

# Changing places: Mid-career review and internal mobility





# Changing places: Mid-career review and internal mobility



**When citing this report, please use the following wording:**

Eurofound (2016), *Changing places: Mid-career review and internal mobility*, Publications Office of the European Union, Luxembourg.

---

**Author:** Jean-Marie Jungblut

**Research managers:** Jean-Marie Jungblut and Robert Anderson

**Other contributors:** Prof. John Arnold (questionnaire)

**Eurofound project:** Changing places: Mid-career review, internal mobility and intergenerational initiatives to extend working life

---

**Luxembourg: Publications Office of the European Union**

**Print:** ISBN: 978-92-897-1443-3

doi:10.2806/086539

TJ-04-15-951-EN-C

**Web:** ISBN: 978-92-897-1442-6

doi:10.2806/42599

TJ-04-15-951-EN-N

The European Foundation for the Improvement of Living and Working Conditions (Eurofound) is a tripartite European Union Agency, whose role is to provide knowledge in the area of social and work-related policies. Eurofound was established in 1975 by Council Regulation (EEC) No. 1365/75 to contribute to the planning and design of better living and working conditions in Europe.

© European Foundation for the Improvement of Living and Working Conditions, 2016

For rights of translation or reproduction, applications should be made to the Director, European Foundation for the Improvement of Living and Working Conditions, Wyattville Road, Loughlinstown, D18 KP65, Ireland.

**European Foundation for the Improvement of Living and Working Conditions**

**Telephone:** (+353 1) 204 31 00

**Email:** [information@eurofound.europa.eu](mailto:information@eurofound.europa.eu)

**Web:** [www.eurofound.europa.eu](http://www.eurofound.europa.eu)

**Europe Direct is a service to help you find answers to your questions about the European Union.**

**Freephone number\*:** 00 800 6 7 8 9 10 11

\*Certain mobile telephone operators do not allow access to 00 800 numbers or these calls may be billed.

**Printed in Luxembourg**

**Cover image:** Shutterstock

# Contents

	<b>Executive summary</b>	<b>1</b>
	<b>Introduction</b>	<b>3</b>
	Aim of the study	3
	Methodology	4
	Policy framework	5
	Previous research	9
	Structure of the report	12
<b>1</b>	<b>Investigating career trajectories and transitions</b>	<b>13</b>
	Defining careers	13
	Internal labour markets	13
	New perspectives on careers	15
	Career counselling fundamentals	17
	Tenure and the number of jobs held over a working life	19
	Job endings and bridging jobs	24
<b>2</b>	<b>Arduous work: its implications for career and work sustainability</b>	<b>27</b>
	Defining arduous work	27
	Evidence on arduous work in Europe	32
<b>3</b>	<b>Retention strategies for workers engaged in arduous work</b>	<b>37</b>
	Mixed measures introduced by social partners	38
	Public initiatives focusing on changing the working conditions of older workers	44
	Policy agendas aimed at keeping older workers in work longer	46
<b>4</b>	<b>Mid-career review in practice</b>	<b>49</b>
	Introduction to the national-level case studies	52
	Flemish career guidance programme	52
	French Labour Code Article L6312-1	53
	UK pilot study on MCR	56
	Concluding remarks on the national case studies	57
<b>5</b>	<b>Conclusion</b>	<b>61</b>
	<b>References</b>	<b>65</b>
	<b>Appendix: The Twenty-Twenty Mid-Career Review</b>	<b>75</b>

# Country codes

## EU Member States

AT	Austria	FI	Finland	NL	Netherlands
BE	Belgium	FR	France	PL	Poland
BG	Bulgaria	HR	Croatia	PT	Portugal
CY	Cyprus	HU	Hungary	RO	Romania
CZ	Czech Republic	IE	Ireland	SE	Sweden
DE	Germany	IT	Italy	SI	Slovenia
DK	Denmark	LU	Luxembourg	SK	Slovakia
EE	Estonia	LT	Lithuania	UK	United Kingdom
EL	Greece	LV	Latvia		
ES	Spain	MT	Malta		

# Executive summary

## Introduction

Most social and economic policies advocating the extension of working life emphasise both that the statutory retirement age must increase to 67 and that the effective retirement age should increase. Extending working life is one of the strategies to avoid old-age poverty and to reduce state expenditure on pensions and welfare.

People need to work longer – and frequently would like to work longer. However, the type of work people are doing may not be suitable for older workers; in addition, their skills may no longer be in demand. To effectively extend working lives, the future needs of middle-aged workers need to be anticipated, with reflection starting well before workers' choices become limited and change is no longer feasible. The issue is particularly important for those engaged in arduous work.

This report examines the merits of reviewing workers' career status in mid-career and the options they have in order to stay in work longer. It presents literature from economics, social science and psychology regarding career and vocational counselling. It gives estimates on the length of jobs, average tenure and eventual tenure of so-called lifetime jobs and job tenure for those exiting the labour market, based on data from the EU Labour Force Survey. The report goes on to describe legislation and strategies aimed at keeping workers with arduous jobs in employment longer. And it ends by summarising evidence on the implementation of career checks in three countries and discussing the findings from eight company case studies.

## Policy context

The European Commission's 2012 White Paper on pensions highlights the challenges of demographic ageing for the sustainability of adequate pension systems. Statutory retirement ages have been raised and early exit from the labour market discouraged. The key issue is to develop strategies to keep people in employment without negatively affecting their health and well-being.

## Key findings

The labour force in Europe is projected to decrease by an average of two million every year between 2010 and 2030. This represents a loss of 1% of its current size per year for 20 years. Yet, in many countries, most workers still retire too early. They often do so not because they want to, but because they feel compelled to do so and

do not have other options. The nature of their work and the work environment do not allow them to stay; the drivers can be both physical and psychological.

## Careers

Even though most new jobs end early, the majority of workers end up having long employment relationships with the same employer. Continuous, long-term, regular employment relationships are still the norm across Europe, and the evidence suggests that most people retire from a job they have held for over 20 years. Indeed, there are signs that the phenomenon of long-term employment relationships may even intensify in the future. Both employers and employees have an interest in achieving long-term employment relationships as they yield mutual benefits.

## Workers engaged in arduous work

Some 9%–15% of workers in Europe are occupied in what can be termed 'arduous' jobs – jobs that are intense, dangerous and unhealthy or unsustainable. Research shows that these workers are significantly more likely to leave work earlier than other workers.

In most countries, the options for those engaged in arduous work to take up early retirement have been reduced substantially. Many strategies nowadays enable these workers to keep working longer by reducing their workload or working time or by enabling them to change occupation.

## Career checks at national level

Career checks or mid-career reviews (MCRs) are an assessment of workers in their workplace and should not be confused with active labour market policies such as career (re)orientation for the unemployed. MCRs should be done in companies and organised by companies, although carrying out an MCR is best left to a partner such as a trade union representative or an external provider. This helps to overcome the trust issue between employers and employees.

While it is in everybody's interest that MCRs are conducted in a structured and professional way, human resources departments or professional service agencies do not always have the capability to do this. An MCR should be impartial and neutral from a human resources perspective.

A legal requirement to perform an MCR does not necessarily guarantee that it will happen. To instigate such a practice in companies, social partners would have to take on the role of facilitator.

## Company practices

Companies' attitudes towards retaining older workers are generally becoming more positive. To avoid accusations of discrimination by singling out older workers, however, employers are more inclined to adopt a general policy based on the life cycle than an MCR. There is a need for companies to:

- become informed about age-management practices;
- take other factors (health, family and care) into account, rather than just working conditions and skills;
- allow older workers more flexibility with working time arrangements and task assignment.

## Policy pointers

Retaining workers is becoming a critical concern for employers. Most companies have no policies in place to deal with demographic ageing and possible labour shortages in the years to come – an important issue that need to be addressed.

Age management and a life cycle approach to work are key solutions to the problems facing employers. Collective agreements seem to be an appropriate way to incorporate them into company practices.

Options for workers engaged in arduous work and looking for a career change include:

- reorientation towards other professions, with support from employers and the employment service agencies;
- partial retirement or reduced hours with compensation;
- career guidance;
- age-management strategies;
- a shift into mentoring or coaching;
- participation in knowledge management and intergenerational transfer of knowledge.

MCRs offer a timely way to check the worker–job match in order to identify whether action (such as training) is needed to ensure that the workers' skills continue to match the job demands or whether a change in tasks or career is required.

MCRs can also help to improve the worker–workplace fit and preserve or increase a worker's employability, and so are in the interests of employers too.

While MCRs should cover all key aspects of work, of particular importance are health, skill levels, work–life balance, personal finances, pension entitlement and knowledge management.

MCRs need to have a connection with collective practices as well as with strategies such as coaching, employer or state intervention, and age-friendly human resource management practices. Key aspects of working life to be covered by MCRs include:

- a person's physical and psychological capacity to continue doing their current work;
- financial imperatives (or not) to stay in work;
- the wish (or not) to continue in the current line of work;
- the likely demand for the occupation over the next 15–20 years;
- the likely alternative occupations (or specialist niches in one's current occupation) and how to get there;
- the possible need to move between organisations or to self-employment;
- adjustment strategies to stay productive and fulfilled in the current and future jobs.



# Introduction

## Aim of the study

Extending working life is one of the strategies to avoid old-age poverty and to reduce state expenditure on pensions and welfare. As workers will have to, and mostly want to, stay in employment for longer, they may need to review and rethink their career ambitions and options. The changes in the age structure of the working population mean that this is not only a demand-side issue of worker retention (for example, motivating employers to keep older workers employed). Given that the 'baby boomers' are now exiting the labour market en masse at a time when there are falling numbers of younger workers to replace them, this will soon enough become a supply-side problem.

Around one-third of all workers aged 50–59 feel they will not be able to perform their current job at the age of 60 (Eurofound, 2012b). The ability to continue to work later into life varies across sectors and occupations: older workers with physically demanding jobs more often think they will not be able to do their current job when they are 60. For example, craft and trade workers, plant and machine operators, and workers in elementary occupations are more negative about their ability to continue in their job than managers, professionals and technicians.

For Member States to enable workers to stay in employment longer, however, there needs to be a series of adjustments in the labour market and in working conditions for workers. This also means it will be necessary to invest in the education and training of that segment of the workforce that traditionally has very low rates of participation in training. Workplaces and working time arrangements will also need to be adapted so that staying in the labour market is acceptable for workers of a certain age. Previous Eurofound research has shown that in order to keep older workers in employment longer, their work–life balance has to be improved so that they can fulfil their family responsibilities (Eurofound, 2006a, 2011, 2012a, 2015a). It has to be stressed that such issues are valid not only for older workers but for workers of all ages.

One way to achieve better inclusion of workers as they age is to support them to change their work role. Some companies have introduced age-management policies that allow tasks to be revised and changes made to the job, or to the career, if necessary.

Career change is best used as an anticipatory measure; in other words, it should be a policy measure that is planned some time in advance, before it is unavoidable or too late. One way of implementing such an

anticipatory measure is the introduction of mid-career reviews (MCRs). A systematic check of the fit between the worker and the workplace could enable employers and their staff to think about career flexibility well ahead of time.

Anticipating career change is advisable not only for workers in arduous jobs but for all workers so that their work tasks will better match their abilities. MCRs, already applied on a national level and in some private companies across Europe, could become a standard instrument of human resource management (HRM). Moreover, employment offices should implement more strategies for career orientation – or guidance, as it is more commonly called in Europe – to help individuals to qualify for and find jobs that they can do until retirement age.

In this context, a perspective covering the whole of working life is becoming more and more necessary as the standard linear biography model becomes increasingly obsolete (see also European Commission, 1997). The life course perspective, as presented by Eurofound (2003, 2005, 2006b), is

*an analytical framework that aims to highlight the developmental and dynamic components of human lives, institutions and organisations. ... Another important dimension of the life course approach is its attempt to take a holistic view, so that the analysis no longer views specific events, phases or demographic groups as discrete and fixed but considers the entire life trajectory as the basic framework for policy analysis and evaluation.*

(Eurofound, 2006b, p. 2)

The consequences of economic, social and sociocultural change on the life course can be summarised as follows (Eurofound, 2006b, p. 5).

- The standard working time options that were designed in a totally different historical, economic and societal context (with full employment, long tenure, the male breadwinner model and shorter life expectancies) are not valid anymore.
- The current 'de-standardisation' of the life course is partly related to individualisation and coincides with dramatic changes in the economic environment (including globalisation, increasingly competitive dynamic markets, and high and persistent unemployment).
- There has been a shift in companies' work organisation and HRM, with more fixed-term contracts and temporary agency work as well as more flexibility.

- Current working time and income options have not been designed from a life course perspective but respond to either a company's short-term requirements or are intended to cope with individual time constraints due to other obligations (such as parenting, caring and so on).

The ideal types of work biographies described in Eurofound (2003) are 'combination biographies', meaning a parallel combination of employment and other activities, including a partly financed exit from the labour market, career breaks and sabbaticals where individual workers can reorient themselves. This approach would also include strategies for lifelong learning and increasing employability, leading to a reversal of early retirement practices and guaranteeing a sustainable pension system.

To keep workers dedicated to their work and employer, it is vital to accommodate their needs and capacities at different stages of life; this explicitly includes family-related duties and work-life balance issues. A new organisation of time over working life is a positive policy addition, as it takes account of changing patterns and preferences for time use. It considers a range of measures, such as greater access to more paid leave during the 'stress phases' of life, to compensate for a raised retirement age, and the introduction of social security structures to fit new time arrangements. It also envisages policy instruments that support people in organising their own work and life in a more dynamic environment.

A particularly helpful concept presented by the European Commission and the Organisation for Economic Co-operation and Development (OECD) is career guidance, defined as follows:

*Career guidance refers to services and activities intended to assist individuals, of any age and at any point throughout their lives, to make educational, training and occupational choices and to manage their careers. ... The activities may take place on an individual or group basis, and may be face-to-face or at a distance (including help lines and web-based services). They include career information provision ..., assessment and self-assessment tools, counseling interviews, career education programmes ..., taster programmes ..., work search programmes, and transition services.*

(OECD and the European Commission, 2004, p. 10)

Within this paradigm, career reviews and particularly MCRs could be developed as a service to individual workers to help them plan their remaining working life well in advance. This report argues that it is a worthwhile exercise to carry out MCRs with workers to see if the worker-job fit will last into the future or if change could be necessary. An MCR will consider what types of adjustment are needed; it could be a change of

tasks, a job change or even a career change. The questionnaire in the Appendix gives a practical example of topics relevant for discussion in an MCR and describes how to interpret the results.

## Methodology

This report is based on a broad series of inputs. It includes a literature review on career and mobility. An overview of policy at EU and national levels is presented to see what kind of contexts and actions are relevant to retaining workers longer in the labour market. Only cursory information is given on pension systems and pension reforms as this is amply covered elsewhere (see, for example, Ebbinghaus, 2011, 2006; OECD, 2011, 2013, 2015). Vocational counselling or guidance is less common in Europe than it is in the USA, therefore most of the literature analysed originates from US scholars.

The report uses data from the EU Labour Force Survey (EU-LFS) for 2002 to 2012. The EU-LFS is a large household sample survey that collects data in all 28 Member States and provides quarterly results on the labour participation of people aged 15 and over and those outside the labour force. This study focuses for the most part on the variable measuring actual tenure with the employer, to yield estimates on average eventual tenure across Europe. Other data sources are Eurostat's online data bank and the European Social Survey (ESS). The ESS is an academically driven cross-national survey measuring the attitudes, beliefs and behaviour patterns of diverse populations in more than 30 countries, which has been conducted every two years across Europe since 2001. The survey wave used is Round 5, which was carried out in 2010 and 2011, covering 15,008 valid respondents. EU27 countries missing from the survey are Austria, Italy, Latvia, Luxembourg, Malta and Romania. The data were used to measure arduousness of jobs and to estimate links to early retirement.

In addition to quantitative data collections, this report uses information from Eurofound's network of European correspondents on:

- definitions and pension regulations for those engaged in arduous work;
- instruments used to enable workers to remain in employment longer;
- the role of social partners in these fields.

Information on company practices regarding career checks and internal mobility was also collected and a list compiled of recent publications dealing with all the topics covered in this report: arduous work, early retirement, career reviews, mid-career change, internal company mobility and mentoring. The publications were used throughout the report where adequate to make the link with the findings in this report and research at national level by scholars.

In addition to the comparative analysis, the study investigated three pilot career review schemes implemented at national level: one offered by the Flemish (Belgium) employment offices to a wider public; the second introduced as a mandatory screening procedure by legislation in France; and the third introduced as a pilot study in the UK. The report presents an analysis of these three pilot schemes and conclusions on the way career reviews should and should not be assigned.

The empirical analysis was complemented by eight case studies of companies where MCRs have or had been introduced. These studies involve public and private companies in four countries: Belgium, Finland, Germany and Poland. The studies were carried out according to detailed guidelines setting out separate procedures for structured interviews with the company's human resources manager, one or more workers, a staff representative and a line manager. The separate case studies are available from Eurofound on demand. Summaries of the case studies, highlighting the most important topics, are included in the report to illustrate certain themes.

## Policy framework

The European Commission has stressed that, for the economy as a whole, an increase in the participation and employment rates of older workers is crucial for using the full potential of labour supply to sustain economic growth, tax revenues and social protection systems, including adequate pensions, in the face of expected reductions in the working age population (European Commission, 2004).<sup>1</sup> In March 2001, the European Council agreed on the aim to increase the employment rate of 55–64-year-olds to 50% by 2010 (the so-called Stockholm target). The 2002 Council in Barcelona formulated, as a complementary target, an increase in the effective average retirement age by five years by 2010 (European Commission, 2003; von Nordheim, 2004, p. 145).

Recent data show that, despite the recent financial and economic crisis, employment rates among older workers have continued to grow. This is mostly attributable to reforms in social security and pension systems, which resulted in a slow but steady increase in the retirement ages of workers; hence an increase in the employment rate of older people (D'Addio et al, 2010). Given this trend, employing an increasing number of active older people in the labour market requires adjusting the existing corporate culture and work organisation according to the needs and competences of an ageing workforce (Knauth et al, 2005; Hildt-Ciupińska et al, 2013).

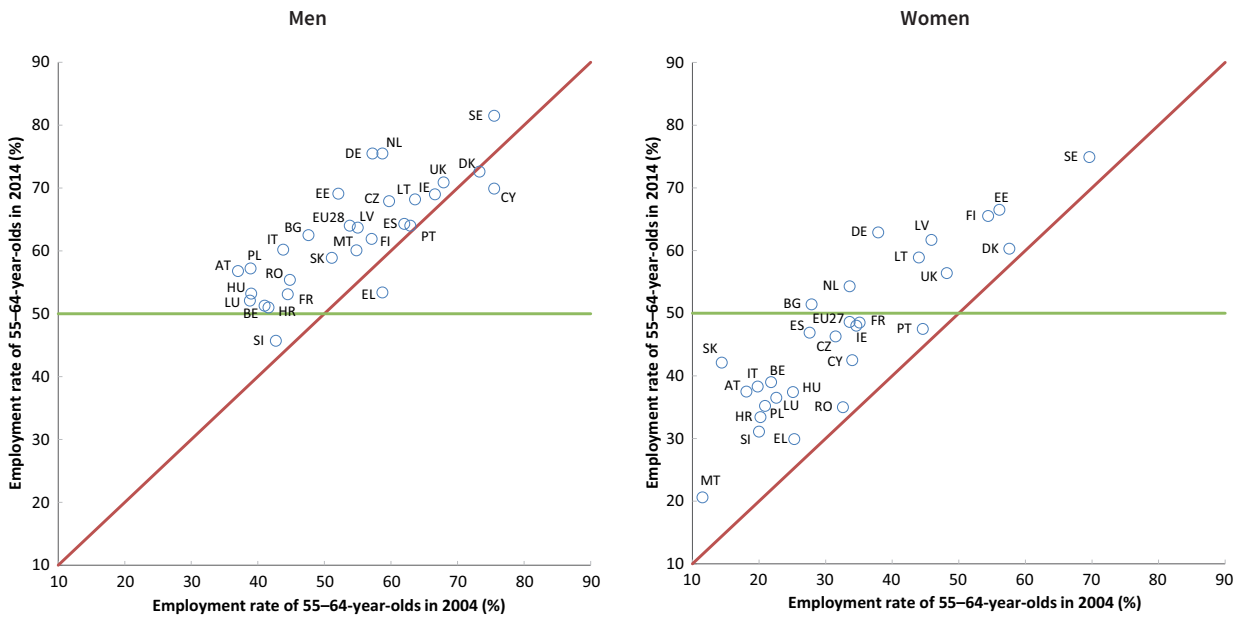
Figure 1 shows the progress of 28 Member States over the 10 years between 2004 and 2014 in increasing the labour participation of men and women aged 55–64. All countries above the red diagonal line made progress. Those below the line regressed between 2004 and 2014; this is the case for men in Cyprus, Greece and, slightly so, in Denmark, due to the impact of the financial and economic crisis in these countries. For the time period considered, none of the countries experienced a decrease in the labour force participation of women. Only slight progress was made for female workers' employment rates in Denmark, Portugal and Romania.

However, the female employment rate was already high in Denmark and reached over 60% in the 55–64 age group in 2014, compared with over 70% for older men. Denmark thus exceeded the Stockholm target for employment participation of men and women above the age of 55.

The horizontal green line in Figure 1 represents the Stockholm target. The news is very good regarding the participation in employment of older male workers: only Slovenia did not reach the target. Looking at the participation of older women, the picture is much bleaker: only the Baltic countries, Germany, the Netherlands, the UK and the Nordic countries had reached or surpassed the Stockholm target in 2014.

<sup>1</sup> Although issues surrounding ageing workers have been debated since the 1980s in Europe, it was not until 1999 that such issues were addressed by the European Employment Strategy (European Commission, 1999). The employment package adopted at the Helsinki summit during the Finnish Presidency in 1999 raised strategies for an ageing workforce as a major topic. Increasing the labour market participation of older individuals was then considered vital to increase Europe's employment performance. The Lisbon Strategy stipulated active ageing as the main means to reach the full potential of labour supply in order to sustain economic growth and wealth within Europe.

Figure 1: Changes in employment rates for men and women aged 55–64 between 2004 and 2014, EU28



**Notes:** The employment rate of older workers is calculated by dividing the number of people aged 55–64 in employment by the total population of the same age group. The indicator is based on the EU-LFS.  
**Source:** Eurostat online database (lfsa\_argan, downloaded 10 December 2015)

Interest in the participation of older workers in the labour market has been reinforced by the European Semester, which include general guidelines and country-specific recommendations for employment policy. The impacts of the European Semester have been, among others, restrictions on early retirement and an increase not only in the statutory pension age but also in the effective retirement age (sometimes linked to increased life expectancy) in Member States. To extend working life, however, the working age population needs to be able to reconcile work and care responsibilities (Eurofound, 2015a), while staying healthy and having the right level of marketable skills (Eurofound, 2012b).

Alongside the inherently economic need to increase employment, demographic change has long been recognised as a core issue to be addressed in order to achieve sustainable competitiveness in Europe. In the Europe 2020 strategy, the European Commission set the target of 75% employment participation for men and women aged 20–64 across Europe by 2020 (European Commission, 2010). It is evident that the age groups where the most progress can be made are young and older people, as well as women in particular. These ideas are moved one step further by employing a life

cycle approach to the policy strategy. The life cycle approach was introduced by the 2003 Employment Guidelines in order to increase employment and to extend careers through a strategy of ‘active ageing’. Consideration No. 15 in the introduction reads:

*An adequate labour supply is needed in order to meet the demographic challenge, support economic growth, promote full employment and support the sustainability of social protection systems. ... this requires developing comprehensive national strategies based on a life cycle approach. Policies should exploit the employment potential of all categories of persons.*

(Council of the European Union, 2003, p. 15)

An active ageing approach aimed at reinforcing the employability of older workers and adapting employment rules to an ageing workforce. From the onset, the new agenda on active ageing had

*a strong focus on high social standards and a strong safety net ... [to] form the cornerstone of the policy admixture which will drive the European social model forward over the next few years.*

(European Commission, 2001, p. 13, as cited by Hamblin, 2013, p. 29)

The core principles of the active ageing policies that were subsequently developed focus on:

- working longer and retiring later;
- lifelong learning and increasing employability;
- being active after retirement;
- engaging in health-sustaining activities.

To provide a new approach to future economic growth and the well-being of the elderly, the European Commission (2014a, 2015) and the Council of the European Union (2012) have set out the following principles.

- **Continuing vocational education and training:** Offering all age groups access to education, training and skills development programmes allows active and efficient participation in the labour market. It enables older workers to avoid having to retire early or to keep an unsatisfying job that prevents them from realising their expectations, just to earn a pension. Skill enhancement increases their capacity for re-employment and enables them to switch to a better job.
- **Healthy working conditions:** Supporting workers through better working conditions and environments preserves their well-being and health and contributes to their lifelong employability.
- **Employment services for older workers:** Providing older workers with counselling, placement and reintegration support helps to them to find work or change jobs.
- **Prevent age discrimination:** The EU's special attention to establishing equality in society means that ensuring equal rights for older workers in the labour market has a high priority. It requires preventing negative age-related stereotypes or discrimination at work, as well as refraining from using age as a criterion of employment. This impediment to discrimination eases the labour market challenge for older workers and thus increases their participation in the market.
- **Employment-friendly tax and benefit systems:** Reviewing tax and benefit systems ensures that older workers obtain an adequate level of benefits from working.
- **Transfer of experience:** Over a lifetime, older workers accumulate knowledge and skills to a high level. Hence, capitalising on their experience by using them as mentors and including them in age-diverse teams increases efficiency, while strengthening solidarity between generations.
- **Reconciliation of work and care:** Offering working time flexibility and (care) leave arrangements, as well as adjusting working conditions to make them suitable for older employees, encourages the continuity of their participation in the labour market.

These principles can be met with the help of several funding programmes provided by the European Commission in addition to national measures taken by Member States. For example, the European Social Fund (ESF) is a financial instrument for improving employment opportunities. Funding for the priorities under age management focuses on increasing the adaptability of workers, enhancing their sustainable inclusion in the labour market, and expanding and improving human capital.

