices by employers who believe that older employees are less efficient than younger ones, making them less desirable to hire.

The barriers associated with older age reduce the labour supply or limit the conditions under which older employees can work, such as in what shifts or types of jobs they can perform. The proliferation of atypical employment forms could offer solutions to these issues, but Hungary lags behind the average of other EU countries in this respect.

Figure 5: The development of the employment rate among the entire working-age population, as well as among the population aged 55-74.



Source: KSH.hu

Despite the worsening labour market crisis and the lack of ready and capable workforce in recent years, which has prompted employers to increasingly adopt flexible forms of employment suitable for their systems, this process is slow, with results visible only in a 15–20-year perspective. This timeframe is

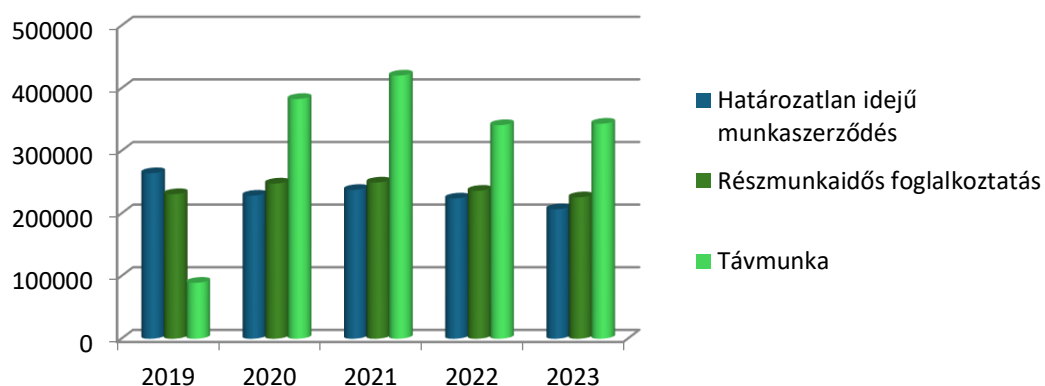
needed for the necessary shift in mindset among business leaders following the economic environment restructuring.

The year 2020 marked the spread of knowledge on atypical forms of employment. During the management of the effects of the COVID-19 pandemic, solutions that could protect employers from closure and employees from layoffs came to the forefront. The majority of businesses in affected sectors were compelled to overcome their reservations about flexible forms of employment and implemented various forms, such as flexible working hours, job sharing, remote work, and part-time work. However, with the pandemic subsiding, a reversion to traditional forms of work, especially home office and part-time employment, is observed as viable workplaces return to pre-pandemic working conditions.

The proportion of part-time employment in Hungary – compared to the EU – is very low. Only 4.9% of employed people worked part-time, while the EU average was 18.7% in 2023. Part-time work is more common among women, nearly 7%, compared to only 3% among men. Part-time work has not spread further in Hungary mainly because the reduced income from reduced working hours is not financially viable for most Hungarian families. It is particularly beneficial for women raising young children, as it allows them to balance work and family life, and for the elderly who supplement their pensions with additional income.

In 2023, nearly 9% of employed people regularly or occasionally worked from home or in remote work, while this ratio reached 12% during the COVID-19 pandemic. Although employees preferred this form of work and it did not reduce work efficiency, a significant portion of employers returned to traditional office employment or, in the best case, hybrid working arrangements.

Figure 6: The trend in the number of employees in the most typical flexible employment forms. (blue: Indefinite-term employment contract; green: part-time employment; grey: Remote work)



Source: KSH.hu

2.7.1 Country and Regional Context

The National Employment Strategy contains goals for both the 2013-2020 and 2021-2027 planning periods to promote workplace flexibility and facilitate the alignment of work and private life. According to the strategy, improving the adaptability of companies is essential for enhancing the country's competitiveness. This includes promoting workplace flexibility, spreading flexible forms of employment and organizational methods, and creating a family-friendly workplace environment, which aligns with the European Commission's country-specific recommendations.

On both the demand and supply sides, flexible employment methods can free up potential "reserves," which could increase the number of employed people. There are groups in the labour market on the employee side who, for various reasons, cannot or do not want to work in traditional employment forms.

Flexible working forms can provide help in this regard, making it a realistic option for those who might otherwise not be able to join the workforce or would find it extremely difficult to do so. According to the document, this includes those over 50, who are considered disadvantaged in the labour market. Flexible employment encompasses atypical forms of employment, such as part-time work, telework, combined telework, job sharing, and flexible work schedules.

In Hungary, the laws provide a relatively broad opportunity for flexible employment, but despite this, it cannot be said that a large proportion of market players take advantage of this opportunity.

In recent years, numerous measures have been taken to spread more flexible employment primarily with the aim of facilitating the entry into the labour market of those currently not employed and to promote the combination of employment security and flexibility (flexicurity). From this perspective, it is noteworthy that the Labour Code, which came into force on July 1, 2012, aimed to create a legal environment conducive to more flexible employment.

The state can thus enable the establishment of atypical forms of employment through the Labour Code and encourage it through support programs introduced according to the Partnership Agreement with the European Union (2022), such as:

- Tax and contribution benefits,
- Support for creating new jobs,
- Training supports,
- Supports to facilitate the unemployed becoming entrepreneurs,
- Telework programs,
- Part-time programs,
- Supports for the employment of young and elderly people.

2.7.2 Measure 1: Promoting company programmes to promote health promotion and health maintenance

Short description

Health promotion programmes aim to help maintain and improve the activity and working capacity of older workers, contributing to well-being and longer-term employment. Employers can play a key role in achieving these goals through their ongoing contact with the people concerned, and through their considerable influence on their orientation, scheduling and motivation.

The following activities can help to do this:

1. Organise regular health check-ups, such as blood pressure, cholesterol, vision, hearing, mobility and blood tests, organised by the company and supported by its budget. These help in early detection and timely treatment of problems.
2. Providing exercise programmes (e.g. corporate yoga, physiotherapy), stress management training and nutritional advice. These are designed to prevent chronic diseases while maintaining activity levels.
3. Awareness-raising campaigns: Workshops, presentations and information materials for employees to promote healthy lifestyles, with a focus on the needs of older people.
4. Improving the working environment: Ergonomic improvements such as adjustable chairs, tables or rest areas to reduce physical strain.
5. Partnership with healthcare providers: Collaboration with private or public health institutions to implement programmes.

Doing the same will improve not only the health and fitness to work of older workers, but will also increase loyalty to the employer and reduce absences and costs from health problems in the longer term. In addition to employers, the state would also benefit significantly from these preventive measures. Positive changes for those affected would result in reduced public expenditure (pensions, health, social care) and improved economic impacts (longer active working lives, increased productivity, etc.). This justifies the need to provide incentives for companies at government level. To ensure the success of these measures, continuous monitoring and the development of programmes tailored to needs are important.

Barriers and preconditions for successful implementation

Barriers that may hinder the implementation of health promotion programmes:

1. **Lack of financial resources:** Lack of public funding or tax incentives can also be a barrier to widespread implementation.

2. **Lack of awareness and commitment:** employers and employees may also lack a sense of the importance of prevention, and therefore interest in programmes may remain low. This may be due to a lack of information or short-term thinking.
3. **Lack of infrastructure and expertise:** access to health services in rural areas is often limited, and the lack of experienced experts to professionally manage programmes can also be a barrier to successful implementation.
4. **Demographic and cultural differences:** the different lifestyles and health status of older workers can make it difficult to develop coherent programmes that reach everyone and help them effectively.

Preconditions for successful implementation

1. **Financial incentives and subsidies:** tax incentives, tenders or direct grants from the state are key to the implementation of programmes, especially for SMEs.
2. **Awareness-raising:** information campaigns should be used to raise awareness among employers and employees about the importance of health promotion and the long-term benefits of preventive screening and programmes for both parties.
3. **Improving infrastructure and professional background:** providing appropriate infrastructure, such as screening buses or local health centres, and well-trained professionals will increase the effectiveness of programmes.
4. **Taking account of individual needs:** programmes should be tailored to the health, lifestyle and working environment of the people concerned to ensure broad participation and effectiveness.
5. **Measuring results and continuous improvement:** continuous monitoring and evaluation is essential to ensure long-term sustainability and to achieve real results, and improvements in line with needs are also essential.

Practices in Hungary

There are a variety of health promotion programmes and initiatives in Hungary, some of which target older workers and pensioners.

These include:

1. **Workplace health promotion through health funds:** health funds offer services that support preventive screening and medical care for workers. This helps to maintain health and prevent disease. Such funds also offer employers favourable opportunities, for example in the form of tax benefits.

2. 2. MH Health Preservation SENIOR Premium Program: a special program of the Hungarian Defence Forces provides comprehensive screening and lifestyle counselling for retired soldiers. The program aims to detect diseases early and promote a long and healthy life.
3. HR programmes and awareness-raising: some employers also run mental and physical health support programmes, including workplace stress management and welfare services. The aim is to keep older workers fit for work for as long as possible, thus contributing to the productivity of companies.

There are currently no government-level corporate health prevention programmes or subsidies or benefits available for such programmes.

Key stakeholder organisations concerned

Important actors in the development of health promotion programmes in Hungary are governmental institutions such as the Ministry of Interior, Deputy State Secretariat for the Professional Management of Health; the National Centre for Public Health and Pharmacy, which is responsible for the planning and organisation of primary health care, health promotion and population screening at the regional level, and for ensuring the uniform access of the population to these services. Also the Public Health Departments of the County Government Offices, universities, NGOs, which also play a key role in community programmes and health promotion. In addition, health insurance funds and corporate health service providers can also contribute to prevention initiatives tailored to employees, with the involvement of employers. Relevant employers, chambers of commerce and advocacy and lobbying organisations are also key players.

Impact assessment

The promotion of company programmes to support health promotion and health promotion at the state level is in line with both Hungarian and EU policy objectives. In the European Union, both the European Health Union and the Sustainable Development Goals (SDGs) emphasise the promotion of active and healthy lifestyles, with a particular focus on ageing workers. Health strategies in Hungary also pay particular attention to prevention and maintaining the health of the working-age population, such as the National Public Health Programme. These initiatives are also in line with Hungarian and EU strategies for labour market sustainability, which aim to increase the labour market participation of older workers to address demographic challenges.

The effectiveness of company health promotion programmes depends on a number of factors. Their long-term implementation is expected to reduce absenteeism, increase productivity of older workers and contribute to labour market sustainability in a complex way. In the long term, preventive screening

and lifestyle improvement initiatives can reduce the burden on the health care system and the cost of disease.

In addition to individual health outcomes, there should also be an increase in job satisfaction and employee engagement, benefiting both workers and employers.

The implementation of the programmes depends on public incentives and employer commitment. Tax incentives, grants for companies and partnerships with health care providers can provide a significant incentive to start programmes. Improving health infrastructure and expertise, as well as ongoing information and motivation of staff, are essential for sustainability. The long-term benefits of measures such as longer working lives and lower direct health care costs can further increase uptake and social effectiveness.

Such programmes can therefore bring significant benefits not only for older workers but also for the labour market and the health system as a whole, enhancing well-being at work and the country's competitiveness.

2.7.3 Measure 2: Education and training programmes for the 55+ age group

Short description

Providing comprehensive development and training programmes for jobseekers and workers over 55 will significantly increase their chances of finding and maintaining employment. Measures could focus on development and training that is accessible to those concerned free of charge on a universal basis and that offers the opportunity to acquire new marketable skills and knowledge.

The first step is to assess the existing skills and competences of participants to ensure relevance and effectiveness. On this basis, a personalised development plan can be proposed, identifying the necessary training orientations, be it technological, digital, soft skills or professional development. The proposed directions are diverse, and some of the more important suggestions are set out below, organised according to different specifications:

1. Digital and technological skills development

Targeted training to ensure basic IT skills and the use of modern technologies. For example, using office software, online communication, data security, or even understanding the basics of artificial intelligence.

2. Employment support programmes

These include interview training, CV writing advice and mentoring programmes to help participants find and succeed in their job search.

3. Developments to support reintegration

To help people re-enter the labour market and maintain the stability of their existing employment relationship, stress management training, time management and intergenerational cooperation skills can be used.

4. Career management and support

Emphasis should be placed on long-term career planning, including the benefits of alternative forms of work (e.g. part-time, teleworking) and the promotion of a culture of continuous learning. They should also be made available.

5. Strengthening and supporting adult professional training and continuing education

Ensure that older people who are in and out of work have access to lifelong vocational training and further training. This will enable them to adapt to changing job requirements and labour market changes.

Barriers and preconditions for successful implementation

Barriers that may hinder implementation

1. Lack of resources

- o Lack of financial resources to develop, implement and maintain programmes.
- o Shortage of qualified trainers and mentors.
- o Lack of technological equipment and infrastructure, especially in smaller municipalities.

2. Low interest or motivation

- o Some of the 55+ age group are less motivated to learn new skills or feel that learning is no longer relevant to them.
- o Fear of new technologies or competition in the labour market.

3. Stereotypes and prejudices

- Prejudices on the part of employers that older workers are less adaptable.
- Older workers' self-perpetuated misconceptions, for example that they can no longer learn new things.

4. Infrastructure and organisational problems

- Administrative barriers to programmes, such as complicated application processes.
- Lack of cooperation between employers, training institutions and government.

Prerequisites for successful implementation

1. Strategic planning and cooperation

- Develop partnerships between government, NGOs, businesses and educational institutions.
- Integrating local and international good practices into programmes.

2. Effective funding models

- Mobilise EU and national funding.
- Sponsorship schemes that also encourage the participating companies to get involved.

3. Targeted communication and recruitment

- Emphasising the usefulness and importance of the programmes, especially in a way that is understandable to the target group.
- Engage and convince employers of the value of older workers.

4. Flexibility in training formats

- Combining on-site and online training to make the programme as widely available as possible.
- Providing flexible courses in terms of scheduling.

5. Support measures

- Financial incentives (e.g. scholarships, travel grants).
- Psychological and mentoring support to increase participants' self-confidence.

6. Measuring results and feedback

- Continuous monitoring of the effectiveness of the programme, measuring results and integrating lessons learned into subsequent phases.

Practices in Hungary

There are currently several training and development programmes available in Hungary for jobseekers and workers, including those aged 55 and over, aimed at developing marketable skills. However, the programmes are not continuous, difficult to access and lack flexibility and systematisation.

1. Redesign Programme: this is a free, online retraining programme focusing on digital skills development, with the aim of creating new career opportunities for people who have lost their jobs, particularly in IT and digital technology. The programme is practice-oriented and also allows for integration into longer training courses.

2. GINOP Plus programmes: training grants are available under the Youth Guarantee Plus and Expanding the Labour Supply programmes to develop digital and professional skills. These grants also provide different levels of cash benefits to participants to encourage their return to the labour market.
3. National Employment Service (NES) training: the NES offers a range of short and long-term training for jobseekers, such as digital skills development, vocational training and programmes to learn new skills. Such training is also available in a flexible hybrid format.

Training and development of the age group concerned is currently very ineffective. One of the main obstacles is the lack of continuous and free programmes, which makes development opportunities unaffordable or inaccessible for many. There is a lack of flexibility, which is essential to meet individual needs and rapid change. Bureaucratic and complex procedures slow down and make it difficult for stakeholders to get involved, especially for those most in need. Resource scarcity and territorial disparities particularly limit opportunities for people living in rural areas, while the lack of cooperation between the organisations involved hinders the development of effective solutions. These barriers would require an integrated approach and targeted support to overcome the problems.

Key stakeholder organisations concerned

Currently, the organisation and management of adult education and labour market training and development in Hungary is fragmented. There is fragmentation and duplication at both governmental and operational organisational levels. The main actors are: Ministry of Culture and Innovation - State Secretariat for Higher Education, Vocational and Adult Education, Youth; Ministry of National Economy - State Secretariat for Employment Policy - National Employment Service; Ministry of Interior - Deputy State Secretariat for Public Employment; County Government Offices; Hungarian Chamber of Commerce and Industry and the County Chambers; National Association of Hungarian Industrialists; Vocational Training Centres; Adult Education Organisations; NGOs.

Impact assessment

Support for training for older people is closely aligned with both Hungarian and EU strategies. The European Union's employment guidelines, in particular in the context of the "Green and Digital Transition", stress the importance of training and lifelong learning. Measures to improve the employability of older workers, in particular to increase labour market activity and renew professional skills, are also a priority in Hungary's efforts. These initiatives contribute to the EU target of 78% of the 20-64 age group in employment by 2030.

The effectiveness of the measure depends to a large extent on the relevance of the training and the content tailored to the needs of the target group. Success can be enhanced through mentoring and

labour market linkages, based on cooperation between employers, training institutions and the National Employment Service. The durability of the impact is further enhanced if programmes are adapted to digital and technological developments. For older people, free training programmes can increase their motivation to work, improve their chances of finding a job and reduce inactivity.

The programme will be implemented mainly through a combination of public, EU and private funding. Taking into account local labour market needs and ensuring easy and quick access to the target group, for example through regional centres or online platforms, is key. Cooperation between employers, training institutions, public and non-governmental organisations is needed to ensure that training is relevant and practice-oriented.

For sustainability, programmes should be continuously monitored and fine-tuned on the basis of results. Digitalisation and technological innovation offer sustainable solutions in the long term, for example in the form of online courses. In addition to public subsidies, active participation of employers can be encouraged, for example through tax incentives.

2.7.4 Measure 3: Promoting more flexible forms of employment

Short Description

The spread of flexible employment forms for those over 55 can bring benefits to both employees and employers. For employees, it offers the opportunity to align family and work life, adjust workloads according to their health, or overcome commuting difficulties, thereby making these workplaces more attractive. The employer can strengthen its business reputation and social responsibility (CSR), making it easier to find and retain valuable labour. Despite these advantages, atypical employment has spread only minimally in recent years. Accelerating the process and increasing the employment of those over 55 in flexible forms can only be enhanced through a complex process, involving multiple coordinated measures:

1. Informative and Sensitization Communication Campaigns

Economic actors need to be informed about the benefits of flexible employment and work organization through a campaign framework (organizing events, publications). Supporting companies' social responsibility activities to create quality jobs would be worthwhile.

2. Targeted Employment Benefits

Contribution and tax benefits could extend to both employers and employees. Employers should be given the opportunity to be exempt from paying social contribution tax when employing individuals over 55 in part-time roles. For part-time employees, the biggest issue is the loss of income or reduced income. To mitigate this, personal income tax exemption could be provided for workers over 60, similar to the tax benefits for those under 25.

3. Support for Telework or Home Office

Telework or home office working can initially incur additional costs for employers. It is necessary to provide employees with information and communication tools, and the workplace must also meet health and safety regulations. These arrangements could be facilitated by targeted investment support from employers. This also holds true for hybrid work arrangements, which can be effective only in certain job roles that do not require physical presence, such as intellectual tasks and a large proportion of services.

4. Promotion and Support for Job Sharing

Job sharing, a form of part-time work where the tasks of a full-time position are shared among two or more part-time workers, is a flexible employment option that can benefit both employers and employees. Job sharing is well-known in Western Europe, often applied to those approaching retirement, and supported by some countries as a flexible, employment-friendly method of work organization. In Hungary, only a few companies and institutions use the approach where an experienced worker and a newcomer share a job role for some time; the senior gradually transfers tasks, knowledge, and possibly clients to the successor. It would be sensible to launch a program that allows pre-retirees and newcomers to be employed in the same status. The elder can participate in part-time employment without reducing their expected pension amount, while the other part of the part-time job would serve to train the newcomer.

This measure requires significant financial investment and is centrally and/or EU-funded. However, it is already evident that employment participation among the affected age group is increasing, contributing to economic growth and productivity while reducing the burden of early retirement pensions and increasing the length of labour market activity. Flexible working can also help reduce stress and occupational health issues, thus alleviating pressure on the healthcare system. Maintaining and increasing the labour market participation of the elderly promotes the sustainability and stability of the economy, which is in the long-term interest of the entire country. In Hungary, there have been programs in the past decade and currently that promote the spread of atypical employment. However, it should be noted that most of these programs are pilot in nature, so they reach relatively few people. In the long term, based on the results achieved, it would be necessary to develop and operate a long-term, predictable financing plan.

START Benefits and the Job Protection Action Plan

The action plan was created to preserve existing jobs and create new ones. Under this plan, employers could receive social contribution tax relief and vocational training contribution relief when employing labour market-disadvantaged individuals, including those over 55, affecting both new hires and current employees. This benefit was available in the 2010s. The government has since phased out these supports, despite having facilitated the employment of several thousand people over 55.

GINOP PLUS Programs

The Economic Development and Innovation Operational Program (and its predecessors) treat labour market-disadvantaged workers, including job seekers and inactive individuals over 50, as a priority group. The program is co-financed by the European Union and the government. Its main elements include services to assist job search and retention, training, wage support, and support for commuting or housing (mobility). The wage support element can also be provided to an employer who employs workers over 50 on a part-time basis.

Job Sharing Program Promotion

The National Employment Nonprofit Ltd. announced a funding opportunity in 2024 for job sharing. The government organization aims to experimentally apply previously unused labour market tools and supports, assessing their impact. The available resources will support the following:

- Supporting the replenishment of the workforce and the smooth completion of the replacement process,
- Facilitating the transfer of knowledge between generations and helping newcomers integrate into the workforce,
- Through these measures, contributing to increasing the competitiveness of Hungary and Hungarian businesses.

The direct goal is for the program to supplement the wages of the workers to contribute to the successful execution of the workforce replacement at the employer by compensating for the additional costs incurred.

Support Program for Senior Employees

The program, implemented by the National Employment Public Nonprofit LLC. and the National Association of Public Interest Retirement Cooperatives, aimed to promote the positive effects of retiree employment on the labour market, as well as to widely disseminate the experiences collected by the public interest retirement cooperatives since 2017, to make the positive impacts of retiree employment more widely known to a broader segment of the population.

Impact Assessment

Flexible working hours and telework opportunities allow over-55 workers to better balance work with personal and family obligations. Part-time or project-based work can reduce physical and mental strain, which is especially important for preserving the health of older individuals. These opportunities can increase job satisfaction and motivation, contributing to longer labour market participation and providing opportunities for development, keeping them up to date in the job market.

Key Stakeholder Organizations

- Ministry of National Economy - State Secretariat for Employment Policy - National Employment Service;
- County Government Offices;
- Hungarian Chamber of Commerce and Industry, and county chambers;
- National Association of Hungarian Industrialists;
- National Employment Public Nonprofit LLC.;
- Civil and advocacy organizations.

2.7.5 Summary

The labour market analysis indicates a need for targeted strategies to integrate older workers in Hungary. The promotion of flexible employment forms and age-appropriate workplaces is crucial to accommodate the demographic shifts and labour shortages. Initiatives like telework, part-time work, and job sharing have been recognized as beneficial but are underutilized. These methods can significantly contribute to maintaining older adults in the workforce, thus reducing public expenditure on pensions and healthcare by extending working life.

Implications for Action Plan

To enhance the efficacy of these strategies, the action plan should focus on integrating and promoting flexible working models across sectors. This includes the necessity of developing digital competencies among the elderly, aligning with age-appropriate workplace adaptations. Further efforts should aim to engage underrepresented segments of the older population, such as those with outdated skills or from disadvantaged regions. Collaborative involvement of government entities, local businesses, and community organizations is vital to the successful implementation and widespread acceptance of these measures.

2.8 Serbia

2.8.1 Country and regional context

Key strategies and policies related to Age management at the national level are the Strategy for Active and Healthy Aging in the Republic of Serbia for the period from 2024 to 2030 with an action plan and the Strategy for the Development of Education in the Republic of Serbia until 2030 with an action plan. In addition, in Serbia, other strategies have been adopted for different areas, which in their segments can relate to the 55+ population. In addition, at a lower level, in the defined development strategies of local self-governments, special parts deal with the development of education, the needs of the labour

market and the economy, and other aspects that include and relate to the position and opportunities of the 55+ age category. The strategy related to active and healthy aging includes the transition to the category of persons older than 65 years.

In the context of education, given the existing mismatch of skills on the labour market, in the Program of Economic Reforms of Serbia 2024-2026. it was pointed out that investments in adult education are needed. The rate of participation in education and training of the population aged 25-64 in the Republic of Serbia is about 5.2% in 2022, which is significantly lower (about 2.3 times) than the average rate in the EU (EU-27 11.9%). Quality assurance in non-formal education is achieved through a training system at a publicly recognized organizer of adult education activities, and in Serbia, 156 institutions for the realization of 666 accredited non-formal education programs have this status.

In the Republic of Serbia, the process of demographic aging of the population is characteristic, which is reflected in the declining participation of young people and the increased participation of older people in the labour market. In addition to negative natural growth (which is a consequence of low birth rate and high mortality), there is also a continuous emigration of the population. This trend raises the issue of labour shortage and points to the importance of hiring and keeping the 55+ population longer on the labour market, according to the needs of the economy. Creating an economic and social environment for slowing down the departure of the working-age population, strengthening ties with the diaspora and encouraging the return of the working-age population, while attracting foreigners with different educational profiles, are just some of the measures implemented by the Republic of Serbia, which are part of the planning documents adopted in the previous period and which do not reduce the need and importance of the topic of activities of the 55+ population.

2.8.2 Measure 1 - Additional support measures for training and education of persons over 55 years old on the labour market (with a focus on improving their cognitive, manual and social skills)

Description of the measure

The first proposed measure is additional support measures for training and education of persons over 55 years old on the labour market, which are focused on improving their cognitive, manual and social skills. It is recommended to introduce specialized training programs that include digital and communication skills, as well as mentoring programs that enable the transfer of knowledge between older and younger workers.

The National Employment Service is involved in the work on developing measures for the elderly population, and based on examples from practice, most of the training for people over 55 is focused on functional adult education, acquiring practical skills, training at the request of employers, as well as

training that is adapted to the needs of the labour market. In Serbia, according to the experiences of competent institutions, a high percentage of the population 55+ shows an interest in acquiring practical knowledge and skills needed by the labour market.

Within the framework of the structural reform "Education for sustainable development and work readiness" in the Program of Economic Reforms, the increase in the relevance of the education system through a multidimensional focus on learning connected to practical work, which ensures a more efficient response of the education system to the needs of the economy and employability, is particularly highlighted. The structural reform consists of two measures, one of which is Qualifications oriented to the needs of the labour market. Within the Program of Economic Reforms for the period from 2024 to 2026, in the areas of Education and Skills and Employment and the Labour Market, age categories 55+ are not specifically mentioned (the Program of Economic Reforms recognizes the categories of young people and their role in the labour market and in the education system, according to needs economy and improvement of competitiveness in the sectors of agriculture, industry and services).

Barriers and preconditions for successful implementation

Special additional support measures that should be defined in order to successfully integrate older workers 55+ into the labour market are focused on specialized programs for improving the knowledge and skills needed in the labour market. Specialized training programs for digital and communication skills are especially necessary, given the prejudice against the elderly and their slower and longer acceptance of new knowledge, especially in the field of information technology. Specialized measures include concepts of mentoring programs that would include both senior and junior colleagues. Older persons who are employed can contribute a lot to the education of younger colleagues, while the reversible transfer of knowledge available to younger generations should not be neglected.