A number of policies at national level have sought to make it more difficult to retire early while at the same time making it more financially viable to remain in employment (often referred to as push and pull factors). Policy interventions that increase incentives or reduce disincentives for older workers to stay in employment longer can be divided into three policy areas (Sigg and De-Luigi, 2007, pp. 5–7).

- **Restrictive policies:** Reductions in pension entitlements (for example, by raising the entitlement age for a full pension) have been introduced. Furthermore, a demographic factor has been introduced into pension calculation (for example in Finland, Germany, Italy, Norway and Sweden), making pension entitlements dependent on life expectancy. Another common method is the revised calculation of the standard pension period; it is usually extended, thus lowering entitlements accordingly (for example in Austria, Portugal and Sweden). Finally, early retirement regulations have been withdrawn in a number of countries (for example, Belgium, Denmark, Finland and Germany). Other frequently used alternatives or schemes such as invalidity, disability, long-term unemployment schemes, as well as transitional payments for early retirement, have also been reduced.
- **Incentive policies:** Activation measures are often used to encourage workers to stay in employment longer; for example, in Italy, workers are exempt from pension contributions if they work longer. Another method is phased retirement, which allows workers to work fewer hours while drawing a partial pension at the same time (implemented in Austria, Norway and Spain). Of prime importance are improved working conditions and further education and training to keep workers' employability high without adverse effects on their health. Workers who lose their job are often targeted by activation policies such as career guidance (for example, in Austria and the Czech Republic, but also as will be seen later, in Belgium and the UK); employers can be offered subsidised wages and a reduction in social contributions (for example, in Sweden) when hiring older workers.

- **Agendas and campaigns that promote a positive image of older workers** can be launched to raise awareness. Other legal instruments or support initiatives such as codes of practice on age diversity, age management practices and the introduction of anti-discrimination legislation (EU level) have been shown to be pertinent as well.

These policy instruments adopted by some EU Member States have been effective in increasing the labour market participation of older workers. Sigg and De-Luigi (2007, p. 4) list several complementary explanations for the surge in employment participation among older workers in the past two decades:

- a change in attitude towards older workers, for example by public authorities;
- difficulty in replacing older workers with younger workers;
- a change in attitude among older workers themselves;
- educational expansion and a later entry into the labour market, making it more difficult to accumulate contributory pension years.

A recent publication deals with the growth of the ageing population and the reforms of pension systems as the policy has gradually shifted towards an extension of careers (Moulaert and Léonard, 2011). The authors show the major role of the OECD and the European institutions in promoting active ageing. Since the late 1990s, the European normative discourse on active ageing has gradually figured on national policy agendas. Gaillard and Desmette (2010) studied the attitudes of older workers in Belgium towards staying in work longer as well as their capacity to be successful in the workplace. Burnay (2011) shows how transformations of public policy on retirement are contrary to both individuals' aspirations and changing professional constraints.

The low employment rate of older workers in Belgium, according to Burnay, can be explained by public policy initiatives of the state at a given time and by the situation of individuals. He argues that a reduction of working time at the end of a career could be an interesting alternative to the policies that are currently in force.

An article by Bertrand and colleagues (2010) presents the results of research carried out among Belgian workers to evaluate their reasons for retirement and the part played by working conditions and stress in decisions to take early retirement. The results provide solid foundations for actions to raise awareness and, within businesses, to encourage continued employment of older staff. It is, according to the authors, paramount that prevention has to start with workers aged 46 and that stress linked with working conditions must be reduced. Also there must be a focus on better management of organisational change and personnel

development in order to curb early retirements. The study describes actions that need to be undertaken regarding discrimination, working conditions, working time and professional development.

The Federation of Belgian Enterprises (Verbond van Belgische Ondernemingen, VBO/ Fédération des Entreprises Belges, FEB) published a report on how to keep people aged 50 and over active longer in the labour market in which it presented case studies of a number of companies. These included Belgacom, which developed a more comprehensive and formalised programme of MCRs, reclassification and mentoring. Management at Belgacom wanted to focus together with union representatives on the following objectives: workspace improvements, promoting healthy work, training, career planning, end-of-career management (mobility) and working time adjustments, promoting a cross-generational culture, and facilitating the return to work.

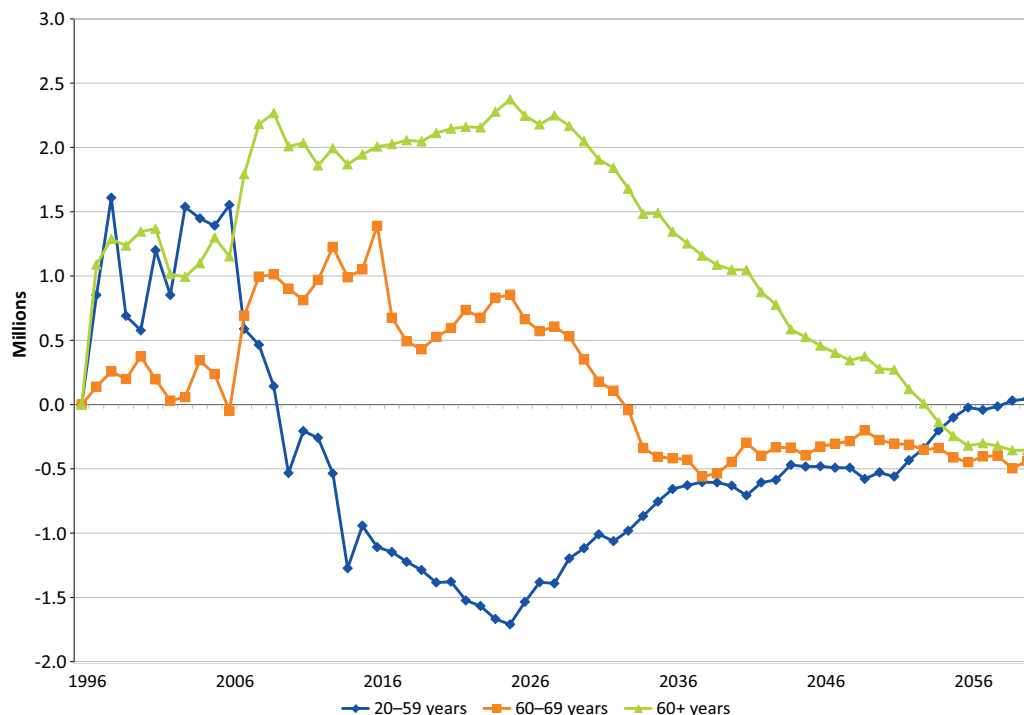
Figure 2 shows the evolution of the working age population in the EU from 1996 and projected to 2060. The numbers of 20–59-year-olds started to fall by up to one million every year after 2014, and the population of workers over 60 started to increase by around two million after 2007. If most people continue to retire at around 60 years of age, the EU labour force will shrink by around two million per year after 2012 and by around three million per year from 2020 to 2035.

The situation leaves Europe with no other choice but to try to keep workers employed longer. Mid-career checks and internal mobility therefore appear to be policy measures to promote so that the employability and employment of workers is kept high as workers age. Such measures also enable companies to prevent early exits from the labour market unless absolutely necessary in the case of severe health problems.

This report presents a policy device that can help prevent problems in late working life by acting well before such issues appear. The idea behind the MCR is that career progression should be assessed long before a decision would need to be taken to change job tasks, job content or even a career. In this sense, the MCR is part of a life course approach to working life and will ultimately contribute to keep employees in employment longer and more satisfied as well.

Workers, especially older ones, have to find work they can do until they want to retire. This work has to be feasible and enjoyable, as much as possible, without being a strain for ageing workers. Much of the age management literature (see, for example, Eurofound, 2006c) analyses the situation of workers aged 55 and older, but action is required earlier than this. Something has to be done about the situation of the now 40–45-year-olds, because age discrimination begins at this stage, and it is at this age that the development of the later working career can be best influenced.

Figure 2: Change in size of the working age population, year on year, by age group, EU27, 1996–2060



**Notes:** Year-on-year changes in absolute numbers for different aggregates of the population. See also the European Commission’s White Paper on pensions (European Commission, 2012a, p. 2).

**Source:** Eurostat databank (demo\_pjan and proj\_13npms)

## Previous research

The policies outlined above have had varying efficacy when implemented in different countries (Walker, 2009, 2010; Zaidi, 2014; Walker & Zaidi, 2016). First, policies to reform pension systems so as to cap expenditure are not having a significant impact on the employment situation of older workers. Second, more profound measures aiming to trigger a ‘cultural revolution’ or ‘a change in mentalities’ through a comprehensive strategy aimed at retirement and employment policies and relying on the cooperation of social partners appear to be more effective (for example, in Finland and the Netherlands).

The policy debate has gradually shifted to the extension of careers. OECD and European institutions played a major role in promoting active ageing in employment and, since the late 1990s, the European normative discourse on active ageing has been gradually introduced to national policies. Although it is outside the scope of this report to present and discuss this field of research, a few new such studies of interest are related below (for a more detailed presentation, see, for example, Eichhorst et al, 2013; Hasselhorn and Apt, 2015).

Walker observed that, until 2002, the policy responses of industrialised countries to demographic change remained ‘piecemeal and strongly compartmentalised in traditional policy domains’ (Walker, 2002, p. 121).

Furthermore, he argued that the demographic and related social changes have an impact on at least four related dimensions:

- pension systems and the policy debates that they engender;
- the world and nature of work including age management, lifelong learning and early-exit strategies;
- the provision of healthcare and support for carers;
- the growing diversity of the older population and the risks of exclusion of the most vulnerable.

The strategy as proposed by Walker (2002) should be comprehensive and reflect the principles of being flexible, preventive and participative:

*a multidimensional strategy, operating at both individual and societal levels but in an integrated way. Individuals have a duty to take advantage of lifelong learning and continuous training opportunities and to promote their own health and well-being throughout the life course. ... the policy challenge is to recognize the thread that links together all of the relevant policy areas: employment, health, social protection, social inclusion, transport, education and so on.*

(Walker, 2002, p. 134)

According to Walker, an active ageing strategy demands that all of the policy areas are joined up and become mutually supportive. And, finally, a sustainable active ageing strategy 'should be "ageless" in the sense that it should cover the whole of the life course' (p. 134).

Burnay (2011) described how in Belgium, as in other EU Member States, the government introduced a series of measures at the beginning of 2000 aimed at encouraging older people to remain in or to re-enter the labour market. Using data on early retirement behaviour from a microsociological perspective, Burnay showed that workforce exit is triggered either by a desire to leave professional life to pursue other aspirations or other projects outside the professional sphere or because of deteriorating working conditions. She also showed how reducing working time at the end of a career can be an interesting alternative to the policies currently in force. The paper aimed to show how transformations of public policy as regards retirement are contrary to both individuals' aspirations and changing professional constraints.

Research carried out by Bertrand and colleagues (2010) among Belgian workers to evaluate their reasons for retirement showed that the part played by working conditions and stress is decisive in opting to take early retirement. The results provide evidence that actions to raise awareness at company level to encourage continued employment of older staff need to start with workers aged 46, in mid-career, and that stress linked with working conditions has to be reduced. The focus should be on better management of organisational change and personnel development so as to reduce early retirements. The authors also mentioned actions against discrimination as being more often requested by manual workers, part-time workers and those with variable hours. They suggested that manual workers should be considered differently from white collar employees. The latter are searching for more opportunities for development, whereas the former prefer an improvement in working conditions.

For Germany, Kühntopf and Tivig (2008) show that remaining lifetime and thus the perpetuity period vary with the age of retirement. In a survival analysis using micro data from the German Pension Insurance, the authors find that remaining life expectancy of men at age 65 receiving old-age pensions is up to 1.9 years higher if retirement occurred later. For women, instead, life expectancy is almost independent of retirement age. The authors also compare actuarial deductions under the alternative assumptions of constant and age-of-retirement dependent life expectancy. The main conclusion is that deductions currently in law are too high for very early retirees (below age 63) and too low for all others.

In a similar way, Eurofound's analysis of the fifth European Working Conditions Survey (EWCS) covering 27 EU Member States highlighted the dimensions of

work that have proved essential to the understanding of work sustainability (Eurofound, 2012b):

- working conditions;
- physical and psychological health;
- the expressive dimension of work;
- reconciliation of working and non-working time;
- socioeconomic conditions.

The analysis concluded that the recurrent factors explaining unsustainability of work when ageing were:

- painful working positions;
- poor reconciliation of working and non-working hours;
- bad career prospects.

The challenge is to prevent work from wearing out workers at all ages, avoiding transferring the burden from the old to the young. However, care is also required to embrace the variety in occupational situations and to acknowledge that all need differentiated policy approaches.

Kotrusová (2009) stated that one of the possibilities to support the employment of older workers in the Czech Republic would be to allow them to flexibly adapt their working hours or to adjust their working environment, job description or pace of work. Unlike other EU Member States, the Czech Republic has not implemented any measures supporting the flexibility of employment available to older workers resulting in early labour market exit. Comparing the Czech Republic with Finland, Cimbáliková and colleagues (2011) pointed out that the programmes encouraging the employment and career development of older workers are neither systematic nor well-articulated with other policy areas. Moreover, the authors identified a low level of interest by companies, which had been limited to big employers up to that point. They noted that age management will have to be systematically developed in the Czech Republic due to demographic trends, and examples from Finland can be considered as models of good practices.

The Dutch approach has been marked by close cooperation between the public authorities, employers and trade unions. This has facilitated the drawing up of practical measures and a change in employers' attitudes towards older workers (Sigg and De-Luigi, 2007, p. 8). Monitoring of a sample of 427 organisations in the Netherlands in 2012 and 2013 showed that almost all had applied instruments to enhance sustainable employment (Borghouts-van de Pas and Donker van Heel, 2012).

Oorshot and Jensen (2009) in their comparison study of Denmark and the Netherlands concluded that differences in retirement behaviour are explained by the fact that Danish workers experienced fewer structural and cultural factors pushing them out of the labour



market, as well as fewer factors pulling them into retirement. The study also indicated that age discrimination against older workers was more frequent in the Netherlands and that Danish workers experienced higher job satisfaction and more control over their jobs, and had higher work motivation.

Gupta and Larsen (2010) evaluated the effects of the introduction in 1998 of the Danish Flexjobs scheme on employment and disability exits. This wage subsidy programme was targeted at improving the employment prospects of the long-term disabled with partial working capacity. They showed that the scheme had a positive employment effect in the period 1994 to 2001 within the target group compared with a control group. Employment probability in the target group rose by 33 percentage points after the scheme was introduced relative to a mean employment rate at baseline of 44%. No effects on exits from the labour market for those with a disability pension were found; workers with serious health problems continued to exit via this route.

An early Eurofound report showed that most good practice examples of breaking down age barriers happened in relatively large, private, for-profit companies (Eurofound, 1998). Community-based initiatives or initiatives by local government employers were less common, and very few of the initiatives were located in small organisations. It was uncommon to find initiatives in the recruitment of older workers. Most of the initiatives related to flexible working practices, training and development, and promotion. Few examples could be found at that time of efforts to change attitudes towards older workers or to change early-exit policies.

Between 2005 and 2007, Eurofound gathered and analysed cases of good practice in age management designed to improve job opportunities and working conditions for older workers. Each case study described how the organisation approached the issue and what the results were in the medium to long term. The case studies were collected from all Member States and cover many sectors and type of organisation. They also documented good practice in relation to such issues as recruitment, training and development, flexible working, health and ergonomics. The resulting 200 case studies are available in a database that can be accessed via the Eurofound website.<sup>2</sup>

Company policies and perspectives on their ageing workforce have changed over the years, but not in the same way in all establishments. Nevertheless, there have been important gains for both workers and employers through establishing workplace and labour market practices that enable longer working lives.

Government policies like those outlined above can produce a supportive environment, but without dedicated contributions from the social partners, the necessary changes in age management will not materialise and spread (European Commission, 2004, p. 3).

Different instruments have been developed by companies to retain ageing workers such as:

- promoting 'employability' (skills) and for older workers specifically;
- intergenerational knowledge transfer; that is, involvement in training younger workers;
- flexible working arrangements, with more partial retirement schemes;
- opportunities for internal mobility.

Most of these instruments are part of age management and can also be subject to discussion during MCRs. An MCR should be a systematic and objective in-depth assessment of motivations, skills, capabilities and interests in order to successfully plan a consecutive episode of professional life.

Intracompany mobility in the context of age management was reported by one-third of companies in a recent study by an EU-funded international consortium of researchers (Frerichs et al, 2011). The career development/mobility management dimension, only part of good practice in age management, was defined as a way to enhance older workers' capabilities for their jobs, to redeploy them and to foster internal mobility. Such intervention is not only focused on older workers but also developed in a more strategic and anticipatory way, looking at career development as a whole. The authors of the study point out that

*good practice in this dimension entails the prevention of one-sided, overly specialised career tracks, of de-qualification and health risks, creating opportunities for performing job tasks that match the qualifications and experience of older workers, implementation of horizontal career paths at the same hierarchy level and specialist career paths connected to a promotion to a higher-level job but without taking up managerial responsibility, increasing internal mobility and motivation by creating opportunities for multi-skilling and multi-tasking, carrying out appraisal interviews about career plans with workers of all ages, offering development prospects also for younger workers for whom management positions may not be vacant, and providing assistance to workers in the search for a new position.*

(Frerichs et al, 2011, p. 19)

<sup>2</sup> <http://eurofound.europa.eu/observatories/eurwork/case-studies/ageing-workforce>

The principal aim of such measures is to establish good practice that ‘entails mostly the prevention of long-lasting careers with heavy workloads and creating opportunities for job tasks that match the qualifications and experience of older workers’ (p. 671). Far from being an additional burden for HRM, such initiatives appear to create a ‘win-win’ situation as internal promotions are useful to the company; the knowledge and experiences collected through internal mobility guarantees that the ‘new supervisors [will] have know-how in several blue-collar positions’ (p. 20).

Introducing health management measures can reduce the turnover rate even in small- and medium-sized enterprises (SMEs), especially among highly qualified older workers. External mobility is often caused by health problems and a lack of career prospects. This seems to be particularly the case in the construction business where human resources problems are created by adverse working conditions (Bellmann et al, 2003; Georg et al, 2005).

A new task for human resource managers is to adopt a more strategic approach to developing staff employability through specific lifelong learning options, regular performance reviews and flexible organisation of work. Specific support has to be given to those employees at risk of losing their jobs (for example, whose tasks have become obsolete). Priority should also be given to internal mobility and offering career advice, as reducing staff numbers only through early retirement strategies is short-sighted and expensive. In the particular case where working conditions are not appropriate for workers of a certain age, action has to be taken. Frerichs and colleagues (2011) reported how the owner of a small company, in collaboration with an external consultant, focused on demographic change to develop a strategy:

*Essential to this was a reminder and encouragement to staff to use assistive devices to handle heavy loads and an informal, needs-based job rotation model that allows for a change between outdoor, on-site work and office-based work for those in their 40s.*

(Frerichs et al, 2011, p. 52)

## Structure of the report

Chapter 1 develops a definition of careers and presents some empirical evidence of whether careers are happening inside or, more likely, across companies. The number of jobs held over a working life, thus the number of job changes, and in particular the length of the most important job held and how this job ends are crucial to understanding how careers evolve.

Chapter 2 deals with arduous jobs, jobs that by their nature usually cannot be done after a certain age. It also reviews the incidence of arduous jobs across Europe.

Chapter 3 describes instruments and strategies implemented by public authorities or social partners that support ways of keeping workers in arduous jobs in employment longer.

Chapter 4 presents three case studies of career review schemes implemented at national level, undertaken either as pilot studies or as a legislative reform. It concludes with a discussion of case studies dealing with worker retention, career checks and age management policies to extend working lives.

Chapter 5 summarises the findings and presents some conclusions.

# 1 Investigating career trajectories and transitions

## Defining careers

In the abstract, a career as a movement through time and space focuses on the intersection of individual biography and social structure, or the intertwinements between the life course and a series of organisations. Sometimes it is used to capture the work experience of a certain group of people and therefore has an elitist meaning. According to American sociologist Elliot Krause, 'the concept of career loses its meaning as one goes downward in the occupational hierarchy' (Krause, 1971, p. 234); therefore to speak of a career is only meaningful in relation to selected occupations either of the higher service classes or skilled labour.

The more knowledgeable a worker is, the less they can be monitored by someone outside the profession and the more important becomes the career as an incentive structure to solve the naturally given principal agent problem. In other words, the principal (employer) cannot monitor the behaviour of their agent (higher-grade professional) and is unable to do the job, and so offers a long-term employment relationship with regular salary increases, increases of fringe benefits, and increases of power, responsibility and status, which play the role of incentivising the agent. A similar mechanism is described by Lazear (1979, 1981).

Menial and rank-and-file jobs would not be considered to constitute a career in the above definition. However, they can still be a starting point as entry-level jobs for a professional career. Career has therefore a symbolic value in a meritocratic system in an extremely complex and differentiated industrial society. Career becomes a value in itself almost equal to the initial level of education and sometimes even a substitute for education. This is, however, not a very modern view on career, and today's career scholars do see that any kind of experience can be part of a career. Hall (1976), for example, considers that career is 'the individually perceived sequence of attitudes and behaviours associated with work-related experiences and activities over the span of the person's life' (Hall, 1976, p. 4). Career is 'coming to be used ... in a broadened sense to any social strand of any person's course through life' (Goffman, 1959, p. 123). Smelser (1980, p. 10) goes as far as to equate 'personal career' with 'life history'.

Perhaps the most poignant description of a career was given by Erving Goffman:

*One value of the concept of career is its two-sidedness. One side is linked to internal matters held dearly and closely, such as image of self and felt identity; the other side concerns official positions, jural relations and style of life, and is part of a publicly accessible institutional complex.*

(Goffman, 1959, p. 123)

This distinction of the 'subjective' and the 'objective' career is now well-established in literature (Young and Collin, 2000, p. 5). The objective part is obviously linked to career systems that are more or less common and give rise to internal company labour markets.

On the side of the company, therefore, the result of a career system is internal labour markets. According to Osterman (1996), internal labour markets

*refer to the rules and procedures that shape careers within the enterprise. These rules cover topics such as wage determination, mobility channels and job ladders, training, and employment security. For example, a classic description for many (though by no means all) occupations were that entry from the external labour market was possible only at the bottom of job ladders and mobility occurred up those ladders (and not across ladders).*

(Osterman, 1996, p. 3)

## Internal labour markets

Many scholars have written about internal labour markets and defined them as a progression of different jobs inside a company that are supposed to offer an upward pathway for loyal, dedicated company staff (see, for example, Doeringer and Piore, 1971; Bartel and Borjas, 1981). However, more and more people, especially younger age groups, are nowadays using the external labour market to progress in their working life (Granovetter, 1974; Sorensen, 1974; Tolbert, 1982; Haller et al, 1985; Stier and Grusky, 1990; Sicherman and Galor, 1990; Rosenfeld, 1992; Topel and Ward, 1992).

A great deal of labour market economics is dedicated to the functioning of internal labour markets, dealing, for example, with incentive structures in internal labour markets (Lazear, 1979; Siebert and Addison, 1991) and tournaments – efficient pay and advancement structures to minimise shirking while incentivising workers to dedicate themselves to their work and employer (Rosenbaum, 1979; Lazear and Rosen, 1981). The downsides of the tournament model are analysed

by Lazear in a sequel paper (1989), which describes how tournament models discourage cooperation among co-workers. Tournaments encourage both efforts to increase a worker's own output and efforts to sabotage that of other workers.

Originally, the career pathway had the capacity to offer an in-company progression to workers along the job hierarchy in internal labour markets. A career was usually considered in relation to an individual's employment relationship to an employing organisation. Linear careers or 'chimneys' (Osterman, 1996) were

described as taking place within the context of stable organisational structures (see, for example: Weber, 1980; Super, 1957, 1980), with individuals promoted along the career lines in the internal labour market while increasing their levels of responsibility and seeking to obtain increased levels of gratification (see, for example, Rosenbaum, 1979). The German Federal Employment Agency (Bundesagentur für Arbeit, BA) is a good example of a public sector employer using a lifecycle perspective and career development tools to guide its staff along their work life (Box. 1).

### Box 1:

#### Federal Employment Agency (Germany)

The Federal Employment Agency (BA) is the largest service provider in the German labour market. As a self-governing public body, it functions independently within the framework of applicable legislation. Its head office is in Nuremberg, and it is composed of 10 regional directorates (*Regionaldirektionen*), 156 employment agencies and approximately 600 branch offices. Currently, it has about 98,800 employees.

The BA has several measures to enhance the employability and work ability of its staff. These measures are part of an intergenerational and holistic concept in human resource (HR) management: the lifecycle policy, which was developed after the BA signed the Charta der Vielfalt (Diversity Charter) in 2007. The charter highly values diversity and dissimilarity of competences, the divisional head of HRM explained when interviewed. This policy focuses on aspects of competence, health, engagement and lifelong learning to support sustainable change and innovation, instead of concentrating on the support of several particular occupations and age groups. As a holistic concept, the lifecycle policy encompasses every stage of working life:

- phase 1: school and apprenticeship;
- phase 2: career entry or the return to work after parenthood;
- phase 3: the career with occupational development, vertical as well as horizontal;
- phase 4: active retirement.

According to the BA, the lifecycle policy enables individual professional development appropriate to the phases of life.

Lifelong learning is a core element of the policy and is designed to be modular so that staff can take advantage of career opportunities. It includes individual career planning, modular and competency-based training at internal training facilities, job profiling, and annual performance and development plans. In addition, there is a formal, institutional education programme. Learning is understood as a constant process, and professional and vocational training are available to all staff, irrespective of age. In the context of annual performance and development reviews, an employee's options and interests in vocational training are discussed.

Within the BA, there are no complete formal specialist careers, but there are opportunities for horizontal development. There are different possibilities to tap the full potential of employees based on their competences, and employees may be remunerated for their additional experience. Competence-based pay can function as an incentive for horizontal development, but horizontal development usually means the same level of payment as before. More important incentives include the chance to work under different supervisors, to have different tasks and occupations, and especially to broaden one's experience with a view to vertical development. The BA does not practise a seniority-based development, but an individual career development based on employees' competences. Opportunities for development are discussed in the annual performance and development review, where an employee can request to do job rotation or an internship to broaden their experience.