In this process, the need for systematic communication between the management structures and the human resources department is particularly indicated in order to create internal programs that would contribute to the implementation of these changes. The need to promote examples of good practice and results that lead to the desired outcome in shorter terms was particularly emphasized. In the economy, it is recognized that there is a real need for additional training of employees with secondary education. Also, financial support measures would be an incentive for employers who introduce these initiatives. The existing measures need to be analysed, revised and researched into what types of financial incentives would be attractive to employers. In the context of faster implementation of measures, it is pointed out the need to divide the measures into those related to the employed and those related to the unemployed. Mentoring as one of the methods is recognized and promoted through work activities.

Policy actors and instruments for implementation

The relevant institutions for the implementation of these measures include the Ministry of Labour, Employment, Veterans and Social Affairs, the Ministry of Education, the National Employment Service, the Chamber of Commerce of Serbia, as well as local self-government units.

The instruments for implementation are the Action Plan for the implementation of the Employment Strategy, which defines the actors, the necessary financial resources and the dynamics for implementation, and which is normally adopted regularly every or every other year in Serbia.

Also, it is important to separate the educational groups when defining the trainings, because this is crucial for the effectiveness of the mentioned programs. When developing the methodology, it is especially necessary to monitor the assessment of practicality in implementation. The need for trainings that would be adapted to local communities, i.e. topics that are specifically needed in the field, was also noticed.

It is necessary to point out the previously existing financial incentives for the employment of older (unemployed) persons, which have been abolished and do not exist as a measure. The proposal is to consider the return of these types of measures and their implementation. It is necessary for the competent state institutions to be more transparent and communicate more clearly all topics related to the training and opportunities they provide. Also, the measures must be fast and efficient, because employers do not have much time for the needs of business processes (if staff is needed, it is usually necessary to find an adequate solution in a very short period of time).

Impact Assessment

The initiative should raise awareness in companies and motivate HR departments to actively manage the careers of people 55+. Current shortages of certain professions as well as employees increasingly point to the need for companies to integrate this topic into corporate decision-making systems and structures. It is necessary to create a stimulating work environment for employees of the 55+ age group, but with a clear definition of business processes that necessarily include work in teams of different ages (respecting the differences between generations and nurturing all forms of communication development between them). This measure eliminates inequality in access to education and employment opportunities and actively supports continuous professional development for all employees, including those over 55.

In terms of coherence and complementarity, the measure is well aligned with existing strategies that promote employment and lifelong learning in Serbia. This measure supports the adaptability and integration of older people into the labour market.

The effectiveness of this measure can be evaluated through the records of the CROSO database and official data provided by the HR department. For individuals aged 55+, this measure contributes to the improvement of skills and creates opportunities for longer employment. The indicator of success can be assessed by monitoring the structure of employees for the 55+ age category, as well as the assessment of the need for their further employment, regardless of age and retirement.

The effectiveness of this measure can be evaluated by the process of monitoring the implementation and requires the engagement of key actors (departments of the National Employment Service, competent ministries, business associations as well as competent HR services in economic entities). Monitoring mechanisms should include all support measures and transparency of the entire process.

2.8.3 Measure 2 - Introduction of mandatory systematic examinations as a preventive measure to preserve health, aimed at early detection of diseases and improvement of quality of life

Description of the measure

Introduction of mandatory systematic examinations as a preventive measure to preserve health, aimed at early detection of diseases and improvement of quality of life. Proposed measures include mandatory health examinations, health education, motivation for regular examinations and financial relief for employers who organize these examinations. These activities contribute to the health of employees and reduce the costs of the health system.

This measure could be part of the general health care system of all employees, bearing in mind that everyone already allocates significant funds for this purpose through salary contributions for health care. The state has experience in the application of this measure, but also a developed awareness of its need, given the numerous occasional actions by which the population is invited to perform certain health control examinations at the expense of the state.

The right to health care in Serbia is exercised by all insured persons, but the scope and content of the right from compulsory health insurance varies depending on the conditions prescribed for their exercise. Funds for the functioning of the health system are provided through contributions for mandatory health insurance (at a rate of 10.3%), general taxation, out-of-pocket payment, premiums

for voluntary health insurance and international donations. Total expenditures for health care amounted to 8.7% of GDP in 2020, while expenditures per inhabitant are around EUR 670. EUR¹.

Within personal consumption, households allocated only 4.4% of personal consumption for health in 2022². The number of insured persons on waiting lists is increasing, as a result of the corona virus pandemic. The unique waiting list for 26 health services is updated on a daily basis and published on the website of the Republic Health Insurance Fund (RFZO)³, and the total number of persons on this list is slightly more than 77,000, in mid-October 2023.

In order to develop and modernize the system of health documentation and records in health care, a new Law on health documentation and records in health care ("Official Gazette of RS", number 92/23) was adopted, which more clearly defined the scope and purpose of the e-Carton. The mentioned law established that all medical data of the patient should be chronologically consolidated in one place, which will enable faster diagnosis and increase the quality of the provided health service.

Barriers and preconditions for successful implementation

The biggest obstacle to the implementation of this measure may be the lack of personnel in the healthcare sector in Serbia, which is why the population is often forced to wait for certain medical examinations or interventions for a long period (sometimes several months). The solution may be the involvement of private health institutions in the implementation of this measure, but then this raises the question of financing, that is, who will cover the costs of performing these health examinations. Accordingly, a prerequisite for the introduction of the measure can be a comprehensive analysis of the capacities (human and financial) for the implementation of the measure.

Policy actors and instruments for implementation

The proposal of this measure is extremely important and useful for Serbia because it directly affects the productivity and employment opportunities of the age category 55+. The proposals are to subsidize employers additionally, in order to avoid their financial burden because it is an unequivocal benefit for both employers and society. In cases where this measure represents an additional cost for employers, it would be necessary to establish a sustainable implementation system. On the other hand, employees

¹ Svetska banka, Health Nutrition and Population Statistics

<https://databank.worldbank.org/source/health-nutrition-and-population-statistics>

² RZS, Anketa o potrošnji domaćinstva <https://publikacije.stat.gov.rs/G2023/Html/G20231104.html>

³ https://www.rfzo.rs/index.php/index.php?option=com_content&view=article&layout=edit&id=987

also have the option of earmarking a certain amount of funds from the severance funds of employees 55+ for these purposes.

Impact Assessment

The implementation of the measure would have a significant impact on extending the working life of employees, reducing absence from work due to illness, but also better assigning employees to workplaces, in accordance with their capabilities and capacities, and consequently increasing their efficiency.

The implementation of the measure could also contribute to the reduction of the overall costs of health services, because early detection of various diseases and preventive treatment could prevent or stop other more serious health problems of the population, which often require continued treatment abroad.

In the past, the annual inspection was also mandatory, that law no longer exists and one of the proposals is to introduce it as a mandatory measure. The state has experience with that system in the past, but it is certainly a novelty for employers (examinations would be performed in health centres in order to reduce the cost for employers). The measure generally has a contribution to society as a whole.

2.8.4 Measure 3 - Implementation of the Age-friendly Company and quality seal/Certificate system

Description of the measure

This is a measure proposed in order to raise awareness of the topic and to promote those employers who are already dealing with this topic. It is extremely important for raising awareness.

The measure of the introduction of the "Family Friendly" certificate includes the adoption of a standard at the national level that defines the optimal relationship (balance) between business and private life, and defined in this way is more comprehensive compared to exclusively supporting the employment of those over 55 by employers, as well as the special treatment of these employed by employers. This measure would define conditions or criteria that a business entity should satisfy (fulfil) in order to receive a certificate. Among the criteria would be those concerning the attitude of employers towards those older than 55. Objectivity in the procedure dictates that the Commission that would make the decision on awarding the certificate be established, and economic entities could independently submit a request for obtaining this certificate.

Two key aspects of the measure are raising awareness of the importance of balancing work and private life and promoting a healthy life in order to extend working life, which is especially important in the conditions of the general tendency of a lack of personnel to perform numerous occupations.

The measure is also in the function of supporting socially responsible behaviour and operations of business entities, which represents a strategic framework for managing the company, based on investing in long-term and stable relationships with all key stakeholders and on the determination to actively contribute to the development and well-being of the society of which we are an inseparable part.

A special part of the measure could be certain benefits for business entities that hold the certificate (e.g. in terms of special support from the NES in employment, the possibility of a number of free trainings for employees for the purpose of their improvement - by the NES or PKS, some tax relief and the like).

The measure is not completely unknown in Serbia. Similar certificates already exist and business entities have independently undertaken certain similar activities in order to highlight their socially responsible operations in the public eye. At a recent meeting at the Serbian Chamber of Commerce, representatives of the state administration pointed out that they are already working on adopting European Union directives in this area.

Barriers and preconditions for successful implementation

Successful implementation of the measure requires consensus at the national level regarding the importance of the measure, the criteria that a business entity should meet in order to be the holder of the certificate, and an agreement on the institution or association that would logistically be the holder of the activity. The Chamber of Commerce of Serbia, as the largest association of businessmen in Serbia, has the capacity to implement this activity, so it could be granted the authority to implement it.

There are no obstacles that could make it difficult or impossible to implement this measure. Moreover, financial resources are not an obstacle either, as it does not seem that significant financial investments are needed to implement this measure.

Due to the benefit and wider impact of the measure, the actors involved in its implementation could do so without compensation.

Policy actors and instruments for implementation

Relevant institutions for the implementation of these measures include the relevant ministries, at the moment they are the Ministry of Labour, Employment, Veterans and Social Affairs, the Ministry of Family Care, the Ministry of Rural Care, the National Employment Service, the Serbian Chamber of Commerce, the Employers' Union.

The instruments for the implementation of the measure are the Rulebook on awarding certificates, which would define the steps for the implementation of activities and, if necessary, other acts (regulations, decisions), so that the entire procedure would be objective, i.e. standardized.

Impact Assessment

The measure should contribute to raising the awareness of employers about the importance of caring for employees and about the importance of diversification, i.e. differentiation and "care" for certain age categories of employees. In this way, employers would also be given instructions on how to behave, as well as all the necessary information that can make it easier for them to "manage" staff over 55 years of age, while respecting all their specificities and special needs.

As an example, the directives of the European Union related to the balance between work and private life were mentioned at the meeting in the PKS. Representatives of the Ministry of Labour, Employment, Veterans and Social Affairs and a representative of the National Employment Service stated that they are working on a project to harmonize these directives with our legislation, and their implementation in Serbia is expected in the coming period. The beginning of the training project is expected at the beginning of next year (duration of 3 years), where the main result is expected to be a proposal for changes to the laws related to labour legislation. Legislation in Serbia will recognize and implement them.

2.8.5 Summary

The presented measures were discussed at the workshop with key actors, who supported the importance and proposals with additional arguments. The participants at the workshops emphasized the importance of the need to talk more about the identified problems and promote strategies that deal with the engagement of the older population. Everyone agrees that much more work should be done on this topic and that all the challenges that the economy faces in this matter should be pointed out in the media.

All participants agree that the support measures for the training and education of the 55+ age category with the aim of improving their cognitive, manual and social skills, the introduction of mandatory

systematic examinations as a preventive measure to preserve health aimed at early detection of diseases and improving the quality of life and that is the promotion and implementation of the Age-friendly Company system and the quality seal/Certificate represent an important support for employment and active, quality and longer work engagement of employees 55+ on the labour market. It was pointed out that the aforementioned measures can achieve better work engagement and well-being for older workers aged 55+. Special emphasis was placed on the role and importance of mentoring support programs in companies because it is a proven way to transfer experience and knowledge, as well as improving communication between different generations and different professions in companies or people on the labour market.

The participants agreed that by applying these measures, they realize and benefit society as a whole and contribute to the sustainability of the whole concept through job satisfaction and quality of life. The joint engagement of business associations, organizations, companies and other interested parties and the development of additional methodologies for monitoring all activities and promoting examples of good practice will largely achieve the sustainability of the quality of involvement of the 55+ population in the labour market and thus the offer that meets the needs of work in the economy. entities of all sizes, from entrepreneurs and micro-enterprises to large economic systems.

Implications for action plan

The process of population aging affects all countries in Europe and significantly affects society and the health system as well as business operations in the context of changes in the labour market. These changes require coordinated measures and the development of common methods and methodologies in countries in order to monitor and coordinate the activities and actions of policy makers and other interested parties/participants in this process that affects all spheres of society in the same way. Sustainability means providing support for all systemic measures that effectively work to solve the problems of current demographic changes.

Therefore, the importance of healthy aging and preventive measures that ensure the functionality of individuals in the 55+ category on the labour market, the active promotion of examples of good practice and the exchange of experiences and operational practices between companies, with the central place of defining all measures to support the active involvement of the 55+ age group in the market of work, not only for manual skills, but also social skills, which are increasingly at the center of the activities of HR services, and cognitive skills in order to improve the functionality of employees and improve productivity. In doing so, the importance of encouraging and strengthening intergenerational cooperation is particularly pointed out, because the learning process is two-way through all the mentioned measures.

2.9 Slovakia

2.9.1 Country and Regional Context

Challenges and Issues Facing the 55+ Workforce

Findings from previous project outputs within the international IntegrAGE project ("A practical approach to support the healthy adaptation and integration of the 55+ workforce into the labour market") have shown **that age management is not sufficiently supported on a systemic level in the Slovak Republic** (hereinafter "SR"). Overall, **awareness** of the issues and concepts related to age management and work-life balance within companies and among the broader public **is weak**, despite being implemented in some mostly international corporations.

Legislative changes are underway that could contribute to more systematic support for adult education in SR. On August 18, 2024, the Ministry of Education, Science, Research, and Sport of the SR (hereinafter "Ministry of Education") submitted a draft law on adult education and amendments to certain regulations to the Economic and Social Council of SR. This law, effective from January 1, 2025, regulates:

- *The Slovak Qualification Framework and the National Qualification System,*
- *Certification of educational institutions,*
- *Accreditation of educational programs,*
- *The system for verifying educational outcomes, including master exams,*
- *Individual educational accounts.* ⁴

The new regulation issued by the Ministry of Education, effective from January 1, 2025, implements certain provisions of Act No. 292/2024 Coll. on adult education and amendments to certain laws. The regulation covers the following:

- *Documents proving quality assurance systems;*
- *Requirements for the qualification card;*
- *Details of the educational program proposal for accreditation;*
- *Professional and teaching qualifications of the educational guarantor and lecturer;*
- *Documentation of accredited educational programs;*

⁴ ACT of ... 2024 on adult education and amendments to certain laws, available at:
<https://www.nrsr.sk/web/Dynamic/DocumentPreview.aspx?DocID=551225>

- *Requirements for certificates of completion of accredited programs;*
- *Requirements for programs leading to micro-certification;*
- *The scope of the program leading to a micro-certificate corresponding to one credit;*
- *Requirements for micro-certificates;*
- *Professional competence of authorised persons and the national guarantor;*
- *Requirements for certificates of professional qualification, portfolio, and audit protocol.⁵*

Legislative changes aim to create **a unified accreditation system for adult education**, with the Ministry of Education responsible for its implementation. This new legislation will also influence proposed measures regarding adult education funding. The new law is expected to lead to increased adult participation in further education. The law will support flexible opportunities for acquiring skills and better transparency and applicability of qualifications in an international context. It will also help systematise qualifications in SR, clarify their typology, and regulate the process of verifying educational outcomes according to the Slovak Qualification Framework standards. It will facilitate the recognition of skills acquired at work or through hobbies. The Ministry of Education is preparing an electronic platform for individual educational accounts, which will enable the search and offering of accredited educational programs.

Many adult education programs are available in SR; however, a lack of a systematic approach to ensuring their quality, limited funding opportunities, and other commitments for those aged 55+ restrict their participation in educational courses. The new legislation addresses challenges related to quality assurance, certification of education, and funding, which are key to increasing participation from this age group. In addition to systemic changes, it is crucial to encourage adults to participate in education, such as through:

- Flexible learning opportunities,
- Access to online resources,
- Tailoring educational materials for individuals aged 55+.

Beyond systemic changes, it is important to raise awareness among the broader public and employers about **age management and the benefits of generational diversity in the workplace**. Key focus areas include:

- Work-life balance,

⁵ Draft (Proposal). REGULATION of the Ministry of Education, Science, Research, and Youth of the Slovak Republic, implementing certain provisions of Act No. .../2024 Coll. on adult education and amendments to certain laws, available at:

<https://www.nrsr.sk/web/Dynamic/DocumentPreview.aspx?DocID=551235>

- Raising awareness of the importance of employing people aged 55+.
- Reducing prejudice against employing people aged 55+.

Previous findings highlighted the need to address the following **barriers**:

- Insufficient research into the educational needs of adults, especially those over 55, represents a major shortfall in understanding their specific requirements.
- Insufficient initiatives to support health and a healthy lifestyle among employees, including supplementary health and preventive services and counselling.
- The need to focus on improving technological skills for employees aged 55+. Adapting educational methods to the needs and pace of these employees is crucial in this context.
- A lack of a comprehensive age management strategy within companies. Such a strategy should address transitions from school to work and the unique challenges faced by different age groups within the workforce. Supporting companies to integrate age management practices into their organisational structures will be key to creating an inclusive environment for employees of all ages.

2.9.2 Regional methodological approach

Measures and activities proposed for implementation in the SR were primarily identified during the first project activity and emerged from source studies, qualitative workshops, and expert discussions. In this project phase, eight measures were identified, each comprising various subgroups of detailed activities, divided into five main themes: **awareness-raising, tools for employers, employee health, systemic changes, and education**.

In the second project phase, **five measures** were elaborated in more detail, consulted with key stakeholders, and subsequently refined. The selection of measures for further development also considered the ongoing legislative changes in the SR concerning adult education, as mentioned above.

Key stakeholders and participants

TREXIMA Bratislava established a network of stakeholders collaborating in the SR to promote innovation and cooperation in the field of age management. The network brings together experts, researchers, and organisations from various sectors and institutions. During previous workshops and meetings, knowledge was gathered through the exchange of information. The “*Quadruple Helix*” model was used to assemble the stakeholder team. Stakeholders were involved in the identification of initial measures. Subsequently, a selection process based on processed priorities was conducted, and measures were chosen to be further elaborated in detail.

The selected measures were individually consulted with key stakeholders, and subsequently, we prepared a workshop on November 8, 2024, where the selected measures were presented and verified. All stakeholders received invitations for the meeting and the following partners participated.

Figure 7: Structure of participants

Ministries' budgetary organisations	The Institute for Labour and Family Research	1
Companies	TREXIMA Bratislava	5
Civil society	Slovak Association of Age Management, Slovak Chamber of Commerce and industry	3
	TOTAL	9

Source: own processing

2.9.3 Measure area 1 – Awareness-raising

Title: Awareness of Age Management through Media Campaigns and Educational Podcasts.

Description: Influence recruitment and career development while supporting work-life balance.

Impact Assessment: The initiative will raise awareness within companies and motivate them to actively address age management practices and integrate them into corporate structures. It aims to create a supportive work environment for employees of all age groups, emphasising generational differences. It will encourage employers to hire and retain older workers, elevate the status of employees aged 55+, and reduce myths and stereotypes suggesting that older workers are slower or less adept with new technologies. The measure seeks to eliminate inequality in access to education and job opportunities and actively supports continuous professional development for all employees, including those aged 55+.

Responsible Entity: Ministry of Labour, Social Affairs and Family of the Slovak Republic (hereinafter “MPSVaR SR”) in collaboration with employers and major trade unions.

Deadline: December 2025

Monitoring: yet to be determined.

Monitoring entity: the Alliance of Sectoral Councils

Budgeting and Financing: yet to be determined.

EU Funding: European Social Fund (hereinafter “ESF”)

Estimated Costs: yet to be determined.

2.9.4 Measure area 2 – Tools for employers

Title: Supporting an Inclusive Work Culture and Integrating Older Workers

Description: Establish methodological support for employers to promote an inclusive work culture and integrate older workers, thereby fostering generational diversity within organisations.

Impact Assessment: An inclusive work culture and the integration of older workers will bring numerous benefits to companies. Effective age management strategies will ensure that valuable knowledge and skills are transferred from older to younger employees, increasing the overall competence of the organisation. Flexible working conditions and a respectful work environment will lead to higher employee satisfaction and retention, particularly for older workers.

Activity 1 – Development of an Age Management Strategy

Develop a methodology and training materials to assist companies in effectively implementing an age management strategy. The methodology should address key areas and focus on eliminating ageism—prejudices related to age. It should also address solutions to the specific needs and challenges of various age groups in the workplace—generational diversity—and support intergenerational cooperation and mutual communication. Overall, it should contribute to improving the status and recognition of older workers.

Activity 2 – Flexible Working Conditions

Introduce standardised and proven procedures and methodologies for companies (guidelines, internal documents) aimed at adapting work schedules to the individual needs of older employees and persons with disabilities—such as flexible working hours, the option to work from home (remote work), and job-sharing opportunities, especially for physically demanding tasks. This will accommodate the needs of older workers while maintaining their productivity in the labour market.

Responsible Entity: MPSVaR SR in collaboration with employers and major trade unions.

Deadline: December 2025

Monitoring: Monitoring and evaluation of the impact of measures on employees—employee well-being, productivity, and organisational performance, and the effectiveness of educational programs through the Information System on Labour Costs (ISCP). Monitoring should include feedback collection from employees and employers within each organisation.

Monitoring Entity: Trexima Bratislava, MPSVaR SR

Budgeting and Financing: State Budget through the MPSVaR SR / EU Funding: ESF

Estimated costs:

The costs should include the development of the methodology (content creation), training materials, initial pilot training, and dissemination of the materials. The total costs for implementing both activities across multiple sectors could range from several hundred thousand euros to up to one million euros, with potential EU funding coverage of up to 80%.

2.9.5 Measure Area 3 – Tools for employers

Title: Mentoring and Reverse Mentoring

Description: Strengthening intergenerational collaboration (generational diversity) through the use of mentoring and reverse mentoring practices.

Impact Assessment: Intergenerational collaboration among employees will be enhanced, enabling knowledge transfer between older and younger workers and maintaining inclusion within the work environment.

Activity 1: Development of methodologies for mentoring and reverse mentoring

Develop methodologies to support mentoring programs, providing guidelines for leveraging the experience of older employees and facilitating knowledge transfer to younger colleagues. The methodologies will also include reverse mentoring, where younger colleagues train older ones, particularly in areas like technology, digital literacy, and modern communication methods. Additionally, opportunities for role rotation and cross-departmental training will be provided. These intergenerational mentoring programs will contribute to a culture of continuous learning and increased employee engagement.

Activity 2: Implementation of Mentoring Programs

Adopt proven procedures and methodologies developed within the IntegrAGE project for companies when designing and implementing effective mentoring and reverse mentoring programs. These procedures will account for the specific needs of individual sectors and work environments, emphasising the value of intergenerational collaboration.

Responsible Entity: MPSVaR SR in cooperation with employers and major trade unions, TREXIMA Bratislava

Deadline: December 2025

Monitoring: yet to be determined

Monitoring entity: The Alliance of Sectoral Councils in cooperation with Sectoral Councils

Budgeting and Funding: Company resources/European Union funding

Estimated Costs:

Each organisation will allocate a portion of its budget for human resources (HR), using funds already utilised for onboarding processes for new employees. For effective development and maintenance of the mentoring program, existing resources will also contribute to better work habits for new employees. This includes costs for training materials, software tools, and administrative support (10,000 to 50,000€ annually, depending on company size and program scope).

Companies can apply for funding from EU programs such as the ESF, which offers financial support for initiatives aimed at increasing workforce skills and adaptability. Potential EU grants could cover 50% to 80% of project costs.

2.9.6 Measure area 4 – Employee health

Title: Corporate Health and Healthy Lifestyle Policy

Description: Support initiatives (methodologies, training, and media campaigns) focused on promoting the health of all employees, including additional health services and psychological counselling, to foster a positive work culture and employee well-being.

Impact Assessment: Reduction in employee absenteeism due to illness. Positive influence on employees' physical and mental health, improving their overall well-being. The initiative will emphasise the importance of prevention and regular health check-ups for employees, including dental health. It will minimise lifestyle-related risk factors associated with chronic diseases through health literacy, promotion of physical activities, and healthy nutrition.

Activity 1 – Employee Health Education

Increase employee awareness of health and safety. Provide access to informational resources that improve health literacy—conduct online seminars and make digital educational platforms available focusing on key health topics. Encourage employees to take responsibility for their health and healthy lifestyle. Organise regular workshops on self-care, health maintenance, healthy eating habits, and nutrition counselling.

Activity 2 – Provide Opportunities for Employee Health Development and Maintenance

Ensure employees receive regular health check-ups (beyond the legal requirements), including dental check-ups and dental hygiene. Promote regular exercise and physical activities for employees by providing access to fitness clubs and sports facilities. Encourage employee participation in company fitness challenges and group activities.

Activity 3 – Employee Mental Health Care

Support employees' mental well-being by regularly monitoring stress levels and providing access to therapy and counselling. Promote work-life balance.

Support preventive programs aimed at preventing and eliminating socio-pathological phenomena and risky behaviour among employees of all age groups.

Activity 4 – Health-Conscious Working Conditions

Adapt workplaces to meet the physical needs of employees, with a focus on older employees, by creating ergonomic workstations. Provide ergonomic equipment to prevent injuries caused by repetitive strain, such as adjustable desks, chairs with back support, monitors set to the proper height, mats, keyboard stands, wrist supports, and ergonomic mice. Regularly assess ergonomic settings in the workplace and identify physical needs and potential workplace adjustments.

Enable flexible working conditions, including remote work options. To minimise physical strain and promote overall well-being, encourage employees to take regular breaks and move throughout the workday.

Responsible Entity: Individual companies in collaboration with accredited educational institutions (Ministry of Health SR).

Timeline: 2026

Monitoring:

- Statistical survey of working conditions
- Employee participation rate in health programs.
- Improvement in health outcomes (e.g., reduced absenteeism)
- Employee satisfaction surveys regarding healthy lifestyle initiatives and workplace satisfaction.

Monitoring entity: MPSVaR SR

Budget and Financing: Own Resources of Companies

- Ergonomic equipment and adjustments: adjustable desks, ergonomic chairs, and supportive accessories. Cost range: €250–€800 per employee.
- Training programs: costs for health literacy, ergonomics, and other healthy lifestyle topics. Cost range: €100 per employee per training.
- Health check-ups and screenings: employer responsibility to ensure employee participation in preventive check-ups, or an employer benefit—covering costs for regular health and dental check-ups and other preventive services. Cost range: €100–€455 per employee annually.
- Mental health support services: costs for counselling services, stress management programs. Cost range: €100 per employee annually.
- Fitness programs and resources: gym memberships, and subscriptions to fitness apps. Cost range: €216 per employee annually.

Estimated Costs:

For full implementation, the total cost per employee is estimated to be between €455 and €1,820 annually (one-time cost, repeating every three years).

2.9.7 Measure area 5 – Systemic Changes

Title: Prevention of Age Discrimination, Support for Age Diversity, Generational Mix, and Inclusion in the Workplace.

Description: Support for legislative changes to increase age diversity and generational mix in the workplace, ensuring equal opportunities and fair treatment for employees regardless of their age.

Impact Assessment: Stimulating economic growth by increasing the participation of older individuals in the labour market, thereby contributing to overall stability and reducing dependency rates. Promoting inclusivity and equal opportunities in workplace practices across various age groups, thus supporting a more resilient and age-diverse economy. Ensuring fair practices in the recruitment of candidates and providing equal work opportunities for employees aged 55+, guaranteeing employers offer equal access to job opportunities, training, and career advancement based on the skills, abilities, and potential of employees aged 55+.