The diverse possibilities for further education often lead an employee, typically around age 40, to a point where they have to choose between a non-manager career and the manager career. At this point, the employee can participate in a supporting assessment where the HR management decides on their management potential and whether to include them in a programme for development of managerial staff.

The lifecycle policy also supports intergenerational knowledge transfer, focusing on the transfer of experience, on organisational structures and network knowledge. A culture of trust is supported by the implementation of project work, mentoring, learning partnerships and trainers. For the BA, it is important to appreciate competences beyond the formal work relationship. The desired outcome of these measures is a corporate culture that values knowledge gained from experience.

To ensure that there is no loss of knowledge due to staff turnover, knowledge management is very important. The BA offers on-the-job training through mentoring and 'learning godfathers'. According to the head of the main staff council, it is mostly older employees who work as mentors. The know-how of the experienced older workers is valued, and this is why there are tandem structures in place at the BA throughout the country. In addition to the possibilities for development, knowledge management also means the empowerment of employees. Employees are responsible for their own career – they can develop themselves further and broaden their experiences if they want to and do so proactively.

Most employees, however, still worked in permanent jobs or jobs with an indefinite contract. Most 'movement was upward' and 'managers either were promoted or stayed where they were. Lateral shifts were rare' (Osterman, 1996, p. 4). The extent and functioning of internal labour markets had certainly changed since the glorious 30 years of the 1950s, 1960s and 1970s, but 'data and case studies suggest ... a bit more caution about the extent and nature of the transformation' (Osterman, 1996, p. 2). According to Osterman,

*case study evidence ... suggests two dominant patterns. Most managers lived their careers within one functional area ... . However people being groomed for the most senior positions, the 'fast-trackers', were likely to move across the chimneys as the firm sought to provide them with broad experience.*

(Osterman, 1996, p. 4)

More recently, many contributions have been written on 'the end of the career as we know it'. This is far from being a certainty, although the elaborations below provide enough evidence that, for the majority of the workforce, the career is not about to disappear. Despite some evidence on increased flexibility, the demise of job stability is mostly a myth (Auer and Cazes, 2000). Increased flexibility towards the end of working life has been observed in a few countries, as for example in the USA (Lazear, 1986; Ruhm, 1991) but also in Japan (see, for example, Hashimoto and Raisian, 1985) and more recently in Europe by Anxo and colleagues (2007, 2012), and Kohli (2007). The lifetime job of some workers – in the sense that it is the job they have spent most of their working life doing – can end well before retirement, so that they spend the last years of their working life undertaking a second career, or what some authors call 'post-career bridge employment' (Ruhm, 1991, S. 207).

Bridge employment can also happen after retirement, when a worker has retired from their last major employment but nevertheless continues to work in a different job. Bridge employment usually focuses on

employment that bridges the transition from a career job to a full exit from the labour market (Eurofound, 2012a, p. 9).

Recent studies for Germany highlight that the increase in non-regular employment is mostly due to new entrants increasing the ranks of the working population and much less to workers in regular employment becoming marginalised (Hackett, 2012; Arnold et al, 2015).

To try to give an answer to the dilemma about the nature and persistence of careers or their disappearance, Kalleberg (2009, p. 6) cited Cappelli (1999) about mixed evidence of changing employment relations:

*Those who argue that the change [in the labor market institutions] is revolutionary study firms, especially large corporations. Those who believe the change is modest at best study the labor market and the workforce as a whole.*

(Cappelli, 1999, p. 113)

Therefore, change is omnipresent in business literature while labour market statistics and analysis do not seem to agree with this perception much at all.

## New perspectives on careers

In a new paradigm, strongly contrasting with the preceding elaboration, the company is defined by a network of goals, objectives and structures where management operates as a lean central core, servicing diverse units and outsourcing functions. Managers are paid according to their outputs, reflecting their current value and level of skills. The company supports its employees to increase their employability by helping them acquire portable, marketable or general skills. Employability in this sense replaces job security. Self-determination is the underlying principle governing the organisation and, in this spirit, individuals manage their own careers. At the same time, the hierarchical levels are reduced and 'flattened hierarchies mean that

developmental mobility is lateral rather than vertical' (Nicholson, 1996, p. 41). De-layering increases the managerial span of control counterbalanced by more worker autonomy. This in turn leads to disempowerment of the manager and the suppression of career opportunities, so that one of the main differences is that mobility is (mostly) horizontal, and the new paradigm puts more weight on skills than on seniority. Many scholars have pointed out that, in this context, workers are swapping the internal labour markets for external labour markets. Instead of binding workers to their employer long term, the new paradigm utilises an exchange concept: the company enhances the employability of its staff in exchange for dedication.

Guest and Mackenzie Davey (1996) described the three stages of organisational change from a traditional structure with a bureaucratic work organisation, hierarchy, job security and careers, through a transitional phase involving downsizing, restructuring, heightened job insecurity and uncertainty for employees, towards a transformed (new) organisation with flat hierarchies and a flexible learning organisation with project-based work.

Hall and Mirvis (1995) asserted that the employment relationship has changed dramatically and continues to do so. They describe how the organisationally based career defined by upward mobility within the same organisation has lost its significance. Nowadays, workers are supposedly encouraged or often forced to embody what the authors termed the 'protean career' – a self-based career pursuit yielding psychological success through learning and success so as to achieve the realisation of the self.

The major drivers behind this change are the decline of the manufacturing sector, the growth of self-employment and the new entrepreneurial sectors, as well as the increase of temporary employment. The idea of a protean career decouples the concept of career from the organisation and shifts the focus on the individual instead of the worker – the organisation should 'provide a context, a medium in which individuals pursue personal aspirations' (Hall and Mirvis, 1995, p. 273). This has the consequence that values such as hierarchy, seniority and lifelong mastery of skills are losing momentum, while organisations now focus more on meta-skills such as learning to learn or self-reflective identity development, while demanding a much higher level of adaptability.

The protean career has both positive and negative implications for workers in their mid-career stage. Some of the positive aspects are, for example, that workers are not stuck in a repetitive singular, linear job any longer but can instead create a 'career fingerprint' for themselves by tailoring their job to fit their personal aspirations (by developing changing tasks, switching

organisations and even altering job titles). This new freedom, however, may create problems of self-definition and normlessness. For many, the feeling of substituting the security offered by a career in the internal labour market for a more creative working life comes at a time when workers need that security most (that is, for health, stability and retirement reasons). But as Hall and Mirvis explain,

*after years of... success based on a certain set of job skills, to be told that new skills must be developed is a tremendous blow to one's self-esteem and confidence.*

(Hall and Mirvis, 1995, p. 274)

Mid-career was usually viewed as a period of mastery and maintenance, where older workers could settle comfortably into work roles with little demand for growth or being stretched. In a more dynamic world, however, the rapidity of economic and technological change requires a work environment of continuous learning, routine-busting and constant change.

Hall and Mirvis (1995) highlighted potential improvements to be made to ensure proper utilisation of mid-life workers by using strategies such as 'continuous learning' and ensuring the lifelong development of workers. Through recurrent training and guidance, workers should develop autonomy and respond to challenges through self-directed adaptability. Hall and Mirvis also highlighted the importance of workplace relationships such as mentoring, networking, teamwork and coaching. Self-directed learning can also take place informally via information technology. Additionally, career services and self-assessment computer programs, such as Career Architect allow workers to assess their own competencies.

The concept of the protean career has gathered a great deal of momentum in the academic career literature since the mid-1990s (see, for example, Briscoe and Hall, 2006; Gubler et al, 2014). It is seen as having two components:

- **values-driven**, in the sense that the person's internal values provide the guidance and measure of success for their career;
- **self-directed** in personal and career management, having the ability to be adaptive in terms of performance and learning demands.

Together, these components reflect a combination of well-established ideas (for example, knowing yourself and implementing your self-concept) and new ones (adaptability). The complex interplay between being self-directed and in control on the one hand and adaptive to labour market realities on the other reflects the career management challenges that people face in the 21st century labour market.

## Career counselling fundamentals

Career counselling, also known as vocational guidance or vocational counselling, is a creation of public policy and is intended to match workers to jobs.

The development of career counselling can be charted in the following six sequential stages (Pope, 2000):

- job placement services (1890–1919);
- educational guidance in schools (1920–1939);
- coursework in colleges and universities (1940–1959);
- the creation of meaningful work and organisational career development (1960–1979);
- the independent practice of career counselling and outplacement counselling (1980–1989);
- school-to-job transition, the internalisation of career counselling, multicultural career counselling, and increasing sophistication in the use of technology (1990 onwards).

Career counsellors work collaboratively with their clients or students to clarify, specify, implement and adjust work-related decisions. Most importantly, however, up-to-date career counselling addresses the interaction of work with other life roles and work–life balance (Amundson et al, 2008, p. 7). Career counsellors select and interpret interests, values and abilities and other personal characteristics to render the counselling process more effective (Chope, 2012, p. 547). Mark Savickas described the aims of career counselling as being

*the process of helping a person to develop and accept an integrated and adequate picture of himself and of his role in world of work, to test this concept against reality, and to convert it into reality, with satisfaction to himself and benefit to society.*

(Savickas, 2011, p. 7)

Savickas went on to distinguish ‘vocational guidance’, which characterises the client by scores on traits that help to match them to occupations that employ similar people, from ‘career counselling’, which characterises clients as authors with autobiographical stories who may be helped to reflect on life themes with which to construct their careers (Savickas, 2011, p. 8). Thus, in describing the modern form of career service or intervention, Savickas said that

*depending on a client’s needs, practitioners may apply different career services: vocational guidance to identify occupational fit, career education to foster vocational development, or career counselling to design a work life.*

(Savickas, 2011, p. 8)

Most of this report’s practical instruments are based on theories that have been developed and used in the USA, which has a long tradition of career guidance and

counselling. As Leung states in his overview on the big five career theories, ‘very few career development theories have emerged from regions outside the USA’, and he continues that ‘more “indigenous” efforts [should be made] to develop theories and practices that would meet the idiosyncratic needs in diverse geographic regions’ (Leung, 2008, p. 127).

This report is an exploration in that direction in the sense that it tries to draw upon experiences from the USA and then deduce what can be used in the context of the EU Member States.

## Life designing and career adaptability

The Life Design International Research Group, an international group with representatives from Belgium, France, Italy, Portugal, the Netherlands, Switzerland and the USA set out to explore the internationalisation of career counselling and better understand its transnational validity (Savickas et al, 2009). Recognising that occupational prospects seem far less definable (predictable) and acknowledging that individuals will likely undergo multiple career transitions in their working lives, the Life Design International Research Group asserts that

*insecure workers in the information age must become lifelong learners who can use sophisticated technologies, embrace flexibility rather than stability, maintain employability, and create their own opportunities.*

(Savickas et al, 2009, p. 240)

Therefore, Life Design International Research Group tries to address the two main problems of current career development models. The first is that current models are rooted in assumptions of stability of personal characteristics and secure jobs in bounded organisations. The second is that these models conceptualise careers as fixed sequences of stages. In opposition, new models should emphasise human flexibility, adaptability, and lifelong learning that encourages individuals’ imaginative thinking and exploration of possible selves (Savickas et al, 2009, p. 240).

Career adaptability defines

*the capability of an individual to make a series of successful transitions where the labour market, organisation of work and underlying occupational and organisational knowledge bases may all be subject to considerable change.*

(Brown et al, 2012, p. 755)

In their article, Brown and colleagues (2012) urge organisations (specifically their human resources departments) to empower mid-career changers to develop adaptability. They carried out a qualitative evaluation of the career biographies of 64 adults in Norway and the UK. Within these contrasting labour

markets, they concluded that there are five key competencies which allow successful career change transitions: control, curiosity, commitment, confidence and concern.

Brown and colleagues (2012) also identified four key dimensions relating to learning and developing these career adaptabilities. First, they emphasise the importance of learning through challenging work; not only does this push the employee to master practical, cognitive and communicative demands linked with particular work roles, it endows them with confidence and control over their work processes. Second, they stress the importance of updating a substantive knowledge base and honing the ability to grasp new areas of knowledge, both general and within one's field. Third, they illuminate the fact that 'social capital, developed through participation in work-related networks, [leads] individuals to sustain their adaptability' and that informal learning through personal networks is invaluable in the context of career development (Brown et al, 2012, p. 759). And finally, they discuss how the most successful navigators of career change are self-directed and self-reflexive.

To sum up, workers of today must take advantage of learning opportunities, have a willingness to engage in asking questions, gain feedback, try new ways of operating and, most importantly, be self-directed in their own learning. Those workers who possess transferable skills have significant advantages in changing careers over those who define themselves almost exclusively by their occupational and/or organisational attachments (see also Bimrose and Brown, 2010).

Brown and colleagues (2012) advocate

*a shift away from traditional and static concepts of employability, to more of a focus on career adaptability, with the goal of supporting individuals to become more resilient and able to manage both risk and uncertainty in fast changing and unpredictable education, training, and employment contexts.*

(Brown et al, 2012, p. 760)

However, career counsellors need to promote not only formal qualifications (for example, further education and training), but must also emphasise different forms of learning-while-working that contribute to the acquisition of career adaptability competencies (learning in networks, learning on-the-job and learning through occupational changes and challenges). Finally, Brown and colleagues (2012) urge organisations to record and disseminate stories of career adaptability.

### Age-related changes in career dynamics

With the increasing unpredictability of working lives, the notion of predictable career stages is highly questionable (Inkson et al, 2015). An alternative way of

mapping changes over time is to treat stage as a continuous rather than 'chunked' variable; that is, in terms of age.

Cognitive and personality psychologists have conducted many investigations of the changes in psychological functioning that occur with age. In general, age and work performance are not correlated: that is, on average older workers do no better and no worse than younger ones (Warr, 2001). There are small but clear reductions evident in fluid intelligence by the time a person reaches mid-career, but also equally small but clear increases in crystallised intelligence (Salthouse, 2010). Fluid intelligence refers to rapid and complex processing of new information, while crystallised intelligence refers to accumulated knowledge and well-established know-how. It appears that, in many work and life contexts, the opposing changes in these two aspects of intelligence cancel each other out.

Life span developmental psychologists have devoted considerable effort to helping people compensate for reductions in fluid intelligence, and also energy, as they age. Some of their research has been applied in the context of work and career (for example, Wiese et al, 2002). They argue that many of the effects of ageing can be minimised by using so-called 'selection, optimisation and compensation' (SOC) strategies. Selection means careful choice of tasks to take on, optimisation means ensuring that one has the resources necessary for goal achievement before starting a task, and compensation means finding ways of minimising or avoiding elements of a task that one is not good at. There are perhaps elements of these strategies that employers would not want their older employees to use because they could mean part of the job is not being done fully. Nevertheless, on the whole, the use of SOC strategies seems to have favourable outcomes and there is some evidence that this is increasingly the case with increasing age (Zacher and Frese, 2011).

There have also been analyses of how the sources of people's work motivation change as they age (Kanfer and Ackerman, 2004; Kooij et al, 2011). These changes are not necessarily large but, compared with younger workers, older workers may on average tend to attribute more importance to intrinsically rewarding job features such as:

- autonomy and opportunity to use one's skills;
- some social aspects of work such as supporting younger workers and transferring their experience;
- feeling valued and involved.

In contrast, older workers may be less motivated by extrinsic awards, career advancement and striving for achievement than younger ones. This is evident from one of the company case studies conducted for this study (see Box 2).



## Box 2:

**Wojewódzki Ośrodek Ruchu Drogowego (Poland)**

Established in 1998, Wojewódzki Ośrodek Ruchu Drogowego (WORD) in Olsztyn, Poland is one of the many regional centres and public finance units that serve as a centre for transport education. Its activities include examining drivers and candidates, offering technical examinations of motor vehicles and providing training.

The company makes sure that every worker is treated equally, which was confirmed by its president: 'We try to treat employees equally, disregarding their biological maturity'. As a result, older workers are valued, and there is an understanding of their specific needs. This attitude was confirmed by an older employee: 'Here ... mature employees are respected because their experience and knowledge counts.' Neither managers nor older employees think that older employees should be treated in any special way, as the possible consequences of such treatment could lead to the isolation of senior employees from the rest of the staff.

The MCR at WORD is incorporated into the annual performance assessment. A representative from the HR department noted: 'In my company, I think, because this evaluation is ongoing and covers everyone, I do not see the need to target ... older workers especially. We call it the annual career review, but in reality, we evaluate staff on an ongoing basis. It is not that we wait to take action until the annual review. If it is mid-year, half a year after the career review, it is not a problem to change things.'

The goals of the annual career review are to revise the responsibilities, expectations and plans of employees and to upgrade qualifications, whenever feasible, in line with employees' expectations and if useful and profitable for the company. The goal of the assessment is 'to evaluate qualifications and how duties are performed, [to] show what could be changed, ... what could be done so that the employee upgrades their qualifications and gains new skills'.

Most knowledge transfer between younger and older workers happens on a day-to-day basis as an element of informal interaction. As stated by respondents, it 'happens simply on an everyday basis' when 'younger workers often approach [older ones] with some questions' or '[young] employees ... are keen to learn and older employees are willingly share their knowledge'.

WORD also uses part-time work to offer more flexibility to its senior workers: 'Above all, we allow for a reduction of working hours, it can be three-quarters, half or one-quarter of a regular post,' noted the president. One employee interviewed does not worry about his future: 'If I retire now, there is not a problem if I give up my position and then continue for, let's say, half time'.

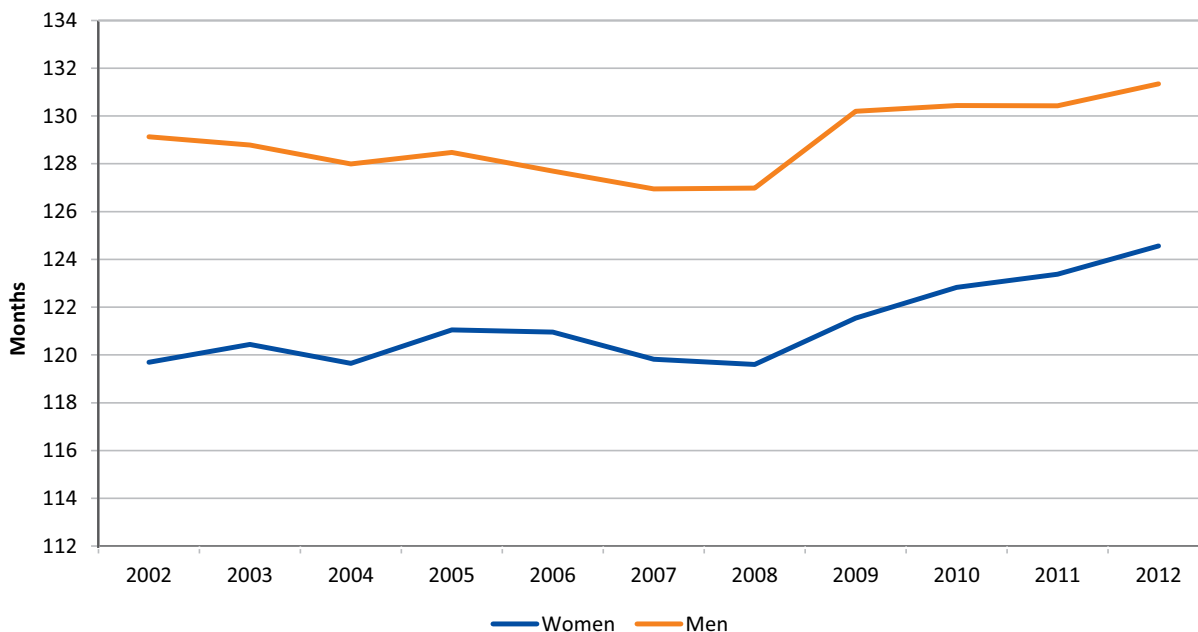
Translating these and other age-related changes into job design, Truxillo and colleagues (2012) suggest that in mid-career and later career, workers will become more interested in work that gives them freedom to do things their way, use their existing skills, make an identifiable impact and contribute to the development and well-being of others. This last factor is an expression of generativity, which is a concept from personality development theory (McAdams and de St Aubin, 1992). As people reach mid-life and become more aware of their mortality, they pay more attention to what their legacy will be. Also, they feel a greater sense of responsibility for preserving and improving society and its institutions for the next generation. Both these impulses constitute generativity, which often manifests itself in pro-social activities at work such as taking on ambassadorial roles, and promoting social cohesion and harmony. Generativity can also affect the motivation behind task achievement: in mid-career it becomes less about one's own aggrandisement and more about doing something that benefits others (Clark and Arnold, 2008).

## Tenure and the number of jobs held over a working life

As noted previously, there have been concerns since the 1990s about the continuing existence of lifetime jobs and career stability. The themes of ever shorter employment spells, an increase in the number of jobs over the life span and, in general, more job insecurity in increasingly flexible labour markets have been explored regularly in the financial press (The Economist, 1998; Wartzman, 2009; PriceWaterhouseCoopers, 2011). Scholars such as Beck (1986) and Bourdieu (1998) have written about the 'precaritisation' of employment.

Some insight on the duration of employment relationships in Europe over the decade 2002–2012 can be drawn from the EU-LFS. Based on information on the start of an employment relationship (month and year) collected as part of the EU-LFS, Eurostat calculates the number of months each person in employment has been employed by their employer.

Figure 3: Average tenure in the same job, by gender, 2002–2012, EU27



Source: EU-LFS 2002–2012; author’s calculations

Data from the survey years from 2002 to 2012 present the evolution of the average number of months workers have worked for their current employer. Figure 3 shows how this indicator has evolved in the 10 years under observation. For men, average tenure dropped from 129 months in 2002 to 127 months in 2008, but increased to 131 months in 2012. The average tenure for women stayed stable at around 120 months from 2002 to 2008 but had increased to 125 months by 2012.<sup>3</sup>

This fact seems surprising given the perceived insecurity in the labour market. However, it also shows that most employees are in jobs that so far have lasted quite a long time. In virtually every Member State, the figures are either very stable or slightly increasing over time. The latter happens most notably in Member States in eastern Europe. Only a few countries are an exception to the rule. For example, average tenure in Sweden dropped from a very high level of around 140 months for both men and women in 2004 to a lower level of around 125 months in 2012 (Figure 4a). In Finland, the progression was almost the opposite, with average tenure increasing from 122 months for women and 128 months for men in 2002 to 128 months and 134 months, respectively, in 2012 (Figure 4b). In Lithuania, the length of employment relationships in this period was much lower than in other EU countries at around 108 months for men and 88 months for women, on average (Figure 4c). This is about 20% lower than the EU27

average. Poland, in particular, experienced a significant drop in average tenure between 2002 and 2008 for both men and women but, since then, average tenure has been on the rise again (Figure 4d).

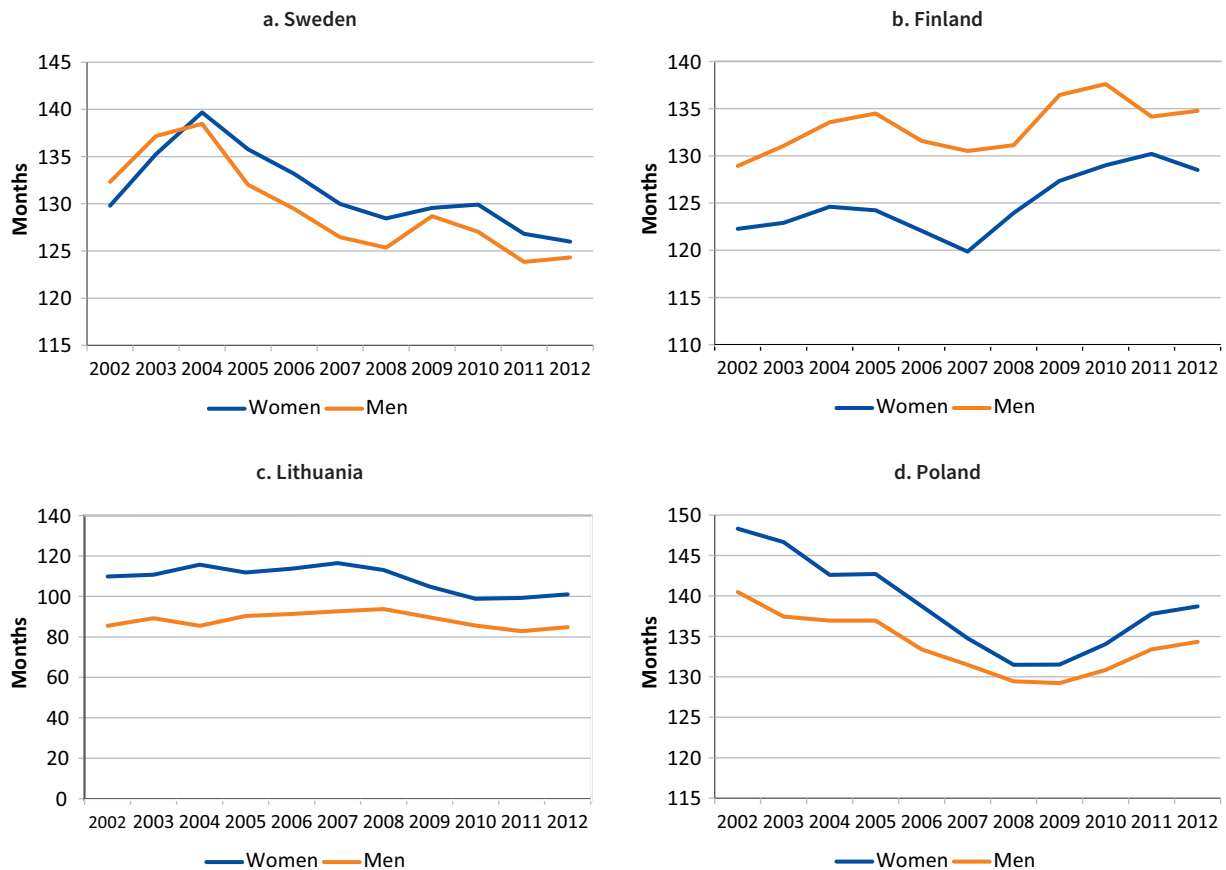
The reason why average tenure increased after 2008 is most likely because those who were most affected by the recession were young and mid-aged workers with low levels of tenure. Most workers who lost their jobs around 2008 were indeed relatively young and had only a few months of tenure. Although their chances of re-employment were also quite good, they represent a minority of the workforce; less than 3% of the workforce was displaced and under the age of 24. In particular, prime age men (24–44 years old) who were laid off had the greatest difficulty finding new jobs. Conversely, older employees aged 55 and over were relatively unscathed from the crisis and their ongoing presence in the workforce augmented average tenure (Eurofound, 2012c, p. 35 onwards).

Another explanation for the increase in tenure is ageing of the workforce; as most (older) workers stay in their jobs, tenure naturally increases.

A third reason that may also have contributed to an increase of average tenure is that, after 2008, the level of normal employee turnover was less than during the pre-recession years. Fewer employees switched employers than would normally be the case, and there

3 See Eurofound (2015b) for more detailed information on this topic.

Figure 4: Average tenure in selected countries, by gender, 2002–2012



Source: EU-LFS 2002–2012; author's calculations

was a low level of new hires. During the recession, most workers preferred to hold on to their jobs, and so most of the employees remaining in their jobs had a significant amount of tenure, and worker mobility was naturally very low.

However, measuring the months of tenure reveals only part of the real employment relationship. Average tenure only indicates how long an employment relationship has lasted so far. Most of the respondents asked the question will continue to work for that same employer for many more months or years. Robert Hall (1982, 2006) developed an interesting technique to estimate eventual tenure using repeated cross-sectional surveys (see also Hashimoto and Raisian, 1985). His estimation procedure utilises the fact that random samples represent the whole population, and repeated samples represent the same population measured over time. A worker aged between 20 and 25 in 2002 will be 10 years older in 2012. In this way, taking two waves of the EU-LFS 10 years apart allows the number of employees in employment with 10–15 years of tenure in 2012 to be measured; these would have had less than 5 years of tenure in 2002.

Table 1 tells us that, for Austria, 53% of workers aged 20–24 will have up to five years of tenure in 2002. These workers will be 30–34 years old in 2012. If they are still working for the same employer as in 2002, their tenure will be 10–15 years in 2012; only 12.7% of this age group will have worked 10–15 years for the same employer in 2012. The historical retention rate is calculated as the quotient of having 10–15 years of tenure in 2012 over the rate of having less than 5 years of tenure in 2002, that is,  $0.127/0.529 = 0.241$ . This can be interpreted as almost a quarter of Austrians aged 20–24 in 2002 and working with the same employer for up to 5 years will still be working for that same employer 10 years later in 2012.

The calculations are similarly straightforward for other age groups. For example, there is a probability of 82% of workers aged 40–44 in 2002 and having 15–20 years of tenure still being employed by the same employer 10 years later (2012). Put differently, 8 out of 10 workers with 15–20 years of tenure in 2002 will still be employed by the same employer 10 years later. These figures show how stable employment relationships are over time; the figures are very similar for all countries across Europe.

**Table 1: Eventual tenure estimation for Austria, 2002 and 2012**

2002			2012			Historical retention rate 2002–2012
Age	Tenure (years)	% in this category	Age	Tenure (years)	% in this category	
20–24	<5	52.9%	30–34	10–15	12.7%	24.1%
30–34	<5	38.0%	40–44	10–15	13.5%	35.5%
	5–10	20.4%		15–20	10.9%	53.1%
40–44	5–10	16.5%	50–54	15–20	9.8%	59.1%
	15–20	12.0%		25–30	9.9%	82.3%
	20–25	14.6%		30–35	10.3%	70.8%
50–54	5–10	9.2%	60–64	15–20	1.3%	13.8%
	20–25	9.1%		30–35	2.0%	21.9%
55–59	20–25	4.7%				

Source: EU-LFS data from 2002, 2007 and 2012; author’s calculations

Table 2 illustrates how stable employment relationships function in different Member States given age and tenure. Some of the findings are due to small numbers of observations but, in general, the table yields the expected results.

Sweden, the Netherlands and Finland offer the highest level of employment stability, followed by Germany,

Spain, Portugal and Ireland (top of Table 2). All those countries with a more liberalised labour market are found in the bottom half of the table (that is, they have lower levels of employment stability): the UK, the Baltic countries and eastern European countries. France, Belgium and Luxembourg have only average employment stability.

**Table 2: Historical retention rates, by Member State**

Age in 2002	Tenure in ...		Historical retention rate								
	2002	2012	SE	NL	FI	DE	ES	PT	IE	IT	CY
40–44	5–10	15–20	64%	65%	51%	62%	57%	65%	58%	63%	59%
	15–20	25–30	99%	86%	73%	80%	84%	75%	60%	76%	77%
	20–25	30–35	92%	82%	100%	83%	86%	84%	74%	95%	76%
50–54	5–10	15–20	64%	49%	36%	43%	40%	35%	56%	26%	36%
	20–25	30–35	76%	52%	65%	56%	56%	44%	47%	37%	43%
			<b>FR</b>	<b>BE</b>	<b>EL</b>	<b>LU</b>	<b>PL</b>	<b>EE</b>	<b>AT</b>	<b>UK</b>	<b>CZ</b>
40–44	5–10	15–20	60%	60%	58%	55%	62%	38%	59%	50%	54%
	15–20	25–30	81%	80%	69%	69%	74%	66%	82%	61%	51%
	20–25	30–35	95%	82%	70%	83%	71%	72%	71%	64%	94%
50–54	5–10	15–20	21%	31%	30%	29%	27%	33%	14%	31%	25%
	20–25	30–35	27%	26%	44%	31%	28%	47%	22%	42%	15%
			<b>LV</b>	<b>SK</b>	<b>HU</b>	<b>BG</b>	<b>RO</b>	<b>LT</b>	<b>DK</b>	<b>SI</b>	
40–44	5–10	15–20	53%	61%	43%	35%	45%	49%	56%	62%	
	15–20	25–30	55%	58%	68%	45%	45%	26%	64%	93%	
	20–25	30–35	48%	61%	64%	65%	47%	27%	89%	69%	
50–54	5–10	15–20	38%	17%	12%	22%	26%	43%	-	-	
	20–25	30–35	25%	22%	11%	19%	23%	15%	-	-	

Notes: Tenure is measured in five-year bands; the countries are presented in approximate order of the stability of their employment relationships; there are not enough observations in the higher age groups for Denmark and Slovenia to report the historical retention rate; no data available for Malta.

Source: EU-LFS data from 2002, 2007 and 2012

The most stable employment relationships in all countries are found for those aged 40–44 in 2002 and who have more than 15 years of tenure at that stage. In almost all countries, the historical retention rate is above 60%, or about two out of three workers are still with the same employer 10 years later, having a total tenure of over 25 years at that stage.

The findings appear to be in line with economic literature relating to labour. For example, Farber (1999) discerned three central facts that describe intercompany worker mobility in modern labour markets: long-term employment relationships are common; most new jobs end early; and the probability of a job ending declines with tenure. That companies want to have long-term employment relationships is reflected in the company case study described in Box 3.

### Box 3:

#### Frosta Sp. z o.o. (Poland)

Frosta Sp. z o.o. (Frosta) is the Polish representative of the German company Frosta AG, which dates back to 1905 and produces frozen food, including fish, ready-made meals and vegetables. The Polish production factory is located in Bydgoszcz, but it produces for other markets as well as the Polish market. At the time of this study, it employed 550 staff, of which 286 were men and 264 were women.

There is a strong preference for internal recruitment in Frosta, driven by the belief that the experience of employees should not be wasted and that it is better to invest in employees. This preference also encourages the development of personal identification with the company and lifelong careers. One employee commented, ‘people count on my opinion, they often ask me for advice’, which reflects how staff are valued. Both management and regular employees are aware of the value of older workers in the company and in interviews mentioned their strengths: ‘People aged 40 plus have more serious attitudes towards work, they are more responsible’ (HR manager).

The organisation has not developed any special policies for ageing workers. Frosta carries out performance assessment with an annual career review and an informal assessment based on observations of day-to-day activities by superiors and the HR department. Frosta’s HR manager explained: ‘the law requires us to treat everyone equally, so we cannot distinguish between any groups regarding age or religion. For instance, we cannot propose one solution for those aged 40 plus and another for those aged 30 plus’. It is worth noting that other respondents do not see a need to introduce a major distinction between an MCR (for older employees) and the annual performance review (the one aimed at all employees). The annual career review is designed to revise the responsibilities and expectations of employees and should eventually contribute to upgrading of employees’ qualifications. At Frosta, the career review is perceived as an ‘opportunity to evaluate what the needs are’. Most actions regarding training courses, retraining or new positions are conducted after the annual career review. Horizontal mobility often takes place as a result of an annual career review or an informal assessment. A horizontal transfer is used to change an employee’s position to one that will better fit their physical or mental abilities and work expectations.

Recently, the company’s management observed that a department manager was less efficient, under more stress, increasingly dissatisfied with work and losing contact with her team. After the issue was addressed in the annual career review, several conversations and brainstorming sessions, top management decided to remove her from her managerial position and proposed a new one that was expertise oriented, since her knowledge and experience were evaluated as priceless for the company. The change process was supported through external coaching sessions for all people involved in the process: the former manager, the new manager and the team. Finally, after nine months, the situation was stabilised, and everyone was satisfied.

Knowledge transfer is typically organised informally, at the departmental level, as there is no formal obligation or procedure for knowledge transfer. The most common method of knowledge transfer is working in teams or in pairs consisting of an experienced and a junior staff member, particularly during the introductory period. In other words, new employees are intentionally added to a team with more experienced staff: ‘A new employee comes, so we pass him to a more experienced employee, one who will show him ... He is assigned to this person and goes practically everywhere with him,’ noted the foreman in the production department.

The team leader in the storage department at Frosta described the company’s approach as follows: ‘We use experienced workers to do the teaching, and we call it a “matrix of competences” ... In the matrix of competences, there is an experienced person who has the knowledge and skills, and he has an obligation to train other workers [...] within a period of 2 months’. Sometimes older employees are reluctant to teach others as they

are afraid of losing their position afterwards, but the company is trying to educate and persuade these workers about the importance of knowledge transfer and the cost of its failure.

Working time flexibility and workplace flexibility are important in enabling older workers to reconcile work and care. The chief financial officer noted: 'In accountancy... we use [working part-time from home]... Instead of sitting at work, they sit at home and do tasks... this is not about retirement age, but two employees, who, due to illness, work at home. The company offers this type of solution in certain cases'.

Sicherman and Galor (1990) also found that the rate of career mobility decreases with time in the labour market and that, with higher levels of experience, career mobility is more likely to occur within the company (promotion) than across companies. Additionally, whereas previous literature had explained quitting a job as a result of a bad match between company and employee or the existence of a better job in another company, they assert that quitting is a device by which workers realise an optimal path of a chosen career and that quitting therefore is strategically planned in advance by the worker. Their third finding on quitting time for individuals who are not promoted was that this occurs earlier than for individuals who are promoted (Sicherman and Galor, 1990, p. 189). Moreover, they found that workers who are not promoted despite a high expected probability of promotion are more likely to quit the company.

This 'level of disappointment' scale (of not being promoted) may explain why some individuals experience higher levels of inter-company career mobility. A career in a company is the result of successive promotions. Companies that have no opportunities for promotion because they are de-layered or too small will have a retention problem unless they can offer financial incentives, wage progression and training to increase the employability of their workers.

## Job endings and bridging jobs

In the USA, studies show that about 40% of the workforce retires directly from career jobs (Ruhm, 1991, p. 193). This is complemented by findings from Hall (1982), who estimated that around 40% of individuals

and about half of male workers in the USA over the age of 40 worked in jobs that ultimately lasted more than 20 years. This situation does not seem to have changed much (Ureta, 1992; Farber, 1998, 1999; Hall, 2006). The remainder of the workforce has one or a series of jobs before they finally retire. Such jobs are often called bridging jobs as they 'link' a lifetime career job to eventual retirement. Most people across Europe do not change their job in the last years before retirement; on the contrary, most people retire from long-term jobs. The phenomenon of bridging jobs is more likely to be happening to a minority of workers in Europe. This is due to a higher level of protection for older workers and higher redundancy costs due to severance payments. Empirical evidence is given in Table 3 using data from the 2012 EU-LFS.

In different age bands, only a very small minority of workers had started their jobs in the six months before the survey (left side of Table 3). In Austria, for example, 3.6% of those in the 50–54 age group and 3.5% in the 55–59 age group had started a job in the previous six months. The share of workers who had started a new job in the previous six months was slightly higher in the 60–64 age group at 4.1%. The highest share of workers in this age group was found in the Czech Republic (6.0%) and France (5.9%). The fewest workers aged 60–64 who had recently started a job were found in Belgium (1.6%), Greece (1.3%) and Romania (0.9%); however, labour market participation of those aged 60 or more was particularly low in the latter two countries, especially for women, and therefore those who are working are likely to be still in career jobs. The share of workers of aged 50 or more who recently started a job across the EU was only 3.6%. The highest shares were found in Denmark (5.7%), Lithuania (5.5%), Hungary (5.5%) and Finland (5.0%).

**Table 3: Bridging jobs and average tenure among older workers, EU Member States**

	Share of workers who had started a job in the last six months				Average tenure of workers who had not started a new job in last six months (years)			
	50–54	55–59	60–64	50–64	50–54	55–59	60–64	50–64
EU27	4.1%	3.3%	3.0%	3.6%	18	20	22	19
AT	3.6%	3.5%	4.1%	3.6%	19	22	21	20
BE	2.3%	1.5%	1.6%	1.9%	20	23	25	22
BG	4.4%	3.8%	4.6%	4.2%	13	14	14	13
CY	5.1%	4.9%	4.5%	4.9%	17	20	20	19
CZ	3.5%	4.8%	6.0%	4.4%	16	17	17	17
DE	4.5%	3.4%	2.5%	3.7%	17	20	22	19
DK	7.0%	5.4%	3.8%	5.7%	14	17	20	17
EE	7.7%	3.8%	3.0%	5.2%	12	14	15	14
EL	2.1%	1.8%	1.3%	1.9%	21	24	28	23
ES	4.4%	3.4%	2.1%	3.6%	19	23	26	21
FI	5.6%	5.2%	3.6%	5.0%	17	21	24	20
FR	4.1%	3.2%	5.9%	4.0%	20	23	22	21
HU	6.1%	4.9%	5.1%	5.5%	15	17	17	16
IE	3.4%	3.0%	1.8%	2.9%	18	19	21	19
IT	3.1%	2.5%	2.5%	2.8%	20	23	25	22
LT	6.8%	5.4%	2.7%	5.7%	11	11	14	11
LU	2.7%	2.2%	4.0%	2.7%	18	21	22	19
LV	8.5%	7.2%	5.4%	7.5%	12	14	15	13
NL	3.8%	2.3%	2.0%	2.9%	17	20	22	19
PL	3.7%	3.3%	3.3%	3.5%	18	20	21	20
PT	4.0%	3.7%	2.8%	3.7%	19	23	24	21
RO	2.4%	1.8%	0.9%	1.9%	15	17	21	17
SE	5.3%	4.5%	4.3%	4.7%	16	20	23	19
SI	3.5%	2.7%	2.0%	3.0%	21	23	27	22
SK	2.3%	2.4%	2.4%	2.3%	15	17	18	16
UK	4.8%	3.6%	2.8%	4.0%	14	16	17	16

**Note:** No data available for Malta.

**Source:** EU-LFS, 2012, author's calculations of weighted data

Another way of looking at endings for workers in the labour market is to examine the average tenure of those workers who are employed for longer than six months (right side of Table 3). In Austria, for example, average tenure was 19 years for the 50–54 age group, 22 years for the 55–59 age group and 21 years for the 60–64 age group. Among workers at retirement age (60–64 years old) who had started work more than six months previously, the average tenure in Belgium, Italy and

Greece was 25, 25 and 28 years, respectively. The average tenure in the EU27 for this age group was 22 years. Only workers in the three Baltic countries appear to have lower levels of tenure among the workers of pre-retirement age; the average tenure among this age group was 15 years in Estonia and Latvia, and 14 years in Lithuania. The average tenure for all workers older than 50 in the EU27 who had not recently started to work was 19 years.





## 2 Arduous work: its implications for career and work sustainability

### Defining arduous work

Among all the different kinds of workers who need to consider their career or work arrangements for later life, those with arduous jobs appear in most need of doing so. Arduousness describes work that is either hazardous or risky and represents a long-term health risk. Workers who do such type of work will face a choice at a point in their careers when they need to change career or else they will not be able to continue working much longer, and they will be forced to leave the labour market due to physical or psychological demands. It is therefore particularly helpful for workers in such occupations to seek alternative employment well ahead of a point where exit becomes the only option.

This chapter draws most of its information from that collected by Eurofound's network of European correspondents in 2013. It first examines how different countries define arduous work and what categories of work are considered to be arduous. Following this, information from the ESS is used to give estimates on the prevalence of arduous jobs and how likely it is for people in arduous jobs to retire early from the labour market. The chapter ends by describing national strategies that are used to help those engaged in arduous work to extend their working lives.

Arduousness describes work situations that:

- require a lot of effort;
- are difficult to endure for long periods of time;
- are potentially harmful for the person doing the work;
- are sometimes harmful for other people as a result of human error.

Many countries define and describe arduous work in their labour legislation, requiring specific caution, skills, protection devices, wage premiums and a pension regime for people in arduous jobs or occupations. The rationale for specific pension regimes for those doing arduous work is that hazardous or arduous work increases mortality and reduces life expectancy, and thereby reduces the time to reap retirement benefits (Zaidi and Whitehouse, 2009). The most obvious examples of arduous occupations include:

- underground mining;
- roofing;
- activities involving carrying heavy weights;
- working in highly uncomfortable positions;
- police and armed forces.

People engaging in such activities merit special treatment in one way or another.

Definitions used to describe arduous work usually address one of the following aspects:

- efforts needed to accomplish a task;
- the risky nature of the activity for the worker or other people;
- long-term impact on health.

Most definitions use more than one aspect. The following taxonomy groups several types of definitions to be found in Europe.

- Activities that are strenuous risky or harmful are listed and jobs that have such components are then considered arduous.
- Health risks (short- or long-term) are specifically mentioned in the definition.
- Specific pension entitlements are defined for particular industries and occupations because of their (supposedly) arduous character.
- Occupations are listed as being arduous with or without any prior definition and for most entitle early retirement with a full pension.

Some countries have no definitions and do not implement any exceptions for specific jobs or occupations. None of the Nordic countries have a definition for arduous jobs and none of them has a list of occupations that are considered arduous. Bulgaria, Cyprus and the Czech Republic also have no definition of arduous work but have exceptions regarding pensions for certain groups. Bulgaria has early retirement for teachers in state schools and some groups of public servants.

Not all definitions of arduous work are expressly related to early retirement. Sometimes they are the starting point for reforms of working conditions, security measures and training. In some countries, they also serve as a method of justifying a wage premium or contribution to a dedicated fund intended to help such workers.

### Countries without a specific definition of arduous work

Not having a definition of arduous work does not necessarily lead to non-recognition of the fact that arduous work exists.

## Cyprus

In Cyprus, workers receive a disability pension if they are no longer able to meet the needs of their jobs. Furthermore, in the case of miners, although no reference is made to arduousness or hazards to health, there is an unofficial agreement that miners can retire after 25 years of service if they retire at 57 at the earliest. If they retire later, the period of service is reduced accordingly.

## Czech Republic

In the Czech Republic, with the exception of the special scheme for members of armed forces, there are no exceptions to the unified rules of the pension insurance scheme. Similarly for Ireland, which also has no definition of arduous work, some public service occupations (police, firefighters, teachers, psychiatric nurses and armed forces) have provisions for earlier retirement than generally applies in the private sector or other parts of the public sector.

## Portugal

In Portugal, some professions (for example, miners and mariners) can take early retirement for the reason of arduousness under specific conditions of age and pension contributions established for each activity, but always requiring a minimum of 15 years (consecutive or not) of contributions for social security or any other social protection system that ensures a retirement pension. The request for an early retirement pension leads to a reduction of 0.5% in the pension amount for each year taken before statutory retirement age.

## UK

There is also no definition of hazardous or arduous work in the UK, but there is a list of occupations for which Her Majesty's Revenue and Customs (HMRC) has allowed pension dates to be set lower than age 50.<sup>4</sup> On top of this classification, retirement is permitted at any age in the UK on the grounds of ill-health or if life expectancy is less than a year.

## Nordic Member States

Denmark, Finland and Sweden are the only countries that have no definition of arduous work, do not recognise any exceptions for pension entitlements and do not have a list of occupations with particular work circumstances. Although no legal definition of arduous work exists in Sweden and the matter is not regulated by law, it can be dealt with by social partners through regular collective agreements (Zaidi and Whitehouse, 2009).

## Countries that categorise strenuous or risky activities

Continental European countries such as Austria, Belgium, Germany and Italy use categorisation of activities to classify jobs as arduous. Some eastern European countries (Bulgaria, Latvia, Romania and Slovakia) have also adopted this kind of definition. Such definitions usually either specify arduous activities such as lifting weights or energy expenditure, or the various types of arduous working conditions, environments or even sectors of industry in general without actually specifying occupations.

### Germany

The German statutory pension insurance scheme (Deutsche Rentenversicherung, DRV) provides a definition of arduous work that includes the following activities:

- carrying heavy loads of up to 40 kg on the flat;
- ascending with moderately heavy loads;
- moderately heavy work in kneeling, bending or lying positions;
- working with and holding moderately heavy tools (above 3 kg);
- uncomfortable position, physically wearing activities;

The definition is based on the classification by the REFA Association, a business development consultancy.

### Austria

In Austria, work that requires energy expenditure above 8,374 kilojoules (kJ) for men and 5,862 kJ for women during an eight-hour working day is considered arduous work. The following conditions are also mentioned:

- night shifts (at least six days a month);
- constant work in high temperatures;
- low temperatures (-21°C or continuous change between cold rooms and other environments);
- chemical or physical impact;
- work under harmful vibrations;
- work involving the wearing of protective respirators for at least four hours a day;
- the continual impact of inhaling harmful substances.

<sup>4</sup> This list is published as a schedule to the Registered Pension Schemes (Prescribed Schemes and Occupations) Regulations 2005.

## Belgium

Although Belgium has no formal legal classification, social partners often speak about high-risk jobs. The risks are explicitly defined much more broadly than health risks to workers and include risks to the health of others. The Royal Decree of 28 May 2003 on health monitoring of workers divides high-risk jobs into:

- security jobs: involving the use of machines, equipment or weapons that could be dangerous for the security or the health of other workers;
- vigilance jobs: where a lack of vigilance could be dangerous for the security or the health of other workers;
- defined-risk activities: activities, which through workstation or job content analysis, are found to involve physical, chemical or biological agents; ergonomic constraints; or repetitive and monotonous tasks linked to physical, mental or psychosocial risks to workers' health or security.

Furthermore, 'heavy jobs' are defined in national collective agreement 103 of 27 June 2012 as jobs that involve:

- a team working with at least two successive groups composed of a minimum of two workers who do the same job successively all day long with no interruption; these groups cannot work at the same time for more than a quarter of the daily workload, except for workers who switch between groups;
- a working day with at least 11 hours between the start and the end of the work, with an interruption of at least 3 hours and a minimum 7 working hours;
- a usual working schedule between 20.00 and 06.00, or an exclusive working schedule between 18.00 and 00.00, or a usual working schedule that starts from 17.00 (also considered here are workers in the fishing, merchant navy or air transport and freight sectors).

Finally, in Belgium, Articles 3 and 4 of the Law of 12 August 2000, which only considers the public sector, define 'constraining jobs' according to the 'unsustainability (pénibilité) of jobs and the mental or physical consequences for workers, over a long period of time'. This links with the earlier definitions of arduous jobs as defined by the health consequences of work activities, but Belgium is mentioned here due to its classification approach. Additionally, some occupations are specifically eligible for early retirement (see below).

## Italy

In Italy, the 1995 pension reform (riforma Dini) introduced the concept of 'strenuous work' (lavori usuranti) if a worker has done the following work for at least 7 years over a 10-year period or at least half of their work career:

- tasks in mines, quarries and underground tunnels;

- tasks exposed to high temperatures;
- worked with glass or asbestos dusts;
- tasks in awkward and restricted spaces;
- worked night shifts of six hours including the hours between midnight and 05.00 for at least three months, or shifts of at least three hours in that interval over the entire year;
- worked on assembly lines;
- worked as a diver;
- driven trucks or public transport vehicles.

These workers can retire after at least 35 years of paid employment provided they are aged 61 (62 when self-employed).

## Bulgaria

Labour legislation in Bulgaria defines three categories of activities or occupational groups with difficult work conditions:

- those employed in the most harmful conditions, industries and activities, that is, underground and underwater work including nine specified occupational groups;
- the labour force employed in 44 hazardous industries and activities including those in the ferrous and non-ferrous metal, cement, chemical and transportation sectors;
- all other occupations and activities most harmful to health, such as hazardous conditions and occupations or activities not included in the two categories above.

The eligibility criteria to take up an early pension for those working under hazardous working conditions have recently been tightened. The retirement age for those working in the worst and most harmful conditions started increasing in 2012 by four months per year, reaching 48 for women and 53 for men by 2014.

## Romania

In Romania, the Unitary Public Pensions Act 263/2010, effective from 1 January 2011, defines three types of jobs:

- jobs performed in particularly difficult working conditions that involve a high degree of exposure to professional hazards for the entire duration of the working time, which in turn may cause occupational diseases or abnormal reactions during work, with consequences for the individual's safety and health at work;
- jobs performed in special workplaces where the degree of exposure to professional hazards or to specific conditions for at least 50% of the normal working time may ultimately cause occupational diseases or abnormal reactions during work, with consequences for the individual's safety and health at work;

- jobs performed in other strenuous conditions such as national defence, national security and law enforcement.