Activity 1 – Comply with the provisions set out in the Labour Code, Act No. 311/2001 Coll., and the Anti-Discrimination Act, Act No. 365/2004 Coll., which directly and indirectly prohibit discrimination based on age in employment relationships, career evaluation, workplace qualification advancement, and termination of employment for any legal reason. Clearly define internal documents and mechanisms for effectively monitoring adherence to anti-discrimination principles, including establishing effective sanctions for their violation.

Activity 2 – Analyse the impacts of introducing tax incentives aimed at encouraging companies to employ people aged 55+ to facilitate increased employment in this age group.

Responsible Entity: Labour Inspectorate

Deadline: yet to be determined.

Monitoring: MPSVaR SR

Monitoring Entity: Tripartite (Government, Employers, and Unions/Associations)

Budget and Financing: yet to be determined.

Estimated Costs: yet to be determined.

2.9.8 Summary

The presented measures were extensively discussed during a workshop with key stakeholders, who underscored their importance. Participants highlighted the critical need to promote age management strategies in Slovakia. However, they acknowledged that persuading key stakeholders and actors to prioritise this topic may pose challenges.

Participants emphasised that promoting and supporting part-time employment and flexible work arrangements for older employees is crucial, noting benefits such as increased workforce flexibility and enhanced well-being for older workers. Establishing robust mentoring programs within companies was also highlighted as a key step to ensure seamless knowledge transfer, fostering intergenerational collaboration and maintaining organisational expertise.

Recognising the value of employees aged 50 and over, organisations can leverage their experience and insights to build an inclusive and age-diverse workforce, fostering a culture that values diverse perspectives, enhances collaboration, and drives innovation through generational knowledge-sharing.

When implementing these measures, the broader benefits, such as improved knowledge retention, workforce resilience, and overall sustainability, must be considered. Collaborative efforts with organisations and stakeholders in Slovakia are vital for developing tailored methodologies that address the needs of large, medium, and small enterprises.

The workshop also brought attention to the unique challenges faced by each country within regional clusters. A country persona-based approach was emphasised, with strategies tailored to the socio-economic conditions and cultural contexts of each country, ensuring that the proposed measures are not only effective but also adaptable and relevant to local realities. Overall, we assess that all defined measures are relevant and beneficial.

Implications for the Action Plan

The impact of population ageing and the need for cohesive policy measures

Population ageing has a profound impact on economic, social, and healthcare systems, necessitating cohesive and coordinated actions from policymakers and stakeholders to address the resulting challenges. Ensuring a sustainable future requires supporting systemic reforms and developing policies that can adapt to demographic shifts. **Central to these efforts is strengthening intergenerational collaboration, recognising that older individuals carry valuable experience and skills that can enhance and enrich the work environment for everyone.**

Intergenerational collaboration as a key focus

The IntegrAGE project has identified four representative country clusters, termed "Country Personas," based on various qualitative and quantitative indicators. Slovakia, along with Hungary and Croatia, is part of Cluster C. Detailed analyses have been developed for each cluster, covering aspects such as demographic trends, pension systems, socio-economic conditions, the level of age management implementation, labour market conditions, healthcare systems, and overall well-being (including physical health, mental wellness, and life satisfaction). This comprehensive Cluster C analysis could serve as a valuable resource for policymakers, stakeholders, and organisational managers interested in addressing challenges related to population ageing and an ageing workforce. This analysis offers practical insights and highlights strengths, weaknesses, opportunities, and threats concerning age management and workforce inclusivity. This analysis should be taken into account while developing an Action plan (hereinafter "AP").

Creating an inclusive labour market

Employers and political leaders face the challenge of fostering an inclusive labour market where older workers feel valued, needed, and motivated. This involves creating supportive work environments, offering flexible work arrangements, and implementing mentoring programs that facilitate knowledge transfer between generations. By valuing and engaging older employees, organisations can enhance productivity and leverage the diverse perspectives within their workforce.

To further strengthen the integration of older workers, it is crucial to improve access to education and digital skills training for seniors. This not only boosts their employability but also enhances their quality of life, enabling them to participate more fully in modern work environments. Investments in continuous learning for older employees help bridge generational divides and equip them with the tools needed to adapt to changing labour market demands.

By promoting intergenerational collaboration and mutual respect, we pave the way for a more resilient and supportive community. The benefits of supporting employment for older workers and enhancing their access to skills and education extend beyond individual gains. They contribute to the overall economic stability and productivity of the region. By recognising and acting on the value of our ageing population, we create a society that thrives on diversity, inclusion and shared growth, ensuring a sustainable and prosperous future for all.

Implications for the AP in addressing population ageing

The ageing of the population has far-reaching implications for economic, social, and healthcare systems. To effectively address these challenges, the AP must propose cohesive and coordinated measures aimed at systemic reform and policy development that respond to demographic changes. One of the fundamental aspects of this AP involves **enhancing intergenerational collaboration, given the valuable experience and skills that older individuals can contribute to the workplace.**

Strategic Priorities and Actions for the AP

1) Strengthen intergenerational collaboration:

- **Mentoring Programs:** Encourage the establishment of structured mentoring programs within organisations, pairing older employees with younger colleagues to facilitate knowledge transfer and skill development.
- **Awareness campaigns:** Launch initiatives that promote the value of older employees in the workforce, highlighting their contributions to workplace diversity and organisational resilience.

2) Promote inclusive labour market practices:

- Flexible work arrangements: Advocate for the adoption of part-time and flexible work options for older employees, offering them greater autonomy and improving their work-life balance.
- Supportive work environments: Encourage policies that foster inclusivity and ensure that older workers feel respected, motivated, and essential within their organisations.

3) Enhance Education and Digital Literacy:

- Access to Training: Improve access to lifelong learning opportunities, including digital skills training, for older workers to enhance their employability and adaptability in a rapidly evolving labour market.
- Tailored training programs: Develop and provide training programs specifically suited to the needs and capabilities of older workers, aligning with current industry demands.

4) Collaboration with Stakeholders and Tailored Approaches:

- Country-specific adjustments: recognise the unique challenges faced by different country clusters. For Slovakia (Cluster C), for example, strategies should reflect its specific socio-economic conditions and cultural context.
- Stakeholder engagement: Facilitate collaboration with government bodies, industry leaders, and civil society to ensure that methodologies and initiatives align with the needs of large, medium, and small enterprises.

Implementing these measures within the AP will lead to improved knowledge retention, a more resilient and adaptable workforce, and enhanced economic stability. By prioritising intergenerational cooperation and creating opportunities for older employees, the AP can promote a sustainable and inclusive labour market that benefits all generations.

2.10 Slovenia

2.10.1 Country and regional context

Key strategies

The key strategies and policies related to age management in Slovenia are shaped by national frameworks and supported by European policies. These strategies aim to promote active aging, maintain the employment of older workers, and foster inclusive workplaces that value the experience of the 55+ workforce.

In Slovenia, the Ministry of Labour, Family, Social Affairs, and Equal Opportunities leads efforts to formulate and implement labour market policies that include older workers. These policies are supplemented by the Employment Service of Slovenia, which supports reintegration into the workforce through training and employment rehabilitation programs. Initiatives often include financial

incentives for employers to retain or hire older workers and adjustments to the physical workplace environment to accommodate their needs. Lifelong learning programs are pivotal, helping older employees remain relevant in the labour market, particularly in terms of digital and technology skills.

Slovenia also aligns with broader European strategies, integrating good practices and frameworks from projects like IntegrAGE. Examples include the promotion of intergenerational cooperation, workplace adaptations, and initiatives such as the "Silver Skills Initiative" to improve digital literacy among older workers. These align with EU efforts to address demographic shifts and ensure economic sustainability through the active participation of older adults in the labour market.

Policies are further supported by collaboration with social partners, NGOs, and educational institutions to create a holistic framework for age management. These efforts are bolstered by European guidelines on active aging and inclusion, providing a comprehensive approach to retaining and empowering the 55+ workforce.

Key strategies and policies in Slovenia also emphasize combating age discrimination and raising awareness about the value and contributions of older workers. Public awareness campaigns, combined with enforcement of anti-discrimination laws, aim to shift workplace attitudes and reduce biases that often hinder older employees' career progression. Additionally, flexible working arrangements, such as part-time roles, phased retirement, and teleworking options, are increasingly being adopted to address the specific needs of this demographic.

At the regional and local levels, municipalities and smaller organizations have initiated targeted programmes to address age-related employment challenges. For instance, some regions focus on fostering intergenerational knowledge transfer, creating opportunities for mentorship roles where older workers can share their expertise with younger colleagues. These initiatives are often supported by funding from the European Social Fund (ESF) and align with EU priorities for building age-inclusive societies.

In conclusion, Slovenia's approach to age management combines national and EU strategies, financial incentives, flexible policies, and community-level programmes. Together, they aim to enhance the employability, well-being, and active engagement of workers aged 55+, while also addressing broader societal and economic goals related to aging populations.

Main findings from the country analysis

Slovenia faces significant demographic challenges due to an aging population, with a steady increase in life expectancy and a declining active workforce. While the employment rate of individuals aged 55-64 has improved from 31% in 2011 to 55% in 2022, structural issues persist. Current measures, such as lifelong learning programs and financial incentives for employers to hire or retain older workers, have demonstrated some success. For instance, digital literacy programs and retraining initiatives have

enabled older employees to remain competitive in the workforce. However, the limited reach and insufficient coordination of these programs restrict their broader impact.

The analysis highlighted several key challenges that need to be addressed. These include overcoming technological apprehension among older workers, addressing workplace health and ergonomic needs, and reducing widespread age discrimination, which remains a barrier to employment. Additionally, younger employees often advocate for early retirements, creating tensions around intergenerational job competition. Tailored approaches, such as intergenerational cooperation and mentorship programmes, have shown promise but require stronger implementation and policy support to achieve lasting change.

Despite notable progress, the employment landscape for older workers in Slovenia remains fraught with systemic and cultural barriers. Many employers view investment in older employees as less cost-effective, leading to underinvestment in their training and development. Furthermore, rigid labour laws and limited flexibility in work arrangements hinder the ability of older workers to balance health needs and job demands.

To address these issues, it is crucial to strengthen the implementation of existing policies and introduce innovative solutions. Enhanced collaboration between employers, trade unions, and public institutions could improve workplace adaptability and reduce age-related biases. Expanding the scale and accessibility of lifelong learning initiatives, particularly in digital and technical skills, would further empower older workers to remain active and competitive.

Moreover, fostering intergenerational cooperation through structured mentorship programmes can bridge gaps between younger and older employees, creating a more inclusive and productive work environment. Promoting positive societal attitudes towards aging and increasing awareness of the value older workers bring to the labour market are also vital for driving long-term change. By addressing these challenges holistically, Slovenia can create a more sustainable and age-friendly labour market.

2.10.2 Regional Methodological approach

The regional methodological approach employed for the development of national policy recommendations in Slovenia focused on aligning the process with both local priorities and stakeholders' needs. This approach entailed extensive analysis and collaboration with diverse actors to identify critical areas of intervention that resonate with regional demographics, economic conditions, and societal dynamics.

The process began with defining priority areas based on data and stakeholder input. Four main areas of relevance were identified: societal benefits, employee-focused measures, employer-specific adaptations, and state-level policies. These priorities reflect the overarching goals of fostering job retention for workers aged 55+ while ensuring societal, economic, and individual benefits.

Process and adjustments:

- **Stakeholder engagement and co-creation:** The methodology emphasized the involvement of key stakeholders, including employers, trade unions, NGOs, and public institutions, such as the Ministry of Labour and Employment Agency. Their collaboration ensured that the strategies and measures were contextually relevant and implementable.
- **Workshops and feedback loops:** A co-creation workshop with eight stakeholders facilitated the identification of existing policy shortcomings and the design of actionable measures. Participants contributed to refining existing policies, with a focus on enhancing their effectiveness and inclusivity.
- **Use of best practices:** Insights were drawn from European examples of age management strategies, including flexible work arrangements and skill development programmes. These practices were evaluated for their adaptability to the Slovenian context.
- **Data-driven decisions:** Decisions were informed by comprehensive analyses of work-life balance factors, demographic trends, and labour market challenges specific to Slovenia. For example, findings highlighted the need for measures addressing workplace adaptability, lifelong learning, and mental health support for older employees.

This tailored approach enabled the formulation of recommendations that are pragmatic and considerate of Slovenia's unique regional and economic dynamics.

Main stakeholders and participants

To ensure comprehensive and effective policy recommendations on age management, a quadruple helix approach was employed to identify and engage stakeholders across four primary domains: government, academia, industry, and civil society. This collaborative methodology enabled the inclusion of diverse perspectives and fostered synergies among key actors in Slovenia.

1. **Identification of stakeholders:** the main stakeholders were selected based on their roles, influence, and involvement in age management and workforce integration initiatives. The analysis leveraged existing national policies, labour market data, and stakeholder networks established through the IntegrAGE project and similar past initiatives.

2. Stakeholders by category:

- **Employers:** companies and organisations employing older workers, particularly those implementing age management strategies and workplace adaptations.
- **Public institutions** - these include:
 - **The Ministry of Labour, Family, Social Affairs, and Equal Opportunities**, a pivotal body in formulating labour and social inclusion policies.
 - **The Employment Agency of the Republic of Slovenia (ZRSZ)**, supporting older workers' reintegration through training and rehabilitation programs.
- **Social enterprises:** organisations fostering social innovation and self-employment opportunities for hard-to-employ groups, including workers aged 55+.
- **Non-governmental organisations (NGOs):** advocacy groups such as associations for the elderly, which deliver skill enhancement and support programs.
- **Educational institutions:** adult education and training centers that offer digital and professional skill-building for older employees.
- **(Regional) Development Agencies:** entities like BSC Kranj and RAGOR, which facilitate project-based support for integrating older workers into employment.
- **Trade unions:** advocates for fair working conditions and rights of older workers.
- **Chambers of Commerce:** they act as intermediaries between businesses and stakeholders, promoting the benefits of employing older workers.

3. Stakeholder engagement approach

A stakeholder validation meeting was organised to ensure inclusive representation and active participation. Eight key stakeholders participated, contributing insights into existing measures, their effectiveness, and areas for improvement. This co-creation workshop focused on analysing the positive impacts and identifying gaps for future interventions. The discussions were structured to align with societal, employee, employer, and state priorities.

4. Outcome of the engagement

The engagement reinforced the importance of intergenerational cooperation, adaptation of workplace environments, and active efforts to address ageism. Participants emphasized the need for sustainable and replicable measures, guided by evidence-based practices and continuous stakeholder collaboration.

This integrated approach reflects the commitment of the IntegrAGE project to leveraging the expertise and insights of diverse stakeholders for crafting impactful, inclusive, and sustainable age management policies.

2.10.3 Measure 1: Full dual status – worker and retiree

Description of the measure

Slovenia has a range of measures related to the conditions for both retiring and staying on the labour market. Many of the measures have been developed and put into effect in recent years, promoted by the State, and are accepted by both employees and employers. The State has promoted measures mainly to encourage later retirement, in the face of labour shortages, but also for the social inclusion of the elderly and the stability of the pension system.

In Slovenia, **a full pension and a full salary cannot normally be paid at the same time**, because the pension and invalidity insurance system does not allow people to receive a full retirement pension and continue working full-time at the same time. Pensioners can also work at the same time, but there are certain restrictions and rules that limit many of their options. The proposed measure would allow retired workers to receive a full pension while remaining in full employment and receiving a full salary for their work. This is not ideal for everyone and would perhaps benefit a smaller part of the population, but it is also a measure that would motivate some older people to continue working even after they have met the conditions for retirement and have therefore retired. Potentially, the most interested ones would be people with high pensions who work for personal satisfaction and a visible role in society, but also professionals with specific skills that are in high demand on the market. Potentially, low-pension pensioners would also be interested, as this would improve their material situation.

The introduction of the possibility to work full-time even after retirement and receive a full pension is expected to have a multifaceted impact, covering economic, social and individual aspects. The economic effects would be reflected in an increase in the available labour force, which is in very short supply in Slovenia, and additional revenues from income tax and social security contributions would increase the inflow to the state coffers. The additional income of pensioners would also boost individual consumption, thereby stimulating the local and national economy. The measure would encourage labour force participation among younger and able-bodied pensioners, which often has a positive impact on health well-being, while allowing for a longer and more flexible transition from work to retirement. The desire to work among pensioners in Slovenia already exists, as evidenced by the interest in occasional work among pensioners, which is a popular choice as it allows for additional earnings without a complete break with the pension system. There are many other reasons, from feelings of usefulness, to maintaining routines and social contacts, but also simple economic needs, especially among craftsmen and business owners, which make it easier to pass on a business or trade

to the younger generation. **On the other hand, many** employers in certain sectors (e.g. health, education) often invite retired workers to join them because of a shortage of qualified staff.

Analyses show that many EU countries allow a combination of full employment and full pensions, as this supports the financial stability of individuals and also allows the economy to retain much-needed labour. The conditions, scope of work and tax obligations are, of course, country-specific. In nearby Austria, for example, pensioners can work and receive a pension at the same time, regardless of the amount of work or earnings, and while income from work is taxed, it does not affect the amount of the pension. Similar arrangements exist in Germany, where pensioners can work and receive a full old-age pension if they have reached the statutory retirement age. Retirees who work no longer contribute to the pension scheme unless they voluntarily choose to do so, but they do pay health and other social contributions. This is also the case in France, Sweden, the Netherlands and Italy.

Barriers and preconditions for successful implementation

In Slovenia, pensioners who have fulfilled the conditions for retirement and are receiving a full pension can work or be employed at the same time, but there are certain restrictions and rules about this. A key obstacle to dual status is that while a pensioner may have an employment contract, he/she is not normally allowed to receive a pension. If he/she is employed full-time, the pension is suspended. Pensioners may also work occasionally or temporarily, which is specifically regulated by the Labour Market Regulation Act and allows them to keep their pension and additional earnings, but in this case the work is limited to a maximum of 60 hours per month, and the maximum gross earnings are subject to an annual sum, which is varied by an appropriate regulation setting the amount in a given year

Retired entrepreneurs and craftspeople also have the option of continuing to work, either through their own business, employment or various contracts. However, there are a number of legal restrictions and conditions governing the relationship between work and the receipt of a pension which are not tax favourable and discourage many from making such arrangements.

The fact is that any form of work by pensioners is subject to certain tax and contribution obligations which do not incentivise the choice of dual status. The obstacles stem from the legislation and rules governing pension and disability insurance, the employment relationship and taxation. Underlying all barriers is the requirement that the pensioner must choose between receiving a full salary for work or a full pension. Once a pensioner is employed, he and his employer must pay compulsory contributions to pension, health and invalidity insurance. As the pensioner is already receiving pension benefits, this means additional costs for the employer, which is not attractive for this status and full retirement is usually the choice. Income from work (salary, fees or income from casual work) is of course taxed and if the pensioner receives a pension and works extra, there may also be a higher income tax rate, which reduces the actual net earnings. Status adjustments between worker and pensioner are also complex and employers are mostly reluctant to employ pensioners because of the additional administration and

costs. There are also insufficient financial incentives or tax breaks for employers to hire pensioners, which reduces their willingness to employ older workers

The gap between labour shortages and the ability to integrate the retired and work-ready part of the population is unambiguous. The main obstacle to dual worker-retiree status is the current legislation, which forces pensioners to choose between pensions and full-time employment. At the same time, taxation, work restrictions and administrative barriers are additional challenges that make it difficult to combine the two statuses.

It can be concluded that the introduction of such a measure requires an adjustment of pension, labour and tax legislation. However, many other adjustments are also needed, including adjustments to the working environment (greater job flexibility, ergonomic and physical adaptation of workplaces for older workers with different health needs, education and training). Various incentives would also be necessary (financial incentives for employers, raising awareness among employers and promoting intergenerational cooperation at a broader societal level).

Instruments for implementation

Political will and social dialogue are among the key instruments for implementing the dual status measure. The most important is certainly the legal framework, i.e. the adaptation of pension legislation to allow pensioners to receive their full pension without reduction or additional taxation if they decide to continue working, while also regulating the payment of work-related obligations such as social contributions, health insurance and others. This does not always have to be 100% employment. The receipt of a full pension should not be undermined by an additional working status, which is not administratively restricted but depends on the pensioner's capacity and the employer's needs. It is therefore a question of introducing a flexible working model for full pensioners who want and are able to work. It is about removing the limit on earnings or the number of hours a pensioner can work in casual employment without affecting his pension.

Effective tax incentives, ranging from lower taxation of pensioners' work and reduced income tax rates or contributions for pensioners who continue to work to encourage them to join the labour market, to income tax relief for workers who work beyond retirement age, are also important instruments that should be put in place. Incentives for companies employing pensioners (e.g. exempting part of the social security contributions of employed pensioners) would be welcome.

Another necessary instrument is the introduction of a more transparent dual-status system and clearer rules on the combination of work and retirement, as well as the reduction of administrative barriers to allow a flexible transition between work and retirement.

However, we must not ignore the need for a social consensus and a change in the mentality that work after retirement is desirable and rewarding, and to reduce the stigma that pensioners are "taking jobs

from the young". Information, awareness-raising and good communication with the public on the benefits of full employment and full pensions for the individual, the economy and society as a whole is necessary and inevitable.

Policy actors for implementation

The introduction of full employment after retirement requires a comprehensive approach, involving all stakeholders (government, employers, trade unions, pensioners) in designing solutions that are fair, sustainable and beneficial for all. However, given the nature of the measure described above, it is clear that stakeholders working in the legislative, economic and social policy fields have the most to contribute to the regulation of the dual status of working pensioners.

The government, which is the main decision-maker on strategic orientations and legislative changes, can prepare and submit for decision amendments to laws that will allow a more flexible combination of work and full pension, including full employment status and full pensioner status, which can be used to receive a full pension. It is also the government that can introduce tax incentives for retired employees and the employers who employ them

The active cooperation between the Ministry of Labour, Family, Social Affairs and Equal Opportunities (MDDSZ) and the Pension and Disability Insurance Institute (ZPIZ) is essential.

A regulated status, of course, requires further action by employers, employers' and business associations, as well as trade unions and non-governmental organisations, especially pensioners' associations and, of course, the media, which are indispensable in the implementation of the various laws.

Impact Assessment

The introduction of a dual-status measure, allowing an individual to be both fully employed and fully retired, has several expected effects. These effects vary according to different aspects such as the economy, the labour market, social policy and individual benefits.

The **effectiveness** of the measure is expected to be reflected in a more flexible labour market for older workers and a reduction in skills shortages. The labour force participation of older workers is expected to increase, which among other things increases the possibilities of transferring knowledge and experience to the younger generation. The measure will consequently increase individuals' available resources and thus improve their material situation. Higher income burdens and consumption can also increase government revenue. It is also important **to maintain the social inclusion of the elderly, which gives a sense of belonging and usefulness, and work activity is often associated with better mental and physical fitness and health of the elderly.**

Effective implementation is based on effective social dialogue in the adoption of the measure. In this context, it is essential to take into account the debate of recent years, which has highlighted the futility of limiting the dual status of employed pensioners.

When considering **impact and sustainability**, the measure benefits both older workers by allowing them to remain in the labour market and employers by reducing the shortages of a certain experienced workforce. And of course, there are long-term benefits for society in terms of reduced burdens on social support systems and in terms of better health outcomes for older people

Given that dual status is already partly introduced in Slovenian law and practice, it can be **implemented** quite easily and quickly. However, as already mentioned, political will and social dialogue are essential.

2.10.4 Measure 2: Pre-retirement shorter working hours and full payment of contributions

Description of the measure

In Slovenia, many measures are already in place to gradually reduce the workload, for example by allowing people to work part-time or in other less demanding jobs, which have usually been shown to reduce the sense of loss of identity associated with sudden retirement and to allow better adaptation to new circumstances.

Among the existing measures, we highlight the **action** among younger employees who are balancing their work commitments with parenthood. The measure allows for shorter working hours due to parenthood. The right to work part-time on parental grounds is granted to a parent who is caring for and looking after one child up to the age of three or at least two children up to the age of 8 for the youngest child. Such rights may also be extended to parents of children with special needs, where the age limit of the child may be extended. The measure is governed by labour law (the Labour Relations Act) and family policy legislation (the Parental Care and Family Benefits Act). The beneficiary is paid a salary and contributions by the employer according to the hours actually worked, and the Republic of Slovenia guarantees payment of all social security contributions from the base to full-time, which cannot be less than a pro rata share of the minimum wage. No precise data are available on the financial aspect of this measure, but it is estimated that approximately 5,000 parents benefit from this right and that the cost to the State is no more than €20 million per year.

The measure could reasonably be adjusted for the last 5 years before retirement eligibility. The employee would be allowed to work part-time, which, together with the relevant contributions, would be paid by the employer and the Republic of Slovenia would guarantee payment of all social security contributions from the base to full-time, which cannot be less than a pro rata part of the minimum wage. Of course, this means financially less income for the employee, who would only be paid for the hours actually worked, but for many who would otherwise have retired early or even on disability, or

who would have found it difficult to work full time due to fatigue and illness, such a measure would have enabled them to access a full pension

The advantages of such a measure are many. Shorter working hours in the few years before retirement are likely to encourage older workers to stay in work longer, reducing early retirement and thus the pressure on pension coffers. Shorter working hours also reduce the physical and mental strain on older workers, which can reduce sickness absenteeism and health-care costs. Shorter working hours also allow employees to gradually adjust to retirement and improve their quality of life. By reducing the working hours of older workers, companies could recruit additional younger workers, which strengthens intergenerational cooperation and reduces unemployment among the younger generation, while at the same time the simultaneous employment of an older employee leaving and a younger employee starting work allows for knowledge transfer and mentoring, which also benefits the economy.

Barriers and preconditions for successful implementation

Shorter working time for the period before retirement is already possible in Slovenia and is designed to help all employees gradually transition from active work to retirement. It is therefore designed to gradually reduce the physical and mental strain on older workers while they remain in employment. The measure is regulated in Slovenia by the Labour Relations Act and certain other regulations.

This is the right to work part-time before retirement, when a worker who qualifies for early retirement or is a few years short of full retirement age (usually 5) can apply for part-time work. If an agreement is reached between the employee and the employer, the employee may work fewer hours per week, usually 4 hours per day, with pay proportional to the hours worked, but social contributions for the time not worked are only covered by the state budget in certain cases

The disadvantage of part-time work before retirement is, of course, the lower salary received by the employee, as workers receive a salary and pro-rata contributions according to the actual hours worked. However, all contributions up to the full salary, including pension insurance, which means that the length of service is the same as in full-time employment, and social security would also be covered by the State. The measure is almost certainly not universally available to all professions, as some jobs do not allow for shorter working hours, or employers are burdened with organising work, having to make up for missing hours or reorganise the work process. But it gives employees the opportunity to work, in agreement with the employer, of course.

In addition to its shortcomings, there are many positive effects that could make the measure of the possibility of working shorter hours during the pre-retirement period more widely known and more widely accepted. A gradual transition to retirement improves the quality of life of older people, reduces the risk of health problems and maintains social cohesion and inclusion. For example, it can also

increase employment opportunities for younger generations, as older workers can gradually hand over some of their tasks to younger colleagues. The economic impact is also recognised, as it can also mean that older people work longer, lower absenteeism rates and easier transfer of experience and mentoring, all of which have a positive impact on economic productivity and reduce pressure on social systems.