The comprehensive list of such jobs is determined by ministerial committees, approved by government resolution, and subject to review every two years.

For jobs performed in particularly difficult working conditions, the standard retirement age is reduced by 1–8 years provided the insured person has performed such difficult work for between 6 and 35 years and paid their social security dues accordingly.

For jobs performed in special workplaces, the standard retirement age may be reduced by 1–10 years for a 2–20 year period of paying social security contributions, the threshold being 45 years old. Special workplaces are considered to be:

- mines (for workers spending at least 50% of their monthly working time underground);
- research, exploration and processing of nuclear materials falling within the range of Zones I and II of exposure to radiation;
- defence, law enforcement, and national security activities;
- aircraft personnel in civil aviation whose jobs fit the description of special;
- artistic professions.

### Slovakia

In Slovakia, Act No. 355/2007 on the protection, support and development of the public health (Article 31§6), working activities are divided into four categories according to the occurrence rate and assessment of health risk factors of work and working conditions, and according to the changes in the health status of employees. Activities in the third and fourth categories are considered as hazardous; for example, the fourth category includes exposure to work factors and a working environment exceeding defined limits. The regional office of public health decides on the inclusion of work in the third and fourth categories on the basis of the employer's proposal or on the basis of its own initiative.

The term 'arduous job' is used in connection with provision of benefits for hard work. According to the Labour Code (Act No. 311/2001 Coll.), the following work circumstances are considered particularly hard or harmful to the health of workers:

- underground work in the excavation of minerals or in tunnelling;
- working activities in an environment where there are chemical agents;
- presence of carcinogenic and mutagen factors;
- biological factors;
- dust and physical factors (for example, noise, vibration and ionising radiation).

The employer is obliged to reassign an employee to another job if:

- the employee due to their health has, in a doctor's opinion, lost their ability to perform their previous work long term;
- they cannot perform the work due to their occupational disease or due to the risk of this occupational disease;
- they have reached the maximum admissible exposure determined by the decision of a competent public health body.

Early retirement in Slovakia is no longer associated with certain professions. Before the legislation changed in 2003, workers were assigned into job classes where more demanding work (related in particular to work in mines) was associated with earlier retirement and higher pension benefits. At present, workers performing a more demanding job cannot use early retirement any more. However, they can obtain a disability pension if they can demonstrate relevant health problems.

### Countries that refer to health risks

Most of the definitions in the section above are job descriptions, activities and working conditions considered hazardous. Sometimes the consequences for health are mentioned and sometimes those working in such jobs are entitled to early retirement. The definitions in this section make the link between the activity and the health hazard more explicit.

There are two types of health risks defined in connection with arduous jobs:

- health risks for the worker;
- health risks for others.

Such definitions often classify arduous work after proving that the impact on health is negative. As described above, Belgium mentions health risks for other workers among the criteria for high-risk jobs. The classification of arduous jobs in Belgium, however, goes well beyond this.

### Poland

The sole country that makes a specific reference to the safety of others is Poland. The legislation in Poland refers to 'jobs of special character', that is:

- jobs that require particular responsibility and a special psychophysical aptitude;
- jobs with regard to which the ability to perform them properly in a manner that does not pose a threat to public safety (including the health or life of other people) declines before retirement age is attained as a result of decline in a special psychophysical aptitude.

Such jobs are listed in a schedule to the Act of 19 December 2008 on bridging pensions. The 2008 reform eliminated the possibility of early retirement for several categories of workers. It also reduced the list of jobs defined as jobs performed in special conditions or jobs of special character. In addition, bridging pensions are lower than the pensions received on reaching the general retirement age. The changes apply to people born after 31 December 1948.

Furthermore, Poland defines arduous work as involving a very high static load or hard physical work involving energy expenditure over 8,400 kJ for men and 4,600 kJ for women. These types of work are connected with certain risk factors that are likely to cause permanent loss of health. The legislation also uses the notion of 'special working conditions'. These are specified as working conditions that involve:

- working underground;
- on and under the water;
- in the air;
- in a hot or cold microclimate;
- in raised atmospheric pressure;
- hard physical work.

### France

In France, arduousness is evaluated in terms of the direct effects of the risk factors on workers' health. A selection lies on three factors regarding arduous work:

- significant physical and psychological constraints regarding, for example, posture and gestures;
- a harsh working environment;
- certain work schedules such as staggered working hours and night work.

Workers are required to demonstrate that they have been exposed to a harsh working environment for 17 years. Beyond this, a worker must justify whether a permanent disability rate of at least 20% is directly related to dangerous and arduous conditions experienced at the workplace. In the latter case, the worker has to demonstrate 'physical and psychological demands of certain kinds of occupational activity, which have lasting, identifiable and irreversible effects on health'. Early retirement benefit is then based on a case-by-case selection by a medical committee. Since 2011, workers who have suffered from work-related invalidity due to arduous work and dangerous workplaces can retire at 60 on a full pension regardless of the quarterly periods when they contributed.

### Lithuania

Although Lithuania has a list of hazardous occupations, approved by the government on 3 September 2002 under Resolution 1386, the list describes 35 types of jobs involving higher occupational risks. The resolution stipulates that the increased occupational risk must

pose a higher probability of trauma or other health injuries for employees due to the impact of hazardous or dangerous working environment factors. In this way, the list is also a selection of hazardous work situations based on observation and experience.

### Latvia

Similarly, the Latvian labour protection system considers work as harmful when a worker's state of health is affected by factors of the working environment. Potential hazard is identified according to exposure to harmful factors in the working environment as listed in Annex 1 of the Regulations of the Cabinet of Ministers No. 219, adopted on 12 March 2009, on procedures for performance of mandatory health examinations. The list identifies numerous harmful factors in the working environment divided into six groups:

- chemical factors;
- dust;
- biological factors;
- physical factors;
- psycho-emotional factors;
- other risk factors of the working environment.

Work under special conditions is listed in Annex 2 of the regulations and includes 13 groups of work (one group divided into five subgroups). The list of work in special conditions includes:

- work performed at more than 1.5 metres but less than 5 metres above ground;
- operating different types of cargo cranes;
- servicing of different installations intended for lifting people higher than 1.5 metres above the ground work;
- rigging slinger work in forestry;
- work on portable ladders if it involves climbing higher than 1.5 metres;
- work on electrical installations operating at a voltage of 50 volts or above.

To comply with Latvian labour protection legislation, an employer must document the results of the evaluation of the working environment risks and compile a list of the persons or occupations or workplaces where:

- employees' health is affected or may be affected by working environment factors harmful to health;
- employees face special conditions at work;
- employees perform a task related to special risks.

## Slovenia

The Pension and Disability Insurance Act (ZPIZ-2, Article 199) in Slovenia, valid since 1 January 2013, defines arduous workplaces as subject to the compulsory supplementary pension insurance. According to Article 199, people insured under compulsory supplementary insurance are those who perform particularly hard work and work harmful to health, as well as people performing professional activities that cannot be performed successfully after reaching a certain age. The holders of such jobs are required to have compulsory supplementary insurance when it is determined that the following conditions are fulfilled:

- that there are considerable harmful effects related to the performance of tasks on the health and working capacity of workers, despite the fact that all general and specific precautions, as laid down by the regulations, have been observed and that other measures that serve to eliminate or mitigate such effects have been taken;
- that workers perform work in conditions that are difficult and harmful to health in the direct vicinity of the sources of such harmful effects in an uninterrupted work process;
- that work in circumstances set out in the preceding two criteria is performed as a full-time job, whereby a working week shorter than full working hours as stipulated by law and collective agreements is considered as full working hours, provided it has been identified as such due to special conditions of work.

Occupations that make use of early retirement because of arduousness are mostly found in the private sector. Arduous occupations in the public sector are found among artistic activities and workplaces at the Ministry of the Interior, the Ministry of Justice, the Ministry of Defence, customs administration and the Slovene Intelligence and Security Agency.

## Hungary

In Hungary, early retirement (*korkedvezményes nyugdíj*) was still possible at the time of the survey<sup>5</sup> for those doing intense physical work harmful to health for at least 10 years in the case of men and for at least 8 years in the case of women. People working in an atmosphere of more than 100 kPa pressure for at least six years were also entitled to early retirement two years before the general retirement age. For men, each additional five years (four years for women) entitled them to a further year's reduction in retirement age. Social security registers were taken as a basis for the certification of these entitlements.

The identification of arduous work is the responsibility of the local offices of the Central Administration of National Pension Insurance (ONYPF). Employers in such arduous workplaces were obliged to pay 13% of workers' gross salary as an early retirement contribution. Since 2012, social security benefits have been paid instead of pensions.

## UK

As mentioned previously, there is the possibility of retirement early in the UK on the basis of ill-health, and if someone has serious ill-health and a life expectancy of less than a year they can retire at any age. However, strictly speaking this is not a definition of arduous work.

There is no common definition or categorisation of professions which are arduous in Member States but most countries do have some operational definition of what kind of job descriptions, environments or types of occupations can be considered as harmful to the worker or their environment. In some countries, the arduousness of certain jobs is described in the labour legislation and specific workplace security procedures and training are recommended or prescribed. In other cases, workers in certain jobs are entitled to a wage premium to compensate for the difficult nature of their job. Less and less do arduous jobs entitle workers to early retirement. In some Member States, strenuous working conditions entitle workers to supplementary pensions to be provided by the employer. Interestingly, none of the Nordic countries have a definition of arduous jobs and none of them has a list of occupations that are considered arduous. Specific regulations on arduous jobs in the Nordic countries are left to social partners.

## Evidence on arduous work in Europe

This section aims to provide an overview of arduous jobs in Europe. It analyses how many workers in arduous jobs can be identified, their demographic characteristics and what consequences such jobs might have for retirement behaviour.

An OECD report deals with pension regimes and arduous work and whether pension systems should recognise such working conditions for an early pension entitlement (Zaidi and Whitehouse, 2009). Retiring from the labour market is, however, the last resort. Most workers in arduous jobs do not retire from such a job, as Trischler and Kistler (2010) show in their study based on the German Socio-Economic Panel (SOEP). They have analysed the working situation of arduous workers, looking at recent job mobility. The study covers both

<sup>5</sup> Early retirement schemes were abolished in 2011 but then extended year by year till 1 January 2015. In December 2014, the government said the abolition of early retirement schemes for workers in hazardous professions would go ahead. It said it was considering some options for working time reductions.

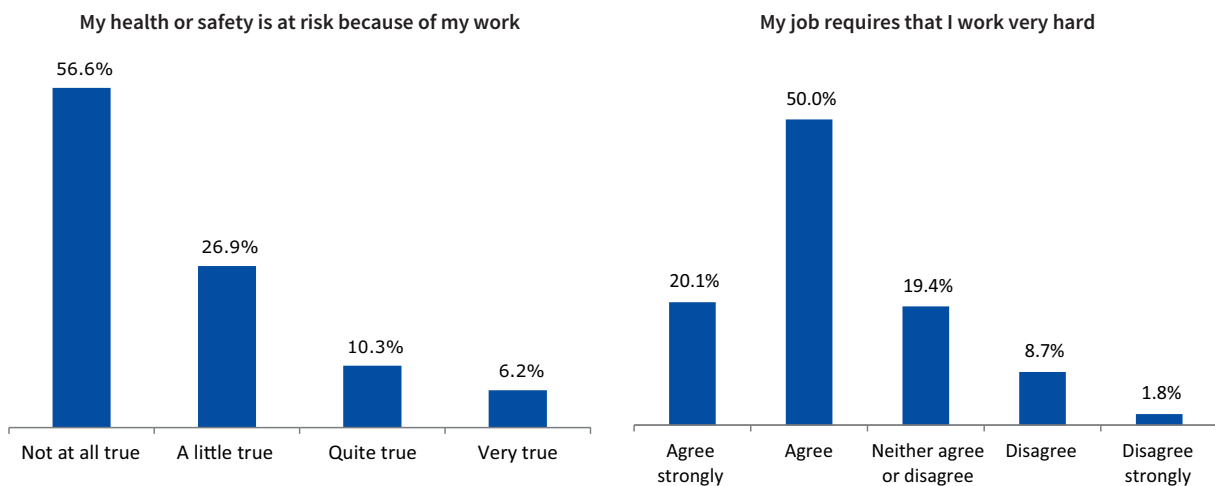
internal and external mobility but makes no distinction between the two. The results indicate that employees with physically strenuous jobs change their jobs (internally or externally) more often within a five-year period. Among those who worked in physically strenuous jobs, 36% changed their post at least once within five years. This was the case for only 28% of people not employed in physically strenuous jobs. The researchers also indicate that, in 2007, for nearly 50% of employees who changed their jobs, the work strain stayed the same. Some 25% reported either more or less work strain after their job change. In terms of age, the analysis shows that 15% of the employees aged 50 years or above felt less working strain after changing jobs, while 32% reported the contrary (Trischler and Kister, 2010).

Following from the definitions above, it is possible to identify arduous jobs either by the content of the job or

These two dimensions are combined in a summary scale on the level of the individual worker to measure the arduous content of the work they are currently doing. The two measurements used to measure the same latent dimension (arduousness) are complementary rather than overlapping and so the reliability is poor (Cronbach's Alpha is equal to .29). This is because jobs that require working very hard do not necessarily lead to health and safety risks. However, a job that does both is likely to be arduous.

Jobs are defined using a combination of the two-digit Statistical Classification of Economic Activities in the European Community (NACE) code and the two-digit International Standard Classification of Occupations (ISCO) code. This leads to a total of 940 distinct jobs in the ESS with a measure of arduousness as measured by the two questions above asked to respondents who work or worked in such jobs. Out of the 940 jobs

**Figure 5: Percentage of workers engaged in arduous work, measured on two dimensions**



Source: ESS Round 5

through the harmful consequences if a worker keeps on doing the job. Both dimensions are measured in the ESS using the following questions:

- Please tell me how true the following statement is about your current job: 'My health or safety is at risk because of my work' ('Not at all true' to 'Very true' on a five-item Likert scale).
- Still thinking about your current job, how much do you agree or disagree with the following statement: 'My job requires that I work very hard' ('Agree strongly' to 'Disagree strongly' on a five-item Likert scale).

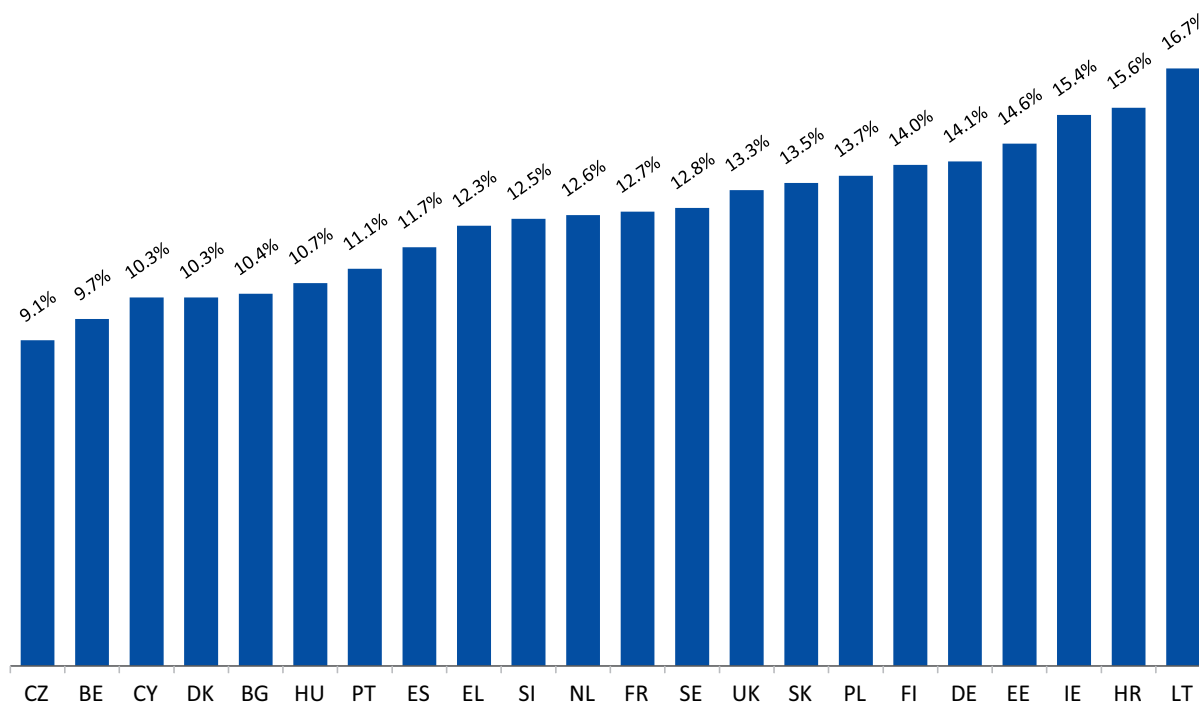
Few people stated strongly that their health was at risk because of their work (6.2%) and around one-fifth (20.1%) stated that their job required them to work very hard (Figure 5).

identified in a separate file, 15% with the most difficult conditions in terms of hazard and effort are considered arduous. This information is merged back to the original file with individual respondents working in the identified jobs, or who used to work in such jobs before retiring. This procedure allows singling out jobs as being arduous and not individuals declaring they work on arduous jobs. The jobs identified include:

- engineers in forestry and logging activities;
- circus artists;
- professionals in waste management activities;
- engineers in the extraction of oil and gas.

In this way, it was possible to show how many people are considered to be working in arduous jobs in each EU Member State (Figure 6).

Figure 6: Proportion of workers engaged in arduous work in selected Member States



Source: ESS Round 5; author's calculations

For Round 5 of the ESS, the lowest share of those engaged in arduous work was found in the Czech Republic (9.1%), Belgium (9.7%), Cyprus and Denmark (both 10.3%). The highest share of workers engaged in arduous work was found in Estonia (14.6%), Ireland (15.4%), Croatia (15.6%) and Lithuania (16.7%). The situation of Lithuania and other post-communist countries with regard to their work environment is also reflected in the literature; for example, Lithuania is described by Woolfson and colleagues as a ‘worst case’ example in their studies on health and safety problems at work (Woolfson and Beck, 2003; Woolfson et al, 2003, 2008; Woolfson, 2006).

The ESS also provides information on the last job respondents did before they stopped work, making it possible to identify their jobs and apply the information on arduousness to these observations. Exits from employment were examined based on the question: ‘Which of the reasons shown on this card best describes your main reason for leaving your last employer?’ The possible answers were: ‘obtained a better job’, ‘contract ended’, ‘was made redundant or dismissed’, ‘employer stopped operating’, ‘illness or disability’, ‘retired’ and ‘never left an employer’. About 30% of respondents had never left their employer and 20% had obtained a better job; in 8% of the cases, the contract had ended, and the

same proportion were made redundant or dismissed. The employer stopped operating in 5.5% of cases. The reasons ‘illness or disability’ and ‘retired’ were given by 5.5% and 23% of the respondents, respectively. The two last categories were treated as exits from the labour market; all the other responses were treated as remaining on the labour market. In addition, information on the number of years a worker had been working was used to compute history models (survival models) to see if being in an arduous job leads to early retirement and in which countries.

The information on workers engaged in arduous work and their exit behaviour was used to calculate exit rates from the labour market to see if they are different for this category of workers compared with other workers. Table 4 illustrates the exit rates found for workers with arduous jobs and shows that such workers on average have a higher exit rate than people in normal jobs. Exit from arduous jobs is only of significance after the age of 45, at which point exit rates for both categories of workers start to differ. Exit rates do not differ significantly with educational attainment; they are slightly higher for those with compulsory and post-secondary education than for those with elementary or tertiary education, but the differences are only marginal.



**Table 4: Mean exit rates for workers with normal and arduous jobs**

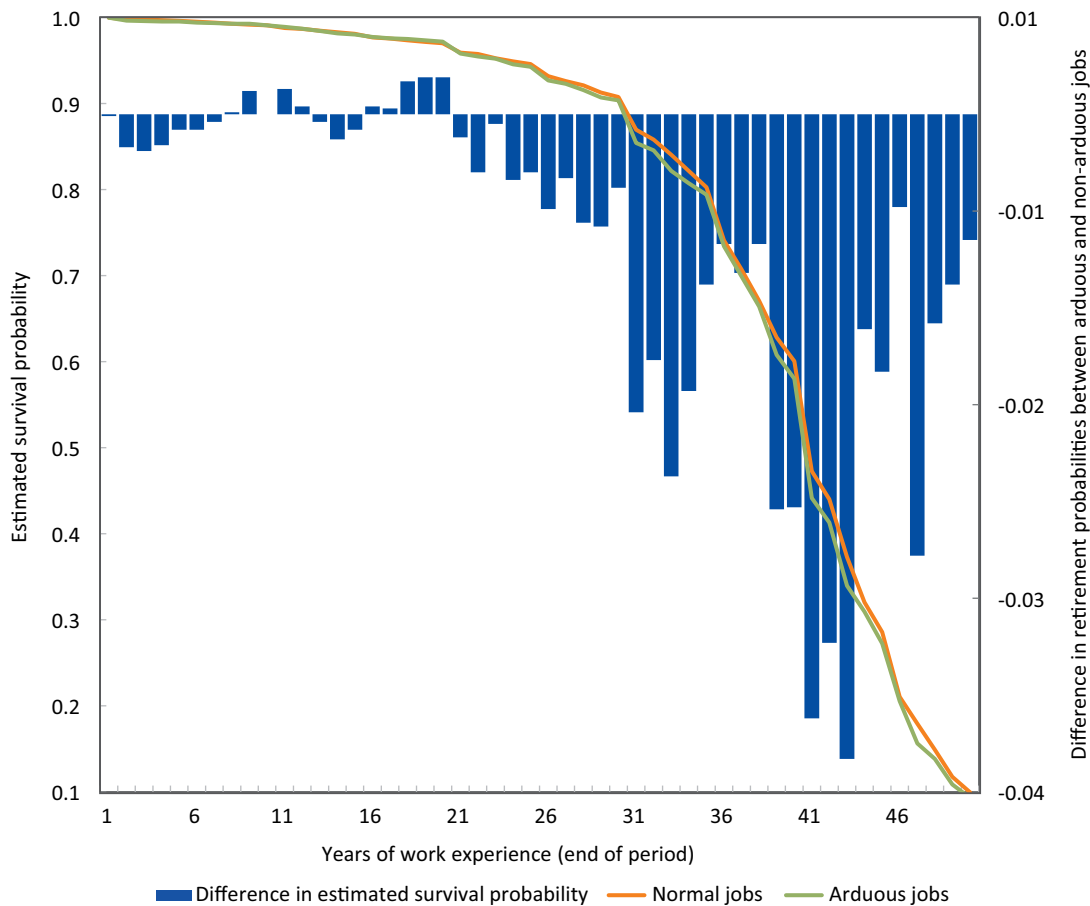
	Normal job	Arduous job	All jobs
<b>Sex</b>			
Male (n = 5,770)	0.22	0.28	0.24
Female (n = 9,018)	0.25	0.27	0.26
<b>Age group</b>			
15-24 (n = 976)	0.01	0.01	0.01
25-44 (n = 5,218)	0.03	0.02	0.03
45-54 (n = 2,660)	0.09	0.12	0.09
55+ (n = 5,938)	0.61	0.65	0.62
<b>Educational attainment</b>			
Elementary (n = 1,014)	0.54	0.56	0.55
Compulsory (n = 4,835)	0.29	0.33	0.30
Post-secondary (n = 3,987)	0.22	0.25	0.22
Tertiary (n = 4,956)	0.15	0.17	0.16
<b>Total (n = 14,792)</b>	<b>59.0</b>	<b>67.0</b>	<b>68.8</b>

Source: ESS Round 5, author's calculations

To test whether working in an arduous job has an impact on exiting earlier from the labour market a multivariate analysis is needed. To analyse exit

behaviour as a dependent variable regressed on job arduousness a proportional hazards regression is used (also known as Cox regression). This method is used to

**Figure 7: Analysis of exit behaviour from arduous and non-arduous jobs**



Source: ESS Round 5; author's calculations

investigate the effect of several variables at the time a specified event takes place. Controls for educational attainment and gender were also introduced.

Figure 7 presents the estimated hazard and survival probabilities for the model used. As can be seen, the hazard probability becomes slightly higher for workers in arduous jobs than in normal jobs after the first 21 years spent working. The bar plot (right-hand axis) shows the difference between the retirement probabilities of arduous versus non-arduous jobs. This

difference increases until just after 40 years of work experience. There is, however, a gap between 34 and 38 years of experience on the labour market where the difference drops. This is due to the widespread use of early retirement for non-arduous professions too, so that being in an arduous occupation before retiring does not have a significant impact. After this gap, the difference in retirement behaviour between people in arduous and non-arduous jobs continues to increase until 43 years of work experience. At this point, the difference between the two groups is reduced.

# 3 Retention strategies for workers engaged in arduous work

Across Europe, there are two ways to implement strategies to prevent older workers from exiting the labour market early, and both are also applicable to workers in arduous jobs, even if they are not specifically designed for this purpose:

- public initiatives;
- agreements between the social partners, which are often suggested or inspired by the legislature or public policymakers;
- company initiatives.

The distinction between the initiatives is based on what actors take the initiative, even though the contents of the strategies are often very similar. The types of strategies used to ensure that older workers and workers that have difficulties continuing to do their job until retirement age are either a job change – a redefinition of the tasks associated with the job, aids and ergonomics or a complete change of career – or a reduction of time in the job in question. These choices often go along with or are integrated with other support measures such as those listed in table 6 below, showing what kinds of instruments are used and what actors help to implement them.

**Table 6: Instruments for retaining older workers**

Intervention instrument	Implemented by	
	Public authorities/ legislature	Social partners
Age management	X	X
Career guidance or career change	X	X
Further education and training or reskilling	X	X
Mentoring and coaching	X	X
Working time arrangements	X	
Partial retirement	X	
Specific measures for those engaged in arduous work		X

Good practice in age management is defined as the implementation of strategies that eliminate age barriers and promote age diversity (Eurofound, 1999). These may be implemented by specific measures that focus on particular dimensions of age management but can also include more general employment or HRM policies that help to create an environment in which individual

workers are able to achieve their full potential without being disadvantaged by their age (Eurofound, 2006c). In general, it can be assumed that innovative HRM policies are favourable in many respects to workers as well as to company outcomes (see Eurofound, 2012d).

One of the main resources that companies have today is the knowledge and skill set of their workforce. Logically, one of the most important functions of a company is to acquire the right and necessary levels of skills, develop these skills further and retain them, which means that they have to be taught to a new generation of workers. Mentoring and coaching are natural parts of knowledge management in companies. Coaching provides positive support, feedback and advice to staff members so as to improve their personal effectiveness. Mentoring is a personal developmental relationship between a more experienced and knowledgeable senior person who guides a less experienced or less knowledgeable staff member. Mentoring is a partnership focused on general learning and development.

Career counselling or career guidance (see the Introduction) is intended to support people dealing with career-related challenges. A career counsellor works with adults of any age who wish to explore career options or are contemplating a career change. The adoption of lifelong learning strategies has been advocated by public authorities since at least the 1970s (for example, in Denmark). Adult education can be defined as systematic learning undertaken by adults who return to learning having concluded initial education or training. As such, this definition includes aspects of further and third-level education, continuing education and training, community education and other systematic learning acts by adults, both formal and informal (Department of Education and Science, Ireland, 2000; European Commission, 2006). This form of learning is also often organised by social partners, particularly trade unions. Career counselling, further education, training and career change can often not be distinguished properly and the measures tend to mutually support each other.

All four types of initiatives can be organised or supported by the public sector or agreed between social partners alike. As indicated below, the initiative often comes from public authorities with implementation at sectoral or company level. Age management has to be practised at company level, but can be the outcome of government initiatives or legal acts, as well as the result of social dialogue. Career counselling can be conducted by public authorities such as employment services or by companies' HR departments after ratification (or not) by

the social partners. Finally, lifelong learning can range from on-the-job training to courses offered by external providers to attendance at formal courses offered by the public education system; it therefore involves many different actors.

Flexible working time arrangements and partial retirement plans to allow workers to stay active in a more flexible way due to family responsibilities or health issues are most often the responsibility of the legislator. Partial pensions and working time flexibility are covered by pension or labour law, and instruments are available as legal entitlements of the workforce under specific conditions. These instruments are supposed to help workers to work longer when working time is reduced. In some cases, such arrangements are combined with activities such as mentoring or coaching, giving new roles and responsibilities to senior workers and thereby enriching their work.

## Mixed measures introduced by social partners

Collective agreements have been introduced in Belgium and Germany to support the retention of workers using a series of instruments without a clear definition of what has to be implemented. In Belgium, there is no comprehensive agreement between social partners at national level. Each of the 101 joint committees and 70 subjoint committees are therefore free to devise a specific sectoral framework to deal with workers engaged in arduous work and reclassification. Below are a few examples.

- Joint committee 104 for the steel industry was established in 2011 as a taskforce to study the improvement of knowledge and skills transfer through mentoring among blue-collar workers.
- Joint committee 306 for the insurance company sector has set up a 'fund for the promotion of labour and training'.
- Joint committee 302 for the hotel industry established three local non-profit centres in each Belgian region dedicated to training and sector improvements.
- Joint committee 310 for the bank sector announced its intention, through the sectoral training fund, to investigate issues on career management and the 50+ career training programme.
- Joint committee 209 was established in 1990 as a non-profit company, Talenteo. This company was set up by the National Federation of White-Collar Workers (CNE/LBC), the Belgium Union of White-Collar Staff, Technicians and Managers (SETCa/BBTK) and the Multisector Federation for the Technology Industry.

In Belgium, single agreements have been reached on a sectoral basis but the measures adopted differ across

sectors. In Germany, however, collective agreements cover a range of measures that can be adopted or not by single companies in the sectors covered.

In Germany, the Mining, Chemicals and Energy Industrial Union (IGBCE) and the German Federation of Chemicals Employers' Associations (BAVC) concluded a collective agreement on working life and demography in 2008. Among the measures adopted are long-term working time accounts (in which, for example, time credits for training periods can be saved). However, details are regulated at the establishment level via a works agreement. Thus there is no single standard procedure. Financially, the agreement is backed by the so-called Demography Fund (Demographiefond). Covering around 550,000 employees in the industry, the agreement ran until 2015.

The following section groups the instruments implemented by thematic area as listed at the beginning of the chapter.

## Further education and training

In Denmark, there is a well-established practice whereby social partners, through collective bargaining, enter into agreements concerning competence development and human resources planning. With more than 1,000 different collective agreements, there is considerable diversity in the management of education and training. Furthermore, all public workplaces must conduct employee development consultations. These are consultations between the worker and the employer (or manager) about issues such as well-being and career and competence development. Although they are not mandatory in the private sector, conducting employee development consultations is common practice in many companies.

In the Czech Republic, the only higher-level collective agreement containing a specific arrangement related to the internal mobility of older workers has been concluded for the textile manufacturing, wearing apparel, leather and related products sectors by the Association of the Textile, Clothing and Leather Industry (ATOK) and the Trade Union of Workers in the Textile, Clothing and Leather Industry of Bohemia and Moravia (OS TOK). The terms of this agreement should guarantee development of an employee's qualifications, and the agreement contains a provision to use the knowledge of experienced and qualified employees as instructors and counsellors. Furthermore, employers are encouraged to introduce or extend programmes of prevention and rehabilitation to support the health of employees aged 55+. However, nothing is known of the implementation of this agreement.

In Austria, qualifications and further education and training are a key field of action on which social partners have agreed and where they have initiated concrete measures. The qualified employees' grant (*Fachkräftestipendium*) and part-time education

measure (*Bildungsteilzeit*) are universal as they are available to all workers, but are perfectly suited to fostering reclassification, internal mobility and career change. The social partners have taken the initiative in implementing these two measures, with an emphasis on reskilling and upskilling, and a broader aim of meeting the qualification demands of the labour market rather than supporting mid-term career change, for instance, out of arduous jobs. The social partners have set up a joint website, Work and Age (*Arbeit und Alter*, [www.arbeitundalter.at](http://www.arbeitundalter.at)), aimed at collecting and analysing information at company level and providing examples of good practice in productive ageing measures.

In the UK, social partnership was highlighted in 2010 in the government's skills strategy paper as the underpinning model for the reformed UK Commission for Employment and Skills (UKCES). Unionlearn – the Trades Union Congress (TUC) organisation that supports union-led strategies for learning and skills opportunities – and the Alliance of Sector Skills Councils, which promotes the work of the employer-led Sector Skills Councils (SSCs), subsequently produced a booklet demonstrating some of the ways in which unions and SSCs were already working together in a social partnership for skills (Unionlearn, 2011a; Saundry et al, 2010).

### Career guidance and career change

In France, career guidance and reclassification are initiated by the government even though they should be implemented by the social partners. Indeed, career change has become one of the major trade union concerns at present as it is thought to offer more security in professional development. In 2006, a national interprofessional agreement (NIA) on the employment of older people encouraged the development of 'second half of career interviews' (see the section below on Article L6321-1 of the French Labour Code). Employees can now claim a professional step assessment, a skills assessment leading to more training or a change in job tasks. French labour law forbids employers from changing any key elements of

the labour or service contract, and thus modification of their job description always requires the employee's consent.

The Estonian Trade Union Confederation (EAKL) and the Estonian Employee's Unions' Confederation (TALO) generally agree that it is important to provide retraining and other career improvement to preserve or enhance the employability of middle-aged and older workers. Both employers' representatives and trade unions have emphasised the importance of improving employees' health to keep people longer in the labour market and increase the number of healthy life years (Osila, 2012).

In the Netherlands, there are about 1,100 collective agreements, of which 250 are agreed for a trade union branch and 850 for a specific organisation. In 2011, the Dutch Ministry of Social Affairs and Employment reviewed a sample of 100 collective agreements, covering 5.4 million employees, representing 76% of the total employee population (Ministry of Social Affairs and Employment, 2011). One chapter of the report deals with sustainable employment and covers subjects like education, health and mobility. Mobility is important to keep employees employed in the long term, but the review found that most job or career changes were made to make staff restructuring more efficient. Job/career changes on health grounds were more directly linked to circumstances imposing an unacceptable burden; job/career changes made on health grounds featured in 88 out of the 100 collective agreements reviewed. In 54 agreements, there were general job or career change options subject to work-related health risk analysis to improve working conditions. In 79 agreements, job/career changes were made to relieve individual circumstances such as a personalised staff appraisal (3 agreements), medical examination (20 agreements), function adaptation (8 agreements), workplace adaptation (4 agreements), health management (34 agreements), vitality policy (10 agreements), life style (10 agreements) and work-life balance (14 agreements). An example of a company that implements life-course consciousness in staff appraisals and allows staff to be internally mobile is Sodexo in Belgium (Box 4).

**Box 4:****Sodexo (Belgium)**

Sodexo specialises in food and facilities management and has 1,200 establishments in Belgium, with over 4,000 employees. Diversity and inclusion are a priority for the company. In 2012, it won the Active Ageing Award because of its inspiring business practices around active ageing. During 2013–2014, 71 individual interviews were conducted with employees who were 55 or older. Nevertheless, Sodexo does not want to apply positive discrimination in favour of older employees, so it offers opportunities for all generations of workers, what it calls *leeftijdsmomentbeleid* (literally: a consciousness of the phases of life, HR policy by life stages). The first step in raising workers' awareness of *leeftijdsmomentbeleid* was the initiation of focus groups in order to motivate employees to work longer.

As a result of the focus groups, management realised that every employee had different needs and motivations, so they opted for an individualised approach. This means that the HR managers and line managers are expected to listen to every employees' specific needs and to try to find a solution for each individual problem, for each individual worker.

Everybody interviewed at Sodexo was positive and aware of the fact that older workers are needed, not least because of their experience. The tools and resources used to achieve a career change are MCRs, internal mobility and individual adjustments. Sodexo sends an invitation to all employees who will reach the age of 55 during the year, but there is no system in place that makes sure that every employee aged 55 years or older gets such an interview. Independent of age, every employee can ask for a career review as these reviews are voluntary. MCRs are informal talks between the employee and the HR manager, and topics that can be discussed include work atmosphere, internal mobility, hours, workload, pension and so on. The reviews are collected in a tool called *E-talent*, which is accessible to all managers.

Of the reviews that took place in 2013–2014, 12 people wanted another job through internal mobility, and 6 people had already found another job. As internal mobility is a priority for the company, all the vacancies are first advertised among the employees. HR looks at who among the staff might be interested and has already asked for a career change and provides training if necessary to extend the skills and competencies of a worker interested in a open position. Sodexo had plans to start a project in September 2015 where older employees become coaches for younger employees.

In 18 out of the 100 collective agreements, there was at least one job or career change opportunity provided in order to stimulate mobility. This included internships (9 agreements), function enlargement (4 agreements), function changes (6 agreements) and task rotation (3 agreements). These job/career changes give individual employees more rights or opportunities to make use of them. Wage levels are set and guaranteed in the main paragraphs of the collective agreements. As far as is known, measures related to mobility, education and health do not have consequences for pay. This policy is the result of negotiation and thus compulsory for employees and employers. Many collective agreements include a paragraph on grievance procedures so that mediation can occur in situations where an individual is or has been subjected to violence.

In Portugal, some instruments specified in collective labour agreements can provide professional reclassification in certain situations including the acquisition of new skills or task redefinition (in cases of health problems). However, this professional

reclassification must not result in professional downgrading and so cannot lead to a reduction in salary. In some collective labour agreements, vocational training is suggested to reskill and reclassify workers.

**Specific measures for those engaged in arduous work**

In 2007, the Finnish Metalworkers' Union (Metalli) and the Federation of Finnish Technology Industries (Teknologiatoimittajat) asked for the concept of substitute (or alternative) work to be included in a collective agreement in the technology sector. Assessment of a worker's partial work capacity should lead to a job change that would allow the worker to perform different tasks rather than being forced to take sick leave. However, the measure appears to be intended as a temporary solution, and the worker is supposed to return to their regular work after recovery. A company example from Finland illustrates how difficult it can be to deal with work that is physically demanding, strenuous and ultimately unsustainable (Box 5).

## Box 5:

**Meat-processing plant (Finland)**

A large meat product company in Finland, which wished to remain anonymous, introduced an initiative called the 'Good Job project' to develop well-being management among its staff. Meat cutting is hard work: it strains nearly all parts of the body, especially arms, shoulders, elbows, back and neck. The meat cutters have a personal piecework contract, which motivates them to push themselves to work as hard as possible, sometimes even at the cost of their own health.

The Good Job project includes annual work satisfaction and health surveys. The company also offers a variety of fitness programmes and tests for personnel to support the maintenance of their work capacity. The aim behind the measures is to increase productivity, to reduce sick days and, especially, to lower disability pension costs. Since so many varying factors affect these measures, the real effect of well-being efforts can be demonstrated.

Performance review discussions are used for the MCR. They are not solely for older workers but for everyone in the company. The performance review discussion gives employees an opportunity to express their wishes and ideas for their future career options and their aspirations for changes in work tasks.

The CEO of the company sees the role of managers as crucial in creating the organisational culture, and for that reason, the training of managers is an integral part of the Good Job project. Even methods taken from sports training have been used to coach management. Both the representatives of the employees and the employer emphasise that the organisational culture gives a competitive edge to the company. Characteristic of the organisational culture is a familial and informal atmosphere. Job satisfaction surveys are carried out annually, giving employees an opportunity to express their hopes and development ideas. Job satisfaction as measured in these surveys has increased in recent years.

The company also continuously trains its personnel with a variety of educational and training programmes. For example, apprenticeship-based qualifications are a well-established method for the company to develop their personnel. This system also ensures the transfer of knowledge from senior staff members to the newcomers alongside securing vocational qualifications.

The 'philosophy' behind the MCR and the well-being initiative is based on the idea that age does not define a person's physical or mental fitness. All initiatives of the Good Job project are targeted at all age groups equally. There is no specific programme for MCR in the company. The worker-job fit and career options are reviewed informally whenever an employee feels a need for it. The company management feels that given the low number of senior workers, this individual approach is less impersonal and more flexible than doing more structured reviews. There are no specific assessment procedures for assessing past experience.

There have been plans to create a separate programme for senior employees, but the reception has been ambiguous among the workers. On one hand, the employees see it as favourable for older workers to be treated as a group so that their specific needs are recognised. On the other hand, there are some fears that this could stigmatise older workers if they were treated as weaker or less capable than their younger colleagues.

It seems that the workers' expectations of their employer are quite down-to-earth. 'They could at least once come and ask, how you are and how you are managing', one senior interviewee said. The expectations are mostly focused on developing work practices and enabling the widening and lightening of work tasks without decreasing earnings. Based on employee feedback, the management seems to be somewhat cautious of both the separate well-being programme for older employees as well the separate career change programme.

In some cases, when there seems to be problems in the worker-job fit, the management and the employee together start to look for a solution. Often job rotation from one position to another, either across departments or within the employee's own department, solves the problem. Another possible way to introduce change in daily work tasks is to widen the scope of tasks done. That way, the job description is expanded and the amount of potentially taxing work tasks is reduced. If the content of work is kept the same, one way to ease the workload is to change the working hours. This can be done either by reassigning the shifts or reducing the working hours by switching to part-time work. Both of these methods have been used in the company. If this does not help, the worker can be excluded from night shifts, or they can be relocated to seasonal work with a part-time contract.

The measures described above are not aimed at total career change. Those kinds of cases seem to be quite rare in the organisation. However, it can be accomplished by internal recruiting, where a person seeking a career change applies to fill a vacancy within the company.

There seems to be a strong ethos of strength and success in the company across all groups of staff. Therefore, attention tends not to be drawn to transfers to less-demanding jobs. The organisation is also quite hierarchical, and some work tasks and departments have higher status than others. This has implications for the MCR practices of the company. Resistance to career change can be also partly explained by the potential effect that lowering the level of demands can have on one's salary as well as on one's future pension.

Against that background, the flexible, partly unstructured manner of handling cases in need of MCR and not treating older employees as a separate group seems to be quite wise. However, not all members of staff or shop stewards agree. They believe that a more organised approach to handling the specific issues of older employees would make their needs more visible and guarantee equal opportunities for all of them. But, on the other hand, they do not wish to be treated condescendingly or to have their status diminished.

In Luxembourg, two sectoral collective agreements use the concept of arduous work or something similar. Article 19 of the generally binding collective agreement for the construction sector agreed in 1997 includes a supplement for wages in case of 'arduous work', meaning dirty, unhealthy or dangerous tasks. However, this collective agreement is currently denounced by employer organisations in Luxembourg. Article 14 of the generally binding collective agreement for fitters, heating engineers and air-conditioning installers agreed in 1996 allows for a 25% increase in wages for unhealthy work conditions for certain tasks as defined in the agreement.

### Age management

In Finland, the 2010–2014 collective agreement in the food industry includes a clause on age management programmes. The inclusion of this clause was reportedly influenced by the age management programme of a food processing company.

The majority of Danish companies have introduced different kinds of management practices for older workers. Practices typically included career reviews for older workers, changes in working time or work tasks, and special days, seminars and bonuses for older workers. Some companies had introduced a general life-stage policy building on the notion that all workers need some measure of flexibility.

In Austria, there is a generally agreed statement on sustainable employability and work compatible with workers' ageing processes (alternsgerechtes Arbeiten).

This is supposed to raise awareness among managers on ageing-compatible work organisation, workplace health promotion, and qualifications and further training, all of which are seen as the major fields of action for a productive ageing of the workforce.

### Mentoring and coaching

The Mentor Me project is a Grundtvig Learning Partnership, coordinated by the Alentejo Litoral Entrepreneurs Association (AEAL). The project is coordinated by an association of entrepreneurs and involves nine partners from seven Member States (France, Germany, Italy, Poland, Portugal, Romania and Spain). The project builds on the support of mentors to create alternative job opportunities for young adults who have not completed basic education and who have difficulties in accessing the labour market.

Mentors are senior professionals aged 50 and over who are willing to share their experiences and knowledge with the learners. This intergenerational dialogue should contribute to improving the skills and the work capability of the learners and, at the same time, emphasises the mentors' sense of social usefulness. Project partners exchange experiences and good practices using an interactive website and through regular meetings with mentors and learners over a two-year period.

A good company practice example where mentoring and coaching is explicitly applied is the Age Master programme implemented by Finnish company Abloy Oy to make the best use of workers aged 55 and over (see Box 6).



## Box 6:

**Box 6: Abloy Oy (Finland)**

Abloy Oy is one of the leading manufacturers of locks, locking systems and architectural hardware. Its products are manufactured in two factories in Finland, one in Joensuu and the other in Bjökboda, and it has around 800 employees in Finland and 100 employees in the company's international sales units.

Abloy's goal is to be a responsible corporate citizen, taking care of its personnel, the environment and business continuity. Employee well-being and safe work practices are key issues in the company. The aim of all production units is zero accidents. All employees go through the introductory programme, which includes instruction in the company's ethical guidelines. The annual review of the gender equality plan aims to promote equal opportunities for both women and men to progress in their careers. Because the business environment is continuously developing, Abloy Oy also involves itself in its personnel's professional development. For example, Abloy Oy provides training and diploma positions each year for students.

The company wants to focus on supporting the work capacity and development of expertise of ageing personnel. The so-called tacit knowledge possessed by experienced employees is regarded as highly valuable, and the goal is to pass it on to the next generations. The company wants to hold on to the ageing experts and aims to raise the retirement age.

The Age Master programme started in 2001 and has become an integral part of Abloy's HR management. Employees enter the programme at the age of 55. There are now around 150 Age Masters at the Joensuu factory. The elements of the Age Master programme are (1) well-being and work ability, (2) age management and leadership, and (3) working conditions and the contents of the job.

There is no specific programme for MCR in the company. In the cases where problems have emerged in the worker-job fit, the usual procedure has been that the employee and their immediate superior discuss the issue and look for a solution together. Many times mere change in working shifts may help. A complete change of work tasks is also possible since the factory is large, with many departments.

The philosophy behind the programme in relation to MCR is to act to prevent any unwanted career changes due to shortcomings in skills or physical abilities. That is done by ensuring employees' physical and mental well-being through the activities of the Age Master programme. The programme focuses particularly on skills shortages. For example, one year the Age Master Club organised training in IT skills and English. Such topics are chosen by the workers themselves and therefore are relevant to them.

Knowledge transfer is ensured by listing all work tasks and relevant skills of employees over age 59 and then reviewing how well these skills are shared by other team members in the same post. As part of this process, an individual knowledge-transfer plan is drawn up for those employees who have skills or knowledge not yet shared by other team members. Transferring knowledge from one Age Master to only one younger employee carries the risk that if that younger employee leaves the company, so does the knowledge transferred to them. Therefore, the aim of the programme is to ensure that the skills and knowledge will be transferred to other team members.

Career changes in the company are not based on fixed procedures but tailored case by case for each individual. However, there are some tools that enable the planning of career changes as well as their implementation.

- Performance review discussions are carried out annually with office staff and every two years with production staff. In these discussions, the worker-job fit is evaluated and hopes and potential career options are discussed between the employee and their immediate superior.
- If a person has been on sick leave for a long time, a state-subsidised trial work period enables the employee to gradually re-enter the workplace. The employee can either return to their previous work or take up a new post more suitable to their work abilities.
- If an employee's sickness absences are mounting up (to a certain number of days), the company intervenes in the situation. The company has a well-being programme, which calls for discussions with the employee and evaluation of worker-job fit in these situations. If the employee cannot continue in their job, a new one will be sought.
- Job rotation, part-time pensions and re-arrangements in work shifts are also used as a tool for lightening the strenuousness of the work. The company aims that workers over 60 years of age should cease working three-shift schedules, which means that they do not work at night.

Based on the interviews, the Age Master programme is assessed positively by the workers, union representatives and the management. The only disagreement regarding the programme occurred at the beginning of the 14 years of its existence, when deciding whether the unions should be part of the negotiations of the annual decisions on the content and continuation of the programme. However, now it seems that there is a consensus that it is the company that makes the decisions on this matter by itself.

## Public initiatives focusing on changing the working conditions of older workers

Only new elements covered by this report on career change, age management, mentoring and coaching approaches and training will be reported here. For more in-depth information on flexible working time arrangements and partial retirement, refer to the latest publications from Eurofound (2015c, 2016a, 2016b).

### Career change

In some of the former socialist countries in eastern Europe, career change is part of labour legislation, and older workers with health issues cannot be dismissed but have to be given alternative jobs so that they can continue working until retirement. In the Czech Republic, for example, the Labour Code imposes a duty on employers to transfer an employee who cannot perform their job due to their health status to another position so that the new job corresponds to the employee's health, skills and qualifications (Section 41(1) of Act No. 262/2006 Coll., Labour Code). Similarly in Hungary, employees are protected from dismissals five years prior to retirement; employees who are protected should be offered another position in accordance with their skills. Under the Polish Labour Code, the employer is obliged to transfer an employee to a different position if a doctor's certificate prescribes that their current job is detrimental to the employee's health or that they are suffering from an occupational disease. The transfer must be to a position that fits the employee's qualifications and health condition. If the employer fails to fulfil this duty, the employee may terminate the employment contract without serving the notice period.

In Latvia, Labour Regulation No. 219 on mandatory health examinations, which was adopted on 12 March 2009, prescribes a mandatory health examination for employees. If a doctor specialising in occupational diseases confirms health hazards for an employee at the workplace, their employer has to implement recommendations relating to the working environment. If a worker's health status means that it is not recommended for them to continue performing their job, they may be assigned another job. Furthermore, if an employee resigns because their employer did not take all the necessary health protection measures at the workplace and this is confirmed by the State Labour Inspectorate (VDI), the employer must pay the employee compensation of no less than six months' average earnings.

The situation is different in Austria, where the measures are more proactive. The 'fit2work' project, launched in 2013, is an initiative designed to maintain and improve the employability of workers with health problems. It offers consultancy and support to workers with health

problems and companies with regard to health problems at work. This initiative by the Austrian government is laid down in the so-called Work and Health Law (Arbeit-und-Gesundheit-Gesetz, AGG) and financed by the Labour Market Service, social insurance institutions and the Federal Social Welfare Office. Fit2work targets workers with severe health problems (continuous sick leave, fear of or job loss for health reasons) or disabilities, and aims to help these workers to enhance, maintain or regain their health in order to work within the same company or to change job or occupation. Fit2work offers free consultancy to companies with respect to maintaining and improving the employability of the workforce. This includes the prevention of health problems at work, the stable integration of workers with health problems or disabilities, and sustainable working conditions for older workers – thus improving the company's productivity and efficiency by reducing sick leave rates and so on.

### Age management initiatives

In Belgium, the Fund for Professional Experience (Fonds de l'expérience professionnelle/Ervaringsfonds) was established by the Federal Public Service Employment, Labour and Social Dialogue (SPF) to extend and promote the opportunities, working conditions and work organisation for older workers. The fund is subsidised by the National Office of Social Security (ONSS/RZA). It was created for employers with HRM policies that take account of the specificities of older workers. Financial support can be obtained by companies if they implement projects that aim to improve working conditions for those aged 45 and over. For example, the fund can support the training needed for vertical or horizontal mobility, or training programmes aiming to develop mentoring skills to support knowledge transfer.

In June 2006, all of the major parties in Denmark supported an agreement on the long-term sustainability of the welfare state. This agreement emphasised a need to further strengthen initiatives to support age management. A range of campaigns were launched to keep older workers in the labour market longer, and the Senior Policy Committee set up an initiative to establish consultancy arrangements for companies interested in developing age management strategies. Many of the strategies and policies were developed to keep sick or chronically ill workers in employment or to help unemployed workers regain work. Local job centres provide different opportunities for reclassification and reskilling, including possibilities for job training, internships and education.

After consultation with the social partners, the Luxembourg government issued a National Action Plan for Employment in 1998 with the aim of maintaining employment levels and combating unemployment. As a consequence, Article 20(4) of the 2004 Collective

Employment Relations Act states that collective agreements must include provisions on working time, employment, training and gender equality.