In Slovenia, there is also the option of registering with the Employment Service 25 months before retirement, which many people use as a "bridge" to retirement. The measure is very well established and is used by many employers and workers, as it allows older workers to move from employment to unemployment with special support and from this status to retirement. It is linked to unemployment insurance benefits and involves specific conditions to be met by both the employer and the employee. The measure is financed by unemployment insurance contributions. However, it is not uncommon for employers and workers to use the measure to terminate a contract by mutual agreement, even if the worker is still fit for work. At the same time, workers eligible for the measure do not usually actively seek new employment, which reduces the effectiveness of the measure as an active employment policy instrument.

The "part-time work before retirement on full pay" measure would introduce the possibility of combining the "part-time work due to parenthood" measure with the "25 months before retirement to an employment service" measure. It would mean abolishing the right to transfer out of employment status 25 months before retirement and transferring the funds used for this purpose to the measure of part-time work before retirement.

A measure that allows people to receive unemployment benefits for up to 25 months before retirement. Precise data on the number of people benefiting from this measure and the total cost to the state are not publicly available. However, it is estimated that in 2016, for example, around 3,000 employees applied to the Employment Service in this way, representing just over 20% of all those who became entitled to an old-age or early retirement pension in that year.

Policy actors and tools for implementation

The instruments for introducing part-time work before retirement, while at the same time repaying contributions up to full salary from the state, need to be comprehensive, as this is the only way to allow an effective transition for workers and to minimise any negative effects on companies. A combination of legislative, financial, organisational and educational measures can ensure that this policy successfully supports older workers while contributing to the stability of the labour market and the social system.

There should be a stronger link with active employment policies, and those covered by this measure should participate to the maximum extent possible in training or mentoring schemes, where they pass on their knowledge to younger workers or help with other socially useful projects. There should also

be a regular practice of drawing up an individualised transition plan to retirement, involving a gradual reduction in work activity and the definition of obligations and responsibilities for such a fixed period.

Financial incentives for employers, for which subsidies should be introduced, would also be an important instrument to keep older workers in part-time jobs adapted to their abilities, rather than sending them to the labour market.

Of course, the measure requires the preparation and adoption of legislative instruments, i.e. the regulation of the right of older workers to part-time work before retirement in the Working Conditions Act. It should regulate the age limit for exercising the right (e.g. 5 years before retirement), the minimum number of hours to be worked (e.g. part-time), the possibility of an individual contract between the employer and the worker to adjust working conditions, and many others.

Financial instruments include government subsidies for social contributions, subsidies or tax breaks for employers to allow employees to work part-time before retirement, and **income incentives for workers** for income lost due to part-time work, which must be financed by agreement by the government or the employer.

Awareness-raising, education and counselling instruments are also important, as is the wider social promotion of such action through the media.

Impact Assessment

The wider societal impact of shorter working hours for older workers in the way set out in this proposal would have important implications for individuals, society and the economy. Above all, and in all respects, it would significantly improve the quality of life of employees before retirement. However, the measure needs to be considered very carefully to ensure that it does not have too large a financial impact on the budget and that it does not lead to too many inequalities between employees in different sectors. A comprehensive strategy involving the cooperation of the state, employers and workers is key to the success of this measure.

The **effectiveness** of the measure is expected to be felt by employees and their families: From better health and well-being (reduced workloads will help improve the physical and mental health of older workers, and longer periods of activity without excessive stress will extend healthy life expectancy), to making such a gradual transition to retirement, many older workers with reduced workloads would be able to devote more time to their families, including supporting children and grandchildren, and increasingly also elderly family members, preventing the high institutionalisation of elderly care that is becoming an increasing problem in our ageing society.

The impact and effectiveness of such a defined and enabled measure would also be significant for the economy and society, as such a measure would reduce absenteeism, which is a major problem in our

system. Many older workers would also stay longer in the labour market, allowing companies to maintain the level of their workforce and better transfer knowledge and experience to younger generations. Of course, it is true that the state would have to provide financial subsidies to cover social security contributions, which would be a burden on the public budget. A large part of these funds could also be poured into a measure that is already in place (the possibility of registering with the Employment Service 25 months before retirement) and has fallen into disuse in many contexts.

The **effectiveness of implementation** is based on effective social dialogue in the adoption of the measure.

When considering **impact and sustainability**, the measure benefits both older workers by allowing them to remain in the labour market and employers by reducing the shortage of experienced labour. And there are long-term benefits for society in terms of reduced pressure on the health and long-term care coffers.

Given that part-time work before retirement is already a legal category that is rarely used in practice, the proposed changes would make the measure more feasible and, in particular, more attractive and useful for a certain segment of the population. While this does not yet guarantee easy **feasibility**, the measure can be introduced fairly quickly in legislation and in practice. As already mentioned, political will and social dialogue and the provision of financial resources are certainly needed.

2.10.5 Measure 3: Single information platform for 55+ jobs

Description of the measure

Our companies already have a number of measures and incentives to keep older workers in their jobs. However, there is a distinct lack of transparency about these measures and many companies, let alone employees, cannot find their way to them. In Slovenia, the share of SMEs is high at 99.8%, within which micro enterprises, i.e. those with up to 10 employees, account for more than 93%, small enterprises with 10 to 50 employees account for around 5% and medium-sized enterprises with up to 250 employees account for around 1.8%. Small and medium-sized enterprises often lack the human and financial resources to research and implement measures for older employees. A centralised platform presenting in one place the possibilities for pre-retirement employees and employers who have or would like to recruit 55+ workers would greatly facilitate access to key information and procedures that are currently scattered in different environments. At the same time, such a platform should also be a hub for a variety of online content on the advantages and disadvantages faced by employees and employers with 55+ employees. The fact is that there are many organisations and projects in Slovenia working on this content, but there are too few links between them, which is also why a lot of good content does not reach the right audience and have the right impact.

Such a platform would be a powerful instrument for strengthening the employment of older people and ensuring the long-term competitiveness of the Slovenian labour market. At the same time, it would also be a good source of information for employees facing retirement in the coming years, who would find it very helpful to prepare for it and to have a choice of options, all gathered in one place.

Barriers and preconditions for successful implementation

Given the dispersion of information on possible programmes and measures implemented in Slovenia to preserve the jobs of older workers, the benefits of a single information platform providing access to comprehensive information on possible measures to preserve the jobs of older workers would be significant. Such a platform could address many of the current challenges faced by businesses, older workers and public institutions. It would also help to improve communication between employers, employees and institutions offering support for older workers.

Currently, information on subsidies, legislation, training programmes and good practices is scattered among different institutions (Employment Service, ministries, chambers of commerce, etc.), making it difficult to access for SMEs and employees, as well as for large companies and all those in need of such information. A centralised source of information would also allow policy makers to have a better insight into the needs and results of actions and to design targeted strategies.

A platform set up and functioning in this way would allow a better understanding of measures such as subsidies for job adjustment, training co-financing programmes and counselling for older workers.

The platform should be functional and offer an overview of current measures (national, regional, European) and incentives. It should also offer tools for older workers in one place, such as career advice, information on retraining or self-employment, and an overview of access to courses, webinars and mentoring tailored to older people.

The development and operation of a single information platform to review measures to safeguard jobs for the over-55s may face several obstacles, ranging from technical and organisational to financial and legal. There would undoubtedly be difficulties in linking the existing systems and databases of the various institutions. The most important work on such a platform comes, of course, once it has been set up, i.e. in its continuous updating and maintenance, which requires advanced technical solutions, professional staff and, of course, a responsible operator. The platform could fall victim to political changes or changes in priorities, which would jeopardise its long-term sustainability. It could also be hampered by a lack of cooperation and poor coordination between different institutions such as employment services, ministries, NGOs and employers' organisations. The different policies and measures naturally involve a lot of administrative procedures, which makes it difficult to easily integrate into the platform.

The development of such a technology platform and the establishment of its functionality requires significant initial funding, as well as ongoing financial support for maintenance, upgrades and promotion of the platform.

Policy actors and tools for implementation

The platform would only be effective if it brought together businesses, trade unions, educational institutions, public services and NGOs to work together more effectively and implement measures related to older workers.

It would therefore be necessary to bring together institutions, employers, trade unions and various NGOs. The measure could not, of course, be implemented without adequate resources from European funds, public-private partnerships or dedicated state funding. However, the platform set up should establish a high presence among all the players and make itself visible as a focal point for anyone who wants any information related to older workers and the opportunities offered by the system. The platform should therefore be very well communicated to all publics.

Such an information platform should be developed by the state for the benefit of companies and employees, linking institutions such as the Employment Service, the Ministry of Labour, Family, Social Affairs and Equal Opportunities and business associations. The platform could be financed from public funds, European funds or through public-private partnerships. It could, of course, use funding from the European Social Fund (ESF+), both for development and for the necessary maintenance of the platform's relevance.

Cooperation between national institutions, local authorities, business and trade union associations and international organisations is crucial for the successful implementation of the Platform. Key actors are the government (in particular the relevant ministries: Ministry of Labour, Family, Social Affairs and Equal Opportunities, Ministry of Economy, Tourism and Sport, Ministry of Digital Transformation and Ministry of Education) and the Employment Service. To a certain extent, it is also necessary to involve municipalities and, in particular, regional development agencies, of which there are 12 in Slovenia and which are key institutions for promoting coherent and sustainable development at regional level. Their tasks include the preparation, coordination, monitoring and evaluation of regional development programmes and the implementation of other development tasks in the public interest. Synergy between all these stakeholders is essential for the successful establishment of the Platform and its long-term operation

An important player in the implementation of such a project is, of course, the various employers' organisations and associations, such as the Chamber of Commerce and Industry of Slovenia, the Chamber of Commerce and Industry of Slovenia and, of course, individual employers. The European Union and its funding from European funds (e.g. the European Social Fund, the Just Transition Fund) will also be an extremely important player. Supporting actors include trade unions, NGOs and research

institutions with research on the effectiveness of measures and on the needs of older workers and support for the development of training programmes and tools.

Without the political support to pass the necessary legislation and the budgetary resources from political parties and parliament, such a measure is virtually unrealistic.

Awareness-raising, education and counselling instruments are also important, as is the wider social promotion of such action through the media.

Impact Assessment

The creation of a single information platform would not only have direct benefits for older workers and the companies that employ them. The effectiveness of such a platform would be demonstrated by a marked increase in information and awareness, and thus in improved employment opportunities for the 55+ workforce. Older workers would gain easy access to information on measures, subsidies, retraining programmes and other opportunities, reducing their unemployment and easing their transition to retirement. The platform would simplify and thus increase the transparency of the different measures, allowing the economy to benefit from different measures and aids for both employment and retention of older people in the workplace.

The transparency of the platform would allow for the effective implementation of all measures adopted and in force in the country, as well as the possibility to monitor and analyse their effectiveness, and the data collected on the platform would be a valuable resource for the design of new policies. The platform would also encourage cooperation between state institutions, employers, trade unions and other actors.

When considering impact and sustainability, the Platform offers many answers, but surely the most important is maximum transparency of the different policies, measures and how they can be used.

The establishment and operation of a single information platform for older workers in Slovenia is feasible, but requires strong political support, successful acquisition of funding, cooperation between stakeholders and targeted measures to promote digital literacy among all stakeholders targeted by the platform. With the right planning and involvement of relevant stakeholders, the platform could become an effective tool to improve the labour market position of older workers and at the same time an effective tool for business and their human resources policies regarding recruitment. Above all, it would benefit the system as a whole by eliminating the dispersion of information and the implementation of various measures which, due to their lack of transparency, do not achieve the results they could otherwise.

2.10.6 Summary

In Slovenia, several measures have been introduced to support the employment and well-being of individuals aged 55 and above. These measures focus on maintaining workforce participation, improving job accessibility, and fostering a more inclusive labour market.

The **FULL DUAL STATUS – WORKER AND RETIREE** measure enables older employees to combine work with partial retirement, ensuring financial stability and a smoother transition. While it enhances work-life balance and prolongs employment, its success depends on addressing regulatory complexities and providing employer incentives through collaboration with policymakers and social security institutions.

The **Pre-retirement SHORTER WORKING HOURS AND FULL PAYMENT OF CONTRIBUTIONS** measure allows older employees to reduce working hours while retaining full social security contributions. This supports their health and work-life balance while preventing early retirement. Effective implementation requires employer engagement, financial sustainability, and clear legal frameworks.

The **SINGLE INFORMATION PLATFORM FOR 55+ JOBS** offers a centralized hub for job opportunities, reskilling programs, and career support, improving employability and facilitating smoother transitions. Challenges include accessibility, digital literacy, and long-term employer participation.

Overall, these measures present significant opportunities to extend working lives, reduce pension system pressures, and leverage the experience of older employees. However, challenges such as regulatory barriers, employer perceptions, and financial constraints must be addressed through multi-stakeholder collaboration and targeted awareness campaigns.

Implications for the Action Plan

To maximize the impact of these measures, the action plan should promote flexible working models and enhance digital skills tailored to older workers. Efforts should focus on reaching underrepresented groups, such as those with outdated skills or from disadvantaged areas. Strong collaboration between government, businesses, and communities is essential for effective implementation and long-term sustainability.

3 Cross-country comparison

3.1 Comparison

The aging workforce is a common challenge across Europe, with countries implementing diverse strategies to enhance the employability and well-being of older workers. This section presents a comparative analysis of approaches taken by different countries, including Bulgaria, Croatia, and

Slovenia, which recently introduced new policy measures. The comparison categorizes these approaches into five clusters based on policy orientation: flexible work arrangements, health and well-being programs, lifelong learning and digital upskilling, entrepreneurship support for older adults, and awareness-raising and intergenerational cooperation.