### Schemes for mentoring and coaching in companies

In Bulgaria, the schemes ‘I can’ and ‘I can more’ provide vouchers for training for people in employment and can support career transitions of middle-aged employees. The measures under Human Resource Development Operational Programme 2007–2013 (which is an ESF programme) allowed for the inclusion of employees aged 55 and over in trainer seminars and their subsequent use as mentors for new employees. The scheme ‘Social innovation in enterprises’, implemented in 2011–2013, aimed to provide measures to ensure sustainable employment for older workers by using their expertise to carry out training in the workplace and to increase the skill level of other employees. The scheme covered a wide range of activities, including training for trainers and their subsequent use as mentors for new workers.

On 1 March 2013, the French Parliament adopted ‘generation contracts’ following an NIA signed on 19 October 2012. The aim is to combine job creation for young people aged between 16 and 25 with a drive to keep older workers aged 57 and over in active employment. A major goal is skills and knowledge transfer between generations.

### Retraining and further education programmes

A variety of training programmes is the most frequent intervention to keep older workers in employment by increasing their employability. While these do not necessarily focus on arduous work or older workers, they can nevertheless offer a valuable instrument to improve the employability of these workers should they need to change career.

For example, the two measures put in place in Austria (discussed earlier) to train workers facing difficulties at work – the qualified employees’ grant and part-time education measure – are measures not specifically designed for workers in arduous jobs, although this group can make use of them. The part-time education measure was implemented recently by the government following broad consultation with the social partners. Under this scheme, workers can (with their employer’s consent) reduce their working time in order to pursue reskilling or upskilling and receive training grants from the Labour Market Service. Thus, for instance, someone reducing their working time by 20 hours a week will receive a subsidy amounting to €456 a month (for a reduction of 10 hours it is €228 a month). The worker has to prove participation in a further education training course with a duration of at least four months (up to two years). This measure is specifically designed

to allow low-wage earners to reskill. The only training leave scheme previously available (Bildungskarenz) had the same aim, enabling workers take complete leave from their company for the duration of further training. However, that scheme offered compensation only amounting to the level of unemployment benefit, which is often too low for those earning low wages. The new scheme does not imply a legal right for workers to part-time work or further training; agreement with the employer is required.

The qualified employees’ grant offers a sum up to the amount of the minimum pension (€795 per month in 2013) to workers undergoing full-time formal education or a training programme of a maximum of three years, leading to a formal qualification to pursue an occupation suffering from a shortage of skilled workers. The grant is awarded, for instance, to workers undertaking training at nursery colleges, colleges for kindergarten teachers and apprenticeships.

A further initiative is the project Disability in Transition (Invalidität im Wandel), launched by the Austrian government to deal with the problem of disability pensions after its pension reforms. A platform of about 200 experts from different institutions has been given the task of searching for solutions in three main areas:

- prevention (preventing workplace health promotion and rehabilitation);
- issues with support or care and information;
- legal framework (equivalence-based invalidity pension eligibility, rehabilitation prior to pension and regulations for low-skilled workers).

Older workers in the Czech Republic are one of the target groups for active employment policies. Some of these policies address ability to work and qualifications for older workers, and improve their access to training. However, they also introduce flexible working conditions and attempt to remove disadvantages related to the employment of older people. Some of the measures attempt to change the attitudes of other workers towards older employees and to fight age discrimination. Employers can benefit from financial incentives when providing further training in the form of tax concessions as they can include training costs in their tax declaration (Vidovičová, 2007; Vidovičová and Sedláková, 2007). Furthermore, employers are also encouraged to apply for funds from the ESF’s Human Resources and Employment Operational Programme.

In Spain, the public organisation Tripartite Foundation for Training in Employment (Fundación Tripartita para la Formación en el Empleo) is in charge of promoting and coordinating the execution of public policies on continuing training. It offers a number of options for combining training and work. If an employee is interested in attending training activities, two measures are available: individual training permits and training provided under the ‘training for workers’ initiative.

Under an individual training permit (permisos individuales de formación), the employer gives permission to an employee to attend an official training course leading to an official accreditation. The employee can take advantage of up to 200 working hours per year to attend classes. The salary equivalent to the number of working hours devoted to training (up to 200 hours) is reimbursed to the company by the social security system.

The objective of training for workers (formación de oferta) is to provide workers (employed or unemployed) with different subsidised training options aimed at lifelong learning and professional development. Employees can join these courses on their own initiative (related or not to their field of work), as they normally take place outside the normal working day. The duration of these courses varies from approximately 30 to 200 hours, and there are different options, such as face-to-face classes and online or blended learning.

In France, workers have an individual training right and are entitled to lifelong training. This enables them to obtain competency assessment (validation des acquis de l'expérience), individual training leave and participation in the company's training programme. Such rights are designed as key elements for career management and making a professional career safer. These rights are not specifically allocated to older employees, however. Furthermore, the French government has encouraged agreements between employers and workers and forward-looking employment and skills' management. These agreements may be at sector level but more often are at company level. Collective bargaining is therefore a key instrument for career management.

In Luxembourg, the state contributes to companies' costs for investment in lifelong learning. In principle, a company receives either financial aid of 20% or a tax reduction of 14% (Articles 542-13 and 542-14 of the Labour Code). Since the Law of 28 March 2012, the financial aid rises from 20% to 35% or the tax reduction from 14% to 25% for the lifelong learning of workers aged over 45.

The Evaluation of Measures for the Promotion of Active Ageing programme (Pregled ukrepov za spodbujanje aktivnega staranja) was introduced in Slovenia with the aim of involving at least 20.7% of older employees in lifelong learning by the end of 2013. Within the Active Employment Policy programmes for the period 2007–2013, the Slovenian government encouraged competence centres and mentoring schemes to focus on intergenerational knowledge transfer, training, educational programmes and the cooperation of social partners. Programmes such as Knowledge Makes Dreams Come True (Znanje uresničuje sanje) and Training to Increase Employability (Usposabljanje za večjo zaposljivost) aimed to increase the level of educational attainment, skills and key competences to

improve employability and had to include 10% of people older than 50. The programme Lifelong Career Guidance (Vseživljenjska karierna orientacija) focused on the promotion of knowledge transfer to younger generations by older workers before retirement.

## Policy agendas aimed at keeping older workers in work longer

Apart from the practical initiatives described above, many countries have policy agendas that frame action in the field of active ageing, lifelong learning and the promotion of flexible work arrangements for ageing workers. Most of these measures also indirectly support career change for those engaged in arduous work.

The Bulgarian government has developed a long-term political strategy for balanced demographic development and improvement of human capital. In 2012, it adopted two important strategic documents with a horizon to 2030 outlining guidelines for developing horizontal policies on demographic issues and adjusting sector policies to demographic changes: the Updated National Demographic Strategy of the Republic of Bulgaria (2012–2030) and the National Concept for Promotion of Active Ageing (2012–2030).

The issue of work in older age has been extensively discussed by the Czech government since the 2000s in the context of reforms and policies dealing with population ageing. The issue was first articulated in 1999 in the context of the International Year of Older People. The number of initiatives has been increasing in particular in relation to the accession of the Czech Republic to the EU in 2004 due to access to EU funds and the impact of EU guidelines and recommendations (Vidovičová, 2007).

The endeavour to support the employment of older workers was first explicitly declared in the Czech National Programme of Preparation for Ageing 2003–2007 (Národní program přípravy na stárnutí na období let 2003 až 2007), which indicates among other things, that company training, lifelong learning, improvement of working conditions and work organisation, adaptability and flexibility of workers, and elimination of inequalities are government priorities in this area. Implementation of the programme was the responsibility of individual ministries. Specific measures included an involvement of older workers in counselling, professional and educational activities so that they could transfer their experience and knowledge.

This programme was followed and further elaborated by the National Programme of Preparation for Ageing 2008–2012: Quality of Life in Old Age (Národní program přípravy na stárnutí na období let 2008 až 2012: Kvalita života ve stáří), which introduced the concept of age management in the Czech context. It stressed the need

to increase awareness in this area and supported the introduction of age management to company practice, for example, via financial support of employers and motivating measures for employees. However, since the strategic documents are not legally binding and represent instead a framework for preparation of new policies, the majority of their stated goals have not been extensively realised so far.

In response, the Czech Ministry of Labour and Social Affairs (MoLSA) addressed these issues with the follow-up National Plan of Action Supporting Positive Ageing for 2013–2017, which was approved in February 2013. MoLSA involved representatives of non-governmental organisations (NGOs), local authorities, employers, academia, other ministries, social partners and older workers in the preparation of this new document. One of the main objectives of this programme was to maximise the use of the potential of older workers via promotion of health and lifelong learning. Among the specific objectives pursued was the extension of working life via legislative changes aiming at promoting the concept of age management and tackling age discrimination.

In the Netherlands, the Labour Foundation, a bipartite organisation with social partners that provides advice on labour related issues, issued a policy agenda for 2020 on investment in participation and employability on 9 June 2011 (STAR, 2011). The main goal of the policy agenda is to shift the mind-set of employers and employees regarding the labour participation of older employees, as it has become normal to continue work until the formal retirement age. Sustainable employment cannot start at the age of 55, but must be addressed much earlier. The Labour Foundation provides details of an agenda it calls ‘trip planner’ by using a series of core themes inextricably linked to the promotion of employability and the labour market participation of older employees. These themes are:

- employability and training;
- vitality, health and occupational safety;
- labour costs and productivity;
- mobility and reintegration.

In Poland, the government implemented a programme called Solidarity of Generations: Action for Increasing Economic Activity of People aged 50+ (Solidarność pokoleń. Działania dla zwiększenia aktywności zawodowej osób w wieku 50+) between 2008 and 2010.

The programme included limitations on early retirement but did support the following interventions:

- vocational training for unemployed people over 50 years of age, conducted by public employment services;
- information campaigns for employers to overcome negative stereotypes about older workers and persuade companies to apply age management;
- reduction of employment costs related to the employment of women older than 55 and men older than 60 by removing the obligation to pay Labour Fund contributions and, for employees over 50 years of age, reducing the number of days of sickness for which the employer had to pay from 33 to 14;
- facilitating lifelong learning for employees.

The first edition of this programme, called Generation Solidarity, started in 2008 and achieved various positive effects. The effective retirement age increased, the employment rate within the 50–64 age group increased by 1.3 percentage points (as of 2011) and the number of people improving their qualifications increased (Ministry of Family, Labour and Social Policy 2012; Marczewski, 2013).

In 2010, the Slovenian government introduced the action programme, Evaluation of Measures for the Promotion of Active Ageing (Pregled ukrepov za spodbujanje aktivnega staranja), to increase the level of employment of older employees aged 55–64 to 43.5% by the end of 2013. The programme included measures aimed at the unemployed, older employees, employers and the general public to raise awareness about older people at work.

The restructuring of the pension system in Hungary posed a challenge for the trade unions, which have been entrusted with major advocacy functions. The most criticised measure was the elimination of preferential retirement. The National Federation of Hungarian Trade Unions (MSZOSZ) agreed with the government’s stated aim to reduce the burden on the pension fund, but in 2012 suggested reintroducing the institution of preferential retirement with employment policy tools. A survey has been carried out in Hungary since 2013 to review working conditions in difficult and strenuous jobs in which employees would be entitled to early retirement. A so-called working capacity index has been created, as occupational health services can help people to maintain their working capacity for longer and facilitates direct intervention where required (NFSZ, undated).



## 4 | Mid-career review in practice

This chapter investigates the possibilities of implementing MCRs and how to carry them out in practice. Career reviews appear to be a relatively new phenomenon in Europe, and only a few companies are thought to currently use them.

Career guidance is defined by Sultana (2004) as

*services intended to assist individuals, of any age and at any point throughout their lives, to make educational, training and occupational choices and to manage their careers.*

(Sultana, 2004, p. 118)

Career guidance, as it is promoted by the EU, is not limited to school leavers and the unemployed but is useful for everyone throughout their lives. Sultana and Watts stress the evidence of ‘policy borrowing’, especially from the USA, where most career guidance practices originate and where it is most professionalised. They also stress that there is much scope for using helplines and web-based services to extend access to guidance and for integrating such services more creatively with face-to-face services (Sultana, 2004, Annex 1).

It is also in the USA that standards have been developed to help maintain and improve the quality of career information. Two examples are Vocopher and O\*NET OnLine, which offer the advantages of information and communications technology (ICT) to provide high-quality advice to individuals who would like to enhance their career. The National Career Information System in Australia is also a good example of what can be produced (OECD, 2004, p. 90).

Career services<sup>6</sup> can be subdivided into three distinct ‘career interventions’ (Savickas, 2011, p. 8).

- Vocational guidance views ‘clients as actors who may be characterised by scores on traits and who may be helped to match themselves to occupations that employ people whom they resemble’.

- Career education sees ‘clients as agents who may be characterised by their degree of readiness to engage developmental tasks appropriate to their life stages and who may be helped to implement new attitudes, beliefs and competencies’.
- Career counselling views ‘clients as authors who may be characterised by autobiographical stories and who may be helped to reflect on life themes with which to construct their careers’.

Given the developments in the labour market – for example, that the linear career concept of the 20th century will be increasingly replaced by the ‘norm of the varied working life’ (European Commission, 1997) – the current approach by EU bodies, among them the European Centre for the Development of Vocational Training (Cedefop), is to focus on cost-neutral self-help approaches designed to help individuals in the development of skills and management of their career (Sultana, 2004, p. 121). The conclusion reached by Cedefop is not only to encourage educational guidance in schools or at tertiary-level education just before or after graduation, but that ‘there is merit in making career guidance available in a specialist form from the employment service or some other agency based outside the school’ (Sultana, 2004, p. 123).

Age management has become a core activity of business services such as temporary work agencies. For example, Manpower Inc. offers a whole set of services through its subsidiaries to counsel and help companies deal with an ageing workforce. Its subsidiary, Right Management, offers services that consist ‘among others in outplacement, career management, coaching, leadership development and the assessment of management competences’ (Right Management, 2007, p. ii). The German company Hekatron has implemented an age management strategy and a whole range of innovative company practices to ensure that their workers get the best advice possible in every circumstance (Box 7).

<sup>6</sup> The term ‘career services’ is used in the USA instead of ‘guidance policies’.

## Box 7:

## Hekatron (Germany)

Hekatron is based in Sulzburg, a town in the German–Swiss–French tri-border-region and between the cities of Freiburg and Basel. Hekatron's main business is the development and production of smoke detectors and other related activities. Currently, the company has 630 employees. Hekatron received the Deutschlands Beste Arbeitgeber (Germany's Best Employers) award in 2009, 2011 and 2013 (each year 100 employers are honoured).

Within HR, there are two areas with different relevant measures. The area of consulting and facilitation (*Beratung und Prozessbegleitung*) concentrates on coaching and counselling for executive managers with the purpose of initiating, guiding and developing the careers of executive staff. The area of improved compatibility of profession and personal living environment (*Bessere Vereinbarkeit von Beruf und persönlichem Lebensumfeld*) mainly includes counselling to find solutions within the company to difficult life circumstance of the employees.

The aim is to analyse positions and personal situations and to find solutions suitable for both the company and the employee. This counselling is open to every employee regardless of status within the company. Hekatron developed the concept of life-phase orientation (*Lebensphasenorientierung*) to structure the different age groups within the staff:

- age 16 to 25: entrance and introduction, first orientation and gaining ground (*Fußfassen*);
- age 26 to 40: career, setting up business, starting a family;
- age 40 to 55: plateau-phase, 'What next?' (*'Was jetzt noch?'*);
- age 55 to 67 plus: last career phase, mainly reorientation concerning how to organise this phase and retirement.

Hekatron uses different operational measures to support the employability of workers over the age of 40, but there are three main initiatives: the social counselling service; the seminar for *Hinauswachsende* (those who grow out of the company); and professional profile workshops.

Access to counselling (during the working hours) is possible through contact with the workers' council, the company physician or a company psychologist and the HR development manager interviewed in this study. During the consultation, the HR development manager also contacts external help, such as addiction counsellors or family counsellors, if needed. A good strategy seems to involve talking about these issues behind closed doors, yet informing transparently about the decisions. As the HR development manager says, this form of cooperation with employees also makes a good impression on other employees.

Complementary to the social counselling service are walking conversations (*Geh-Gespräche*). These conversations enable employees to discuss issues outside of the formal working environment. One employee described the walking conversation as very intensive, private and productive.

The main initiative Hekatron has developed is the *Hinauswachsende* orientation seminar for employees aged over 50. The seminar has been developed in cooperation with three other partner companies, which has enabled Hekatron to benefit from their experience. Hekatron and its partners plan to continue networking. The HR development manager responsible for this seminar functions as an interface between the interests of employees and the company, and she is also the contact person for the workers' council representative.

The seminar takes place over two days. It is meant to orient employees in the last stage of their career for the transition from professional life to retirement. It starts with an examination of the current status of the participants as a basis to define the future goals, especially for their career. The participants are from every company division, so that the groups are heterogeneous. The seminar is personal, and the participants assess where they actually stand, where they want to go to and how they can succeed.

At present, the *Hinauswachsende* seminar is offered only for those aged over 50, but Hekatron wants to expand it to employees aged over 40, because they have asked for it, and the basic structure of the seminar is transferable to other age groups. But there is a question of capacity at these seminars.

The seminar for those over 40 will offer wider opportunities for horizontal mobility. The first health impairments begin to occur in this age group, and people see that they cannot carry on as before with a high workload while managing the demands of the household and family. In addition, at this age, people often start having care obligations. In cooperation with other companies, information events are held: each company organises an event and employees from all companies can take part.



In addition, workshops are offered to develop a professional profile (*Profilpassarbeit*); this is a pilot project promoted by the European Union. This counselling is meant to help in different situations and seems especially relevant for those who are passing from one phase to another, particularly past ages 40 and 50. The HR development manager commented that the consciousness of 'I won't be here forever' is more pronounced among 50-year-olds. In those cases, the HR development manager offers to develop a professional profile of the employee. Here, Hekatron wants its executive managers to show certain insights into employees. The managers are responsible for recognising whether employees are performing well or not and talking to them about their situation, especially to employees aged over 40.

Unlike the *Hinauswachsende* seminar, the workshops are open to all employees, regardless of their age. These workshops comprise groups of four or five participants and have two parts. First, the participants are introduced to the methods for developing a professional profile, and they are then free to construct their own competence profile. The aim is to make them aware of their individual strengths and competences and to point out how these can be shared and used purposefully. The second part involves presenting the personal competence profile to the other participants and to set new individual goals for one's career.

Hekatron offers a range of seminars on topics such as methods, expert knowledge, products, and health and stress management. The HR department offers a development programme with different courses on, for example, Microsoft Outlook, iFax, health, stress management and so on. The courses are offered as further training and are meant to facilitate career development. One interviewee stated that although there are numerous further training offers from the company and there is the possibility of private further training, it is not widely used by employees.

The workers' council representative mentioned that it is possible for an employee to use their experience from other fields to move into a different position if they can no longer do their current job. For example, if someone cannot do shift work due to health reasons, a move from serial production to prototype production would be possible, or a move to logistics. Permanent changes of tasks or department are possible; the workers' council representative said that he was not aware of any temporary changes. The fact that there is continuous change and recruitment (about 100 new employees in 2014) facilitates possibilities for permanent changes. Any permanent change of activity (*dauerhafter Tätigkeitwechsel*) is planned and coordinated by the company.

One possible result of further training could be that an employee has broadened their range of competences and therefore can fulfil new tasks. If an employee wants to take the opportunity for horizontal development, the workers' council, superiors or the HR department are the responsible contacts. The culture of open but confidential conversations when problems or difficulties appear supports horizontal development.

Horizontal development is formally supported by professional profiles. Consequently, it is not only possible for employees to change their work tasks, but also to change their work area permanently. This has to be initiated by the employees themselves and pursued in consultation with the HR department. A systematic job rotation is not implemented. The HR development manager is thinking about other possibilities for horizontal development, even about internships in other companies.

Formal knowledge management as well as teamwork is supported by professional profiles. They can help to provide an overview of the employees' competences, like a knowledge map. Another aspect of knowledge management, highlighted by the workers' council representative, is that it is also possible to enrol in further education organised by the trade union. The workers' council encourages employees to participate in further education. This is individually planned in a meeting with the HR development manager, if considered necessary. Then the HR development manager looks for appropriate training in consultation with the employee. During this meeting, the financial aspects are also discussed. The company often bears all the costs, but if the employee leaves the company, they must partially repay the fees. This part of knowledge management is organised purposefully, and the HR development manager emphasised: 'Learning is a part of the work'.

One of the main successes of the measures is that they are appreciated by the employees. Also, the information gained through discussions within the workshops or seminars is handled confidentially. Outcomes are only communicated by the participants themselves, and they do inform their superiors about their experiences.

Employers are increasingly seeking arrangements to keep such core workers in employment longer. These workers also need to prepare their succession, organise knowledge transfer, train those who will do their job in the future and leave as much as possible of their competences to the company they have worked for most of their lives.

*To respond to this new situation, companies must offer jobs to their older workers that are convenient to them, sustain their motivation to invest themselves and treat them as co-workers in the full sense.*

(Right Management, 2007, p. 2)

To achieve this aim, working arrangements and conditions have to be adapted to the needs of ageing workers as well as increasing their motivation to continue working. This is not only an issue for older workers, aged 55 and over but for every worker reviewing their options as they age. Thus, the traditional vision of a career has to be altered on both sides.

Manpower Inc. advises changing HRM processes completely from static personnel management towards a dynamic evolutionary policy. It advocates a situation where HRM processes are constantly improved using regular competence checks and continuous vocational training for all staff to keep knowledge and skills up-to-date, thus avoiding the need to face the problem of dealing with demotivated workers with outdated skills. The only way of keeping workers motivated as they get older is to help them stay on top of their game. Companies that do not change their HRM policies in these terms will most likely suffer from a lack of talented workers in the near future.

## Introduction to the national-level case studies

After 20 or so years in employment, with a further 20 years or so still to go, mid-work life seems a good point to appraise an individual's prospects. MCRs of some kind are beginning to interest many governments as well as employers and individuals. This section consists of a comparative commentary based on case studies on three country initiatives from which some general conclusions can be drawn.

The case studies describe different versions of MCR schemes in Belgium (Flanders), France and the UK. They each start with the benchmark fact that extending working lives means some workers are increasingly going to need career changes of some kind later in life if they are to remain employable. There may be many variations on this theme, but from the employee's and employer's point of view, taking stock of individuals' needs, wishes, skill sets and future employment potential would seem to make sense.

It should be made clear at the outset that, while the innovations studied are all something this report calls an MCR, each is actually somewhat different in concept and form. While the idea of an MCR has been of interest and been introduced (albeit briefly) in some way in all three countries, it cannot yet be claimed to have become established. Differences in funding, ownership, delivery, purpose and technical approaches are apparent. Unfortunately most of these initiatives have come to an end, and this study found no follow-up.

## Flemish career guidance programme

The Flanders career guidance programme was a national programme funded by the ESF from 2005 to the end of 2012. It took the form of a career guidance programme delivered in a number of centres and was not linked to any workplaces. It provided subsidised career counselling, with the aim of maintaining workers' employability and adaptability. The programme had a specific focus on the individual worker, whom it attempted to keep in a suitable job, preventing early retirement or inactivity. It therefore took a preventive approach – seeking ways of keeping older workers in the labour market by intervening and supporting them to reorient their careers in a timely way to avoid declining employability later in life.

Interventions were tailored to the individual and described as 'high cost', being delivered by professional guidance counsellors.

### Outline

Employees in mid-life had been recognised as no longer experiencing career development or new challenges at work. It was felt that these deficiencies increased significantly the risk of burn-outs and 'bore-outs' (unable to do the job because of boredom), and that counselling could serve to kick start career changes. There was wide recognition that older workers need a better work-life balance and that employment rates in Flanders needed to increase, especially among workers aged over 50.

The programme was established under regulations passed by the Flemish government, setting out in some detail the approaches to be adopted. It provided career counselling with a focus on what the worker could do as opposed to seeking changes in company policies. The programme targeted four groups: workers aged 45 and older, workers with disabilities, workers with lower levels of educational attainment and ethnic minorities. However, the legislation provided that all citizens (regardless of age) were entitled to career guidance, and the programme was therefore open to workers of any age. It was not free – the charge was €150 for non-target groups or €25 for people in the target groups. A maximum state subsidy was offered of €200 per head.

The programme was delivered by paid counsellors operating from special career centres as well as by the Flemish Public Employment Service. In 2011–2012, a total of 18 such centres were recognised by the Flanders ESF-management authority and some private sector providers. Career guidance was delivered from these centres, mainly face-to-face, although there was also provision for Skype conversations.

The aim was for uniformity of service provision across the centres. A core service was provided, defined as ‘career counselling’. Within this, there was scope for variation of approach through a four-stage structure. However, the Flemish legislation embodies definite views on the purposes and methods of counselling, and in each case, the counselling provided was face-to-face. Support was offered on a ‘tailor-made’ basis to suit individuals and within different ‘trajectories’ or modules.

The main objectives of the programme were to:

- make participants self-sufficient and able to make their own career choices;
- foster lifelong learning;
- encourage participants to develop their own competences and to activate their own talents.

In encouraging this approach, it was seen that the real focus of the programme was getting individuals to take responsibility for increasing their own employability. All of these activities were seen as leading to a personal development plan in which individuals set their own goals, adopting what are classically known as SMART targets (that is, specific, measurable, achievable, relevant and time-bound). Focusing on SMART targets in this way was thought to carry all the common sense attributes of good action planning.

The support provided by the counsellors was tailored to the needs of the participants and independent of the individual’s employer. (Counselling was undertaken at the initiative of the employee.) The programme was seen as being very successful. It is said to have helped beneficiaries realise that they had the capacity to steer their own careers. After having career guidance support, participants were judged to have achieved a better work–life balance and a renewed sense of job satisfaction and motivation. They also took further training and had better employment opportunities offered to them.