Cluster 1: Flexible Work Arrangements and Employment Retention

Countries: Austria, Bulgaria, Croatia, Czech Republic, Germany, Hungary, Slovenia

Flexible work arrangements play a key role in extending the working lives of older employees while ensuring their well-being. In Slovenia, the Pre-retirement Shorter Working Hours and Full Payment of Contributions measure allows employees nearing retirement to transition gradually by working part-time while retaining full social security contributions. Similarly, Bulgaria has introduced a Flexible Hybrid Work Model, allowing older workers to combine remote and in-office work, enhancing work-life balance and reducing commuting stress. Croatia has focused on Active Employment Measures and Job Retention, which include subsidies and training programs to help older employees stay in the labor market longer.

Policy Recommendation: Governments should encourage businesses to offer flexible work arrangements by providing tax incentives and funding programs. Policymakers should also work to ensure that part-time work and phased retirement plans do not negatively impact social security benefits, allowing older workers to extend their careers without financial penalties.

Cluster 2: Health and Well-Being Programs

Countries: Bulgaria, Serbia, Slovakia, Germany, Slovenia, Croatia

Several countries have adopted health and well-being initiatives to sustain older workers in the labour market. Slovenia's Full Dual Status – Worker and Retiree measure enables individuals to continue full-time employment while receiving a full pension, promoting social inclusion and reducing the negative psychological impact of sudden retirement. Bulgaria has implemented Health Insurance Programs for Employees 55+, providing extended medical care, mental health support, and preventive health measures. Croatia's Workplace Adaptation and Health Support Initiatives aim to improve occupational safety and mental well-being in the workplace.

Policy Recommendation: Employers should implement targeted workplace health programs, including ergonomic adjustments and regular health check-ups, to enhance the long-term productivity of older workers. Governments should offer subsidies to companies investing in age-friendly workplace adaptations.

Cluster 3: Lifelong Learning and Digital Upskilling

Countries: Austria, Bulgaria, Slovenia, Germany, Hungary, Croatia

Digital skills training is essential for older workers to remain competitive. Slovenia integrates the Silver Skills Initiative, which aligns with EU-wide efforts to boost digital literacy. Bulgaria has developed Continuing Education Programs for Digital Competencies, offering free and subsidized digital training courses to older employees to improve their adaptability in a changing job market. Croatia, meanwhile, has prioritized Employer Education for Age-Inclusive Workplaces, ensuring that businesses provide digital upskilling programs for their older workforce.

Policy Recommendation: National governments should allocate dedicated funding for lifelong learning initiatives, particularly for digital upskilling programs. Employers should be incentivized to provide training opportunities, ensuring that older workers remain competitive in evolving industries.

Cluster 4: Entrepreneurship Support for 55+

Countries: Czech Republic, Slovakia, Slovenia, Croatia, Bulgaria

Entrepreneurial support measures provide older individuals with opportunities to remain active in the labour market through self-employment. Slovenia has initiatives that support older entrepreneurs in transitioning from full-time employment to part-time business ownership, similar to Slovakia's funding for start-ups by individuals aged 55+. The Czech Republic and Croatia offer financial support for older workers starting small businesses. Bulgaria is fostering Silver Economy Initiatives, encouraging older adults to enter entrepreneurship through specialized training and financial incentives.

Policy Recommendation: Policymakers should develop tailored financial support mechanisms for older entrepreneurs, including grants and tax breaks. Business mentoring programs connecting experienced professionals with new entrepreneurs should be expanded to facilitate knowledge transfer and business continuity.

Cluster 5: Awareness-Raising and Intergenerational Cooperation

Countries: Slovenia, Austria, Serbia, Slovakia, Bulgaria, Croatia

Public awareness campaigns and intergenerational mentoring programs play a critical role in addressing age discrimination. Slovenia's Single Information Platform for 55+ Jobs serves as a centralized resource for job opportunities, training, and career transitions. Bulgaria has launched Public Awareness Campaigns for Age-Friendly Workplaces, aiming to reduce stereotypes and promote inclusivity. Croatia has taken a similar approach, with national initiatives focusing on employer education and positive narratives surrounding older workers.

Policy Recommendation: Governments should run continuous public awareness campaigns to combat ageism and promote intergenerational knowledge transfer. Employers should be encouraged to adopt mentoring programs where older employees train younger colleagues, fostering inclusive workplaces.

Cross-Cluster Policy Implications

Harmonization of Best Practices

Countries can enhance their age management strategies by systematically sharing and adapting successful models. Notable examples include Austria's partial retirement schemes, which enable phased transitions from work to retirement, and Germany's lifelong learning programs, which focus on digital upskilling and intergenerational knowledge transfer. Encouraging cross-national adaptation of these best practices can bridge skill gaps and extend workforce participation.

EU-Level Support and Policy Coordination

Strengthening EU funding mechanisms for age management policies—particularly in areas such as health promotion, ergonomic workplace adjustments, and digital upskilling—will be critical for ensuring a sustainable, resilient labour market. Additionally, harmonizing national policies under a common EU framework can facilitate scalability, efficiency, and comparability of implemented measures across member states.

Multi-Stakeholder Collaboration and Implementation

The effective implementation of age management policies requires coordinated action among key stakeholders, including government agencies, employers, trade unions, educational institutions, and civil society organizations. Establishing cross-sector advisory boards or task forces can enhance policy alignment, ensure employer buy-in, and address sector-specific challenges in integrating older workers.

Monitoring, Benchmarking, and Impact Assessment

Developing regional benchmarks and standardized indicators is essential for assessing the effectiveness of age management initiatives. Policymakers should adopt evidence-based approaches, leveraging longitudinal studies, employment trend analyses, and qualitative stakeholder feedback to refine existing policies and ensure continuous adaptation to demographic and labour market shifts.

3.2 Conclusion

The cross-country comparison highlights key trends and best practices in age management. Slovenia's recent initiatives—particularly its dual status employment model, gradual retirement scheme, and centralized information platform—demonstrate a balanced approach to workforce retention and social inclusion. Bulgaria's flexible hybrid work model and digital skills training initiatives further support an

adaptable aging workforce, while Croatia's active employment measures and employer education programs strengthen workforce participation.

While flexible work policies and lifelong learning remain common strategies, the comprehensive measures in these countries offer integrated frameworks that could serve as models for other nations facing similar demographic challenges. For policymakers, the success of these initiatives depends on effective stakeholder collaboration, financial sustainability, and continued efforts to combat age-related biases in the labour market. Strengthening cross-border cooperation and knowledge exchange can enhance the effectiveness of age management policies across Europe, ensuring a resilient and inclusive workforce for the future.

4 Appendices

4.1 Austria

Figure 8: Pictures from the stakeholder meetings



Source: own processing

4.2 Bosnia and Herzegovina

n/a

4.3 Bulgaria

Figure 9: Pictures from the stakeholder meetings





Source: own processing

4.4 Croatia

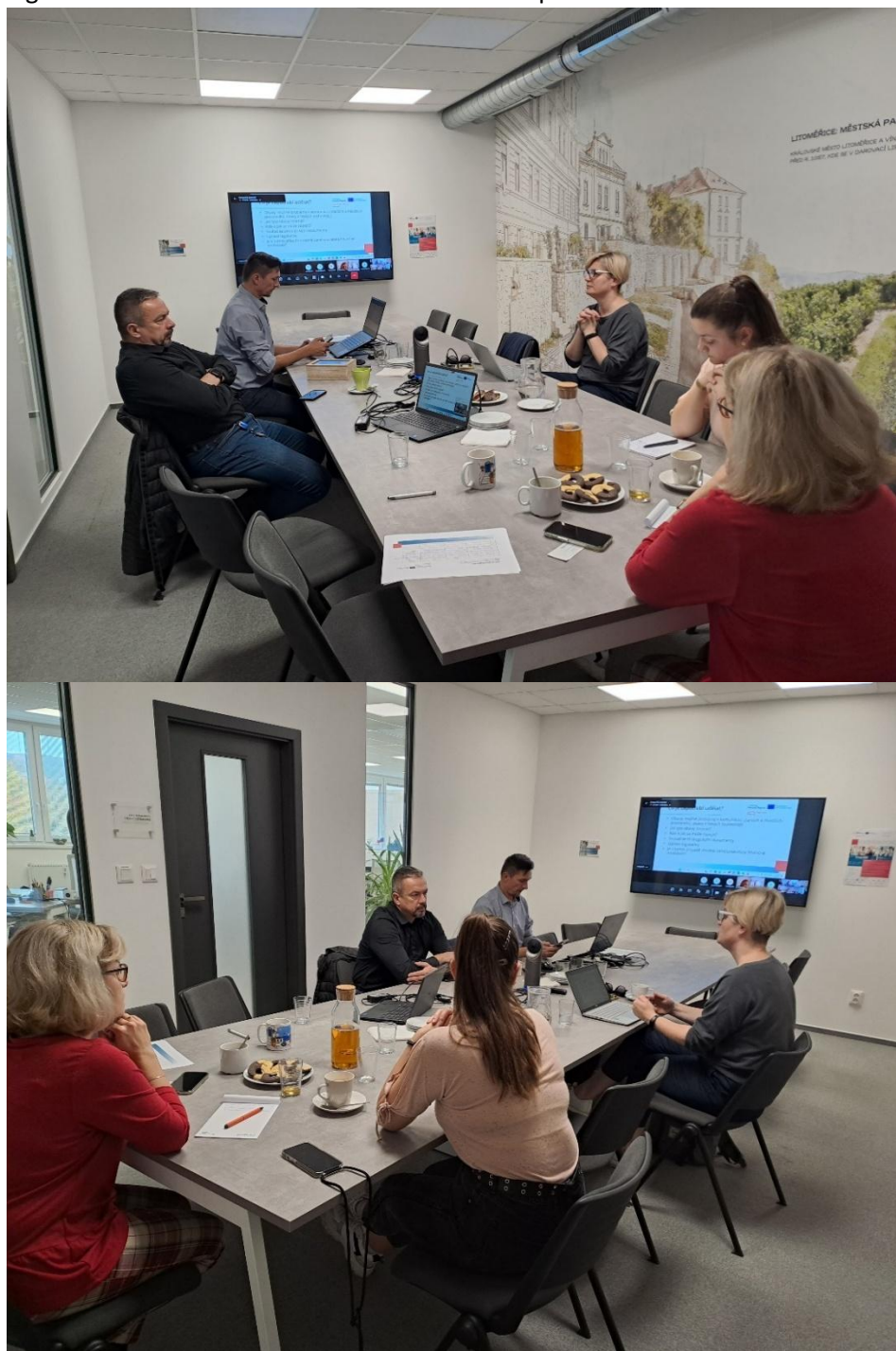
Figure 10: Pictures from the validation workshop



Source: own processing

4.5 Czech Republic

Figure 11: Pictures from the validation workshop



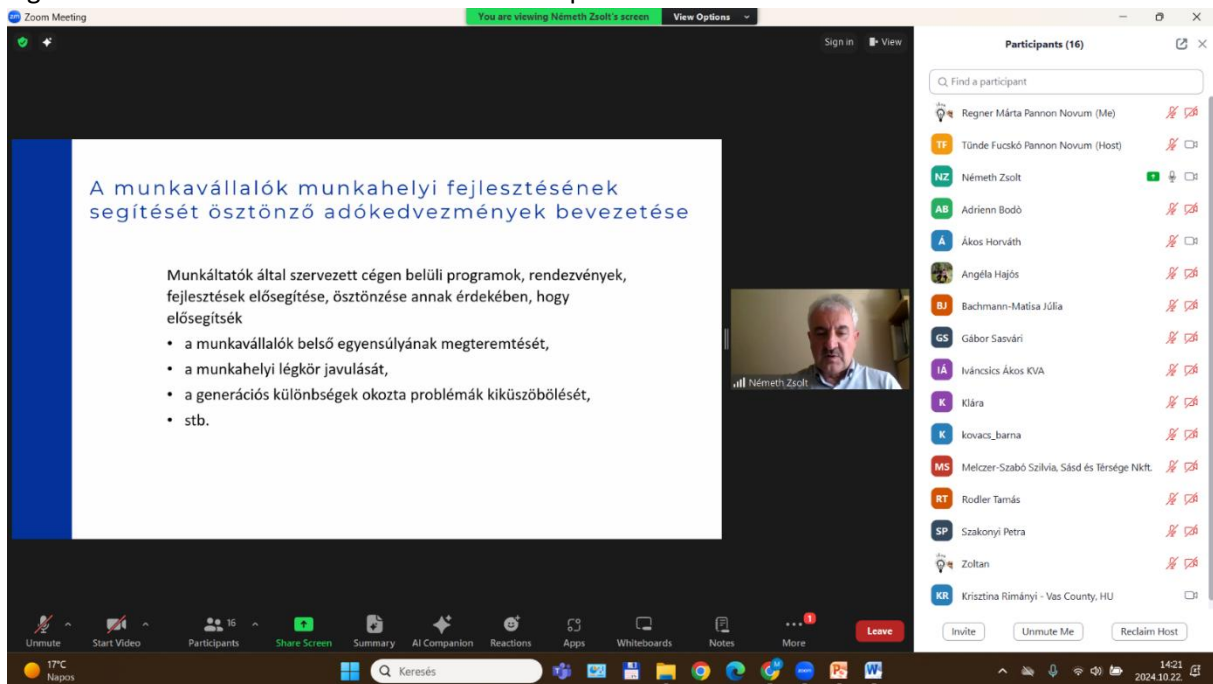
Source: own processing

4.6 Germany

n/a

4.7 Hungary

Figure 12: Pictures from the validation workshop



Source: own processing

4.8 Serbia

Figure 13: Pictures from the validation workshop



Source: own processing

4.9 Slovakia

Figure 14: Pictures from the validation workshop



Source: own processing

4.10 Slovenia

n/a