## Outcomes

The programme offered professional support (career counselling) to help people make informed career choices and decisions, and was provided at the request of the employee, giving individuals a greater sense of empowerment and control of the process. The following

points provide further evidence of the success of career guidance as a programme.

- High levels of participation were achieved, including among older workers; this is believed to be a result of a high-profile advertising campaign by the Flemish government.
- At least 50% of the participants belonged to one of the four target groups defined by the programme as priorities for support.
- There were measurable and good outcomes: 60% of participants stayed with their current employer and claimed they had greater job satisfaction; one-third of participants took up a training course after completing their career guidance counselling; 49% achieved the goals set during their trajectory planning discussions within six months of finishing their career counselling.

It is possible to summarise briefly the amount of activity generated by the project. Data collected between 2005 and May 2011 showed that 26,119 ‘full coaching’ courses were given by the programme. Coaching was particularly successful among women, who made up two-thirds of participants.

## French Labour Code Article L6312-1

The French MCR arose out of legislation by the French government, principally addressing issues of vocational training but with an awareness of the need to engage older French employees in extending their working lives. The French MCR was entirely funded and delivered by employers. It formed one element of a multi-stranded package of training and age-positive reforms that had itself gone through several iterations of law and NIAs supported by the French government and social partners.

Because MCRs were employer-controlled and delivered by HRM professionals or line managers, their attention was on the employee in their current work organisation, with a strong focus on recasting work roles or working conditions and improving skills to maintain the employee’s usefulness to their existing employer.

## Outline

The employment rate of older people in France has risen significantly since the early 2000s, but today still just 44.5% of people aged 55–64 are in employment. Most recently, this has given rise to country-specific recommendations from the European Commission in relation to the Europe 2020 strategy that the French National Reform Programme should make greater efforts to raise the average age of exit from the workforce.

Employers have been urged to share in this activation of the ageing workforce as an economic necessity. Over the past two decades, various public policy changes have been adopted with this aim in mind, including pension reforms to discourage early retirement, moving the age at which employers may mandatorily retire employees from 65 to 70, and the introduction of a right to combine drawing a pension with earning a wage.

The French government has also sought to influence employers' HRM strategies and the content of collective agreements to support its strategy of extending working lives. In December 2008, a law was adopted obliging companies with more than 50 employees to conclude agreements with social partners that would have the effect of adopting a 'older workers' plan' covering employment and support of older workers. In the absence of such agreements, companies were expected to adopt such plans unilaterally. Following this, a number of sectoral agreements, an NIA and, in 2009, a new law had the effect of specifying the right to an MCR. The fact that the concept was already outlined by some sectoral agreements set a precedent in a sense, which was followed more widely.

Regarding the implementation of the MCR, neither the NIA nor the 2009 law prescribed in any detail how it should be conducted. This left employers to determine the methodology, providing they complied with the terms of the law. This simply stated that the employer must inform the employee of their 'right to get a specific professional assessment, a summary of skills or vocational training'.

Where the MCR led to a reorientation of an individual's career, in most cases this took the form of a move inside the existing company. The interview element of the MCR was not supposed to be subsumed by nor supplant a normal appraisal interview, but rather to accompany it. In practice, however, nothing seemed to have prevented employers from holding appraisals and MCRs sequentially. Indeed, it seems that in practice holding career development and appraisal interviews immediately following one another led to an established informal merger of these reviews in many instances. This was effectively endorsed by an NIA of December 2013, which replaced the right to an MCR with a right to a new personal career and role (appraisal) interview held every two years.

The overall impression is of a considerable variety of approaches, with some companies not taking the process as seriously as they should have. By the same token, there is evidence of some diffidence by employees in requesting reviews. They may have felt it unwise to share frankly their reservations or worries about their futures with their line managers, who were in many cases conducting the interview. It seems that the best emerging practice in France has been to support the conduct of MCRs by a 'grid' matrix of possible changes and issues, including actual and future working conditions in the workplace. In some cases, there would be mention of a forecast leaving date. How problematic it can be to carry out MCR in an HR appraisal context, with all problems of information asymmetries and trust issues, is illustrated in the company case study from Belgacom (Box 8).

## Box 8:

### Belgacom (Belgium)

Belgacom is a telecommunications company operating in Belgium and abroad. The company employs over 15,000 employees, in both white collar and blue collar positions. Due to demographic changes and the latest pension reforms, Belgacom had to take action so that the workers could continue to work for a longer period of time. Belgacom started to implement a HR programme that integrates the natural life cycle of a career (leeftijdsvfasenbewustbeleid) in 2010. The focus is not solely on older employees, and management is aware that each period of a worker's life has different needs.

Belgacom is firmly committed to treat everybody fairly and with respect, regardless of their age, gender or race. It used focus groups along nine thematic fields to develop its programme: ergonomics, health, lifelong learning, career planning, landingsbanen (landing fields), working time, work organisation, reintegration and company culture. One of the initiatives was an MCR. An invitation was sent to all employees who had reached the age of 50 or who would shortly do so. In the invitation, workers were asked to attend an interview with professional career counsellors.

This initiative, however, did not get much interest from employees as some employees found it too confrontational. An MCR is now included in general evaluations, but only upon the request of the employees. These evaluations take place twice a year with a coach or line manager. One interviewed worker said that such a format is a chance to discuss one's personal needs. The session is still viewed as being mainly a work evaluation, however. A staff representative found the mix of MCR and the evaluation problematic, because evaluations are not suitable for assessing needs but review performance and competence instead. Conversely, a member of the HR department thinks that this tool provides guidance, where the worker can find support for a better job match with regard to their age.

In general, employees at Belgacom can ask for individual adaptations of their job description and tasks to be performed. The company also invests in training and coaching that enables workers to become more flexible so that they can change their work profile, which is highly appreciated by workers. Furthermore, employees have the opportunity to change their job through internal mobility as vacancies are first posted on the company's intranet. Older employees (those aged 55 and over) can benefit from an initiative called 'mutation', which gives older employees the opportunity to work closer to home. Employees with the highest number of years of service have priority.

Since the CEA 2013–2014, employees working for Belgacom also have the chance to use a 'time savings account' (*tijdsparrekening*) allowing them to save up hours worked to take time off later, for example, for when they are 10 years away from their legal retirement age. Unfortunately, Belgacom has no awareness campaigns, and employees (and their representative) are not well informed about the different options they can avail of.

Some employers took advantage of MCRs to consider the need for adaptations, to respond to changes in skill requirements and, where needed, to consider requirements for new roles or working arrangements. The outcomes of MCR interviews are said to mainly involve offering employees skills or training reviews (as the Labour Code provides) but with less mention of changes in working conditions and job roles than might have been expected.

## Outcomes

The research evidence reviewed in the French study suggests there were a number of 'soft' benefits that could be of significant value. These include:

- investment in training and processes to ensure the MCRs were carried out professionally;
- encouraging employees to develop action plans;
- bringing new perspectives into companies as a result of the MCR process;
- giving employees an opportunity to be listened to;
- introducing mechanisms for end-of-career reviews.

It is not clear how far MCRs have contributed directly towards the ability of individuals to secure changes in their employment conditions, job design, skills used, working time arrangements and so on to support working longer. The evidence available does not point strongly to many positive gains, but then neither does it suggest that such changes might not have resulted in some instances.

An important conclusion to the French case study is that French law and employment practice have been a shifting scene including, for example, an NIA in December 2013 that introduced a new role-appraisal interview to be held every two years to replace the MCR and other reviews. Alongside this, there will be a new personal career appraisal every six years that will

include a review of all the training the employee has undertaken and future training needs. However, employers are likely to be reluctant to finance training of a more general nature for employees because of the so-called 'quitting externality'<sup>7</sup> (Pigou, 1912; Stevens, 1996; Booth and Snower, 1996a, 1996b).

Supported by specific new rights to training via personal training accounts over which employees will have direct control, it is conceivable that career guidance sessions of some kind could be chosen by French workers to pick up issues arising from these new statutory reviews, although the availability and awareness of their value will have an impact on whether this proves to be the case in practice. A report from the French Economic Analysis Council (CAE) states that France does not invest enough in training programmes that could make career change possible. The report also suggests creating an insurance covering the loss of income when a worker takes a long training leave in order to achieve a career change (Lemoine and Wasmer, 2010).

Amosse and Ali Ben Halima (2010) show that the lifelong career model is on the way out in France; mobility rates of younger workers are much higher, particularly across companies. Workers who have spent their whole career in one company are usually the eldest. Keeping older workers in employment raises a lot of questions for the employer: the way of thinking of the organisation and its production process is challenged by the idea of retaining older workers and changing their job content and work context (Bugand et al, 2009). Caron et al (2012) also point out that the reclassification of older workers with deficiencies is never successful unless personal efficiencies for those involved are taken into account. The role for HRM is difficult as it has to find a balance between the legal prerequisites, managing employers' representatives who often favour early retirement, and other company interests.

<sup>7</sup> A quitting externality occurs if an employer finances specific or general training for one of its employees, but instead of reaping the benefits of the investment, the employee leaves the company shortly after the training and enjoys the returns on training with another employer. The costs for the initial employer are sunk costs.

## UK pilot study on MCR

The UK MCR was simply a pilot scheme, and its period of funding came to an end in 2013. It is different from the other two versions of MCR in that it was delivered by a variety of organisations, some linked to the National Careers Service (NCS) and some independent of it. The MCR was held independently of employers, although in one variation it was administered by trade union representatives who sought to increase its relevance by taking into account employers' skills needs and competence frameworks.

### Outline

Retaining older people in jobs and extending working lives have been important policy goals of the UK government for some years, mainly due to population ageing. According to Hirsch and Jackson (2004), there is an unspoken career deal for senior people within many large organisations in which they work unreasonably hard but leave in their fifties with a good pension and then 'get a life'.

Older people who lose their jobs are more likely to struggle to return to work than younger individuals or those in mid-life. The absence of targeted support for older job-seekers, including support to change careers to encourage working longer, led to a proposal to fund a pilot MCR project, led by the National Institute of Adult Continuing Education (NIACE)<sup>8</sup> with a number of partners.

Seventeen organisations were involved in delivering part of the pilot, with each organisation having a quota of MCRs to deliver. Each partner organisation was encouraged to devise its own ways of working with clients – considerable variety was expected, and this turned out to be the case.

Although it had not been particularly intended to provide the service to unemployed people, many clients turned out to be job-seekers. One of the delivery organisations, however, was the TUC organisation Unionlearn, which engaged 45 workplace union learning representatives (ULRs) to support its side of the pilot. As ULRs support their members on learning issues in the workplace, this association ensured that many employed clients passed through the pilot.

The variety of delivery partners' approaches included direct face-to-face career counselling sessions, telephone counselling, group sessions, email and online chats. In some cases, a combination of small-group and single face-to-face sessions was adopted. These different approaches seem to have been well received

and were used in some cases by delivery organisations to provide services appropriate to the needs of specific client groups, for example, prisoners nearing the end of their sentences.

Particular mention is made in the UK case study of the work of Unionlearn, which delivered MCRs to 700 individual union members, considerably overshooting its target of 400 clients. ULRs explored novel ways of appealing to members and interesting them in the idea of an MCR, using effective awareness-raising and campaigning approaches. They were seen as 'trusted intermediaries' in discussions with their members, and while they were not expected to be expert vocational guidance counsellors, they could refer clients on to other sources of support, build confidence and motivation, and encourage appropriate forms of learning and retraining. The ULRs were encouraged to work closely with employers and many did so, receiving collaboration and support both in holding MCRs and in shaping guidance to reflect the employers' particular circumstances, competence needs and so on.

### Outcomes

In all, 3,616 sessions were delivered to 2,833 clients. In some cases, multiple reviews were given to the same individual, although clients typically received one session each. All the organisations involved reported that, following a review, some of their clients had started searching or applying for other jobs. (This undoubtedly reflects the large proportion of unemployed clients referred to the pilot by the NCS.) All organisations also reported that some of their clients had accessed further career information advice and guidance following their MCR. The majority of organisations reported that some of their clients had improved their confidence to explore career options, looked for training or learning opportunities, signed up to training programmes, looked for volunteering opportunities, been offered interviews, explored self-employment, gained employment or made changes to improve their health.

Half of the organisations reported that some of their clients had started volunteering, changed careers, or requested a change in working hours or ways of working. Smaller numbers of organisations reported that some clients had sought financial advice, entered phased retirement, become self-employed or retired fully. Advisers reported a series of positive outcomes for the participants that included:

- the use of existing skills more regularly;
- finding new resources to use with people in mid-life;

<sup>8</sup> NIACE merged in 2016 with the Centre for Economic and Social Inclusion to form a new organisation, the Learning and Work Institute.

- increasing peer learning or knowledge sharing with other information, advice and guidance professionals;
- improving knowledge or skills to work with people in mid-life;
- increasing confidence to work with mid-life clients;
- increased job satisfaction.

The cost of delivering the MCR per client varied between organisations, with costs for 10 providers being between £100 and £130 per client, while for four providers, costs ranged from £200 to £350 per client. NCS providers were broadly speaking the most competitive, with the exception of Unionlearn, which managed to provide MCRs at the bargain price of £50 per head.

## Concluding remarks on the national case studies

It is difficult to make direct comparisons between the three projects because data are not available to create an in-depth evaluation. However, contrasting the application of the UK MCR to the other case studies suggests a number of points of interest for future policymakers.

Firstly, it is clear that there are different kinds of MCRs. A review held by an employer is likely to be different from one held by an independent career guidance organisation or individual guidance professional from a trade union. While the employer's review is likely to consider the question of an individual's future career within the context of the existing organisation, an external careers guidance review will be more likely to lead the individual to consider career options laterally, taking into account the possibilities of a move into a different sector or area of activity as well as their individual preferences and personal circumstances. Not to mention that from a worker's perspective, the employer or human resources department will always be seen as having an interest beyond the well-being of the worker.

Moreover, any individual development and training action plan arising from an internal form of career guidance is likely to be significantly circumscribed by considerations of the needs and opportunities that the existing employer is willing or able to offer. For example, men over 50 in the UK were found to remain among those least likely to have been offered training by employers. To this has to be added other significant inequalities in participation in training, suggesting a polarisation in access to jobs that offer opportunities for training and progression (Canduela et al, 2012). A report by the Chartered Institute of Personnel and Development (CIPD) stressed that while effective career management has a significant role to play in building

organisation capability, most organisations delegate the responsibility for career support to line managers, few of whom have the skills to deliver it effectively or the trust of their employees (CIPD, 2011). This is certainly the reason why, in France, too few employees are asking for a career review even though they are entitled to by law.

Secondly, a review held by an external career guidance organisation might be expected to address the wider implications of a particular worker's employability and work ability (Ilmarinen et al, 1991; Ilmarinen, 1999; Tuomi et al, 2001). Issues may arise from health or social circumstances which the employee may feel will limit their effectiveness and which they may not wish to share with an employer. However, they may feel more comfortable sharing such concerns in an honest exchange with an independent careers guidance counsellor. This might be expected to lead to a more realistic assessment of how the job could be influencing the individual's well-being, mental health, work-life balance and so on, and hopefully to help identify a sensible course of action given all the circumstances the employee faces (see also studies on career adaptability such as Bimrose et al, 2011; Brown et al, 2012).

In some cases, the impartial career guidance professional may suggest that a client's existing employer could offer a changed role to suit their needs. In addition, the guidance counsellor is unlikely to feel inhibited from proposing a move away from a present employer if this would serve the client's interests. The career guidance counsellor is likely to have broader knowledge of training, qualifications and the local labour market than an HRM professional whose expertise may have been gained largely in the existing company. Finally, the HRM professional, while wishing to support the worker, is likely to feel obliged to balance support with the aim of maximising the benefit the organisation gains from the worker's continued employment (or in some cases, departure).

A study carried out before the Flemish government introduced its career guidance programme considered the need for external career guidance counselling (Verbruggen et al, 2006). The report highlights precisely the distinctions between organisational level and external career guidance counselling identified here and explores the interplay between the two. One conclusion is that providing internal career guidance counselling is likely to encourage employees not merely to seek to enhance their internal career prospects, but to consider the need for external career guidance too. The report also affirms the value of government initiatives to provide external forms of career counselling, while at the same time recommending that career management programmes organised by companies should be encouraged. According to the report's authors, both forms of initiative can contribute to increased awareness of employability among workers.

While the present series of case studies has not been able to gather evidence for a quantitative evaluation of MCRs, it encourages a ‘pick and mix’ approach to the different forms of review, whereby the beneficial aspects of each case study might be drawn on as part of a policy ideal. Clearly the professional and robust reliability tests of the Flemish career guidance approach are impressive. Moreover, the fact that this was the only case study to offer convincing long-term quantitative evidence of benefits in career and employability effects on individuals encourages its choice as the ideal future model. However, the contrast between the relatively restricted forms of guidance approaches and the ‘let a hundred flowers bloom’ approach of the UK pilot study would seem to encourage a more eclectic perspective. It might be presumed that given a choice, some individuals would opt for a face-to-face counselling session, while others might prefer to talk on a telephone. It is not clear, however, how effective this mix of approaches was and in some cases the impact can certainly be doubted.

It is interesting too that the UK study found that group sessions could have a dynamic effect and, with some clients, could work well when combined with individual guidance sessions. Moreover, radically different approaches using ULRs or community learning advocates seem to be worthy of consideration and further evaluation. In terms of cost benefits and employee engagement, the Unionlearn approach could well prove to be an exciting and innovative model. It calls for further research and consideration of its potential as an idea which could be transferred to other countries.

Finally, the French approach in which companies were obliged by law to offer career reviews if requested by their employees who had reached 45 years of age, though clearly not offering a complete answer, represents a policy initiative on a grand scale. It is in a sense unsurprising that many French company-based MCRs could not be completed to timetable (because of resourcing issues) or did not always engage the enthusiasm of workers to enhance their own employability and career development. Such limitations, however, highlight the need to consider other approaches alongside internal employer reviews, including the more externally based career guidance approaches as exemplified by the Flanders programme or the UK pilot. A report drafted for CAE in France suggests creating an insurance covering the loss of income when a worker is taking a long training leave in order to achieve a career change. In addition, engaging employee learning representatives in a French-style company-based MCR could well engender greater confidence in it among employees (Lemoine and Wasmer, 2010).

The bigger picture of course is that recent French legislation could transform employee attitudes towards an MCR anyway, so that it may in future be seen as an integral element of their package of individual rights and responsibilities. Much may depend on the extent to which employees become actively engaged in planning their own development individually, as well as in concert with their employer. Bugand and colleagues (2009) point out that, in terms of staff engagement, worker satisfaction plays an important role during personal reflections in the MCR and life projects, of

**Table 7: Comparative summary of the three national MCR projects**

	<b>Flanders: Career guidance programme</b>	<b>France: MCR</b>	<b>UK: MCR (pilot)</b>
<b>Organiser</b>	Public administration/ Office for Employment	Act of legislation by the French government/ interprofessional agreements	Consortium led by NCS
<b>Link to the workplace</b>	None	Closely related to the workplace	None, with exception of the TUC’s Unionlearn
<b>Perspective</b>	Preventive	Preventive and corrective	Preventive and corrective
<b>Target group</b>	Older workers, workers with disabilities, workers with a low level of educational attainment and workers with a migration background	45-year-olds in companies with more than 50 employees	Not clear, many job-seekers
<b>Aim</b>	To maintain workers’ employability and adaptability to keep them in their job	To maintain workers in their jobs until a later retirement age	To retain older people in jobs and extend working lives
<b>Cost/Funding</b>	High cost. Partly sponsored by public authorities (€200 per participant)	Funded entirely by employers	Covered by participants themselves (50–350 GBP; €63–€440 as of 18 April 2016)
<b>Implementation</b>	Professional career counsellors working according to SMART objectives and tailored to client	Delivered by the line manager or the HR department of the company	17 organisations with different approaches
<b>Standardisation</b>	High	None	Low



which work is an important part. Identity is also always linked to professional identity and the values achieved over a lifetime of work.

Table 7 summarises the three national MCR projects and compares their basic characteristics. The organisers are mostly public administrators, except in the UK case where the implementation was done by a NIACE, a non-governmental agency dedicated to adult continuous learning. A close link to the workplace is provided only in France, as the law obliges the employer to respond to an employee's request to seek a MCR and offer career orientation if necessary, but at least training opportunities. In the UK, only the reviews carried out by TUC organisation Unionlearn were related to the workplace.

Only in Flanders did the review have to be prospective in order to maintain or increase employability. In both France and the UK, the perspective was also to correct an inadequate fit between worker and job. While in France and Flanders, the target group of the MCR were people in mid-career and older workers with potential difficulties in their working life, the UK pilot study seemed to address everybody and in particular those seeking employment.

In all three projects, the dedicated aim was to increase employability to keep workers working longer and extend working life. In the UK and Flanders, the cost was only partly subsidised by public administration. In France, all costs had to be covered by the employer. The three programmes also involved different degrees of professionalisation and standardisation. The career

guidance programme in Flanders had the highest level of professionalisation and standards. In the UK, a broad mix of approaches was tested while, in France, no guideline was given on how to implement a career review and what should be the outcome.

To sum up, what really works is a certain obligation, by law as in the French case, to include an element of career checks and counselling in the HRM policies of companies at best in line with a dedicated age management policy. Employers, however, have to be convinced that an MCR can represent a valuable tool for HRM and innovative workplace policies that pay out in the long run. Most pilots, as shown above, do not follow established standards. Efforts must be made to fill this gap. The questionnaire developed for this project is supposed to fill this void and help HRM practitioners as well as mid-career employees to find the right answers to relevant questions they may not even think about.

And then there is the trust issue. Employers carrying out MCR should be aware that this is not supposed to be a monitoring device to find solutions for the employing company, but rather to offer food for thought to employees of what their options for the next half of their work life could look like. This has to be done in advance and in an anticipatory manner so that issues with health, motivation and qualification are tackled well in advance and before it is too late. In this sense, the three projects have delivered a fair level of insight into what works and what does not. The trust barrier should be overcome by the inclusion of social partners and actors from outside the company.



## 5 | Conclusion

Europe's working population is ageing, and the baby boomers are beginning to retire from the labour market. At the same time, the average duration of working life has fallen as educational levels rise and the age when labour market entrants join the labour market is delayed. Furthermore, Europeans are expected to live longer, healthier lives. There needs to be a new policy design countering a shortage of labour, and the most evident is to keep workers in employment longer. This cannot be done just by cutting pension entitlements and making people work longer to have a decent pension; there needs to be a systemic change where work is thought about from a life course perspective.

Other Eurofound publications have dealt with flexible working time arrangements such as partial retirement. This report specifically deals with strategies to extend working lives for men and women in Europe by making work both sustainable and productive. The report also discusses the reasons why the implementation of such strategies may be inevitable as most alternatives either lead to pension cuts or, worse, affect economic growth.

The main topics of this report – mid-career reviews (MCRs), internal mobility, and coaching or mentoring instruments – are potent tools to deliver both growth and inclusion. Growth, because one of the most important assets in the modern economy, human capital, is safeguarded; and inclusion, because the strategies proposed keep people in employment longer, motivated and thriving with a better and safer outlook on their post-work life. They also represent a successful strategy for knowledge management.

But many of the changes need to be made in an anticipatory way, when workers are in their 40s or 50s, and especially for those in low-skilled or arduous jobs. One of the innovative ideas presented in this report are MCRs. An MCR should be a systematic and objective in-depth assessment of the motivations, skills, capabilities and interests of a worker in order to successfully plan the subsequent stages of professional life. MCRs are supposed to take place when professional reorientation and an increase in employability are still possible. In addition, working conditions need to be gradually adapted to suit older workers, and investment must be made in their qualifications and skills so that they can keep on working productively for a longer time and, if needed, after a career re-orientation to suit their needs and talents better. Its aim is to find the right 'adaptation' – a good match between personal characteristics and 'condition of success in different industries' (Parsons, 1909, p. 3).

Thinking about careers from a life course perspective means bringing anticipation and flexibility into consideration. The best strategy in this context is to plan and to think about modifications well ahead of the time they are needed. Like in the life cycle of products, it is time to think about innovation well before the apex of sales. Thinking about innovations after a product's demand has started to decline will not avoid an inevitable phasing out. The main idea here is anticipation – taking action before action becomes inevitable, but often in vain. An MCR does not need to have a path-breaking outcome but should serve to develop sustainable solutions ahead of time.

The restriction of early retirement possibilities and the increase in pensionable age, as well as anti-discrimination legislation and incentivising measures, have certainly helped to retain older workers in employment longer. Policy agendas have also helped to sensitise people to ageing workers and to bring about a change in thinking about them. But there is obviously a north-south divide in Europe whereby the Nordic countries have the highest employment rates among their older population while the employment figures in southern and eastern Europe are rather low.

The European Commission's active ageing policy attempts to detail the fields of action to increase the labour market participation of older Europeans by promoting core principles such as lifelong learning, being active after retirement, and engaging in capacity-enhancing and health-sustaining activities (see, for example, European Commission, 2014b). Some of these activities are supported by funding programmes such as the ESF, the Mutual Learning Programme and the Lifelong Learning Programme.

Company policies to retain their older workers have been applied with the help of private and public sector support. Among these are:

- the enhancement of employability through further education and training;
- organising intergenerational transfer of knowledge through mentoring and coaching initiatives;
- introducing flexible work arrangements including partial retirement;
- supporting internal, lateral or horizontal mobility.

Most of these measures can be discussed during MCRs and can ultimately be the outcome of them as well.

Socioeconomic theories on careers started in the late 1950s but have changed over time, and several important lessons can be learned. Depending on the dynamics of a society, careers can take the form of a series of well-defined positions or offices in a rigid society or, conversely, if a society is changing fast and individuals are free, careers can be more a matter of choice and aspiration (see Hughes, 1958, 1971). Careers can be shaped freely in many ways, inside and outside of the beaten tracks of bureaucracies. The traditional conception that careers are only held by high-level professionals is incorrect. Today, it is more common to believe that every human being has a career. Furthermore, careers are the intersection of individual biographies and organised institutions. They are objective as well as subjective, and they represent an important part of a person's identity.

The existence of careers is also a practical way to make sure workers perform well in the long run. They can be seen as a monitoring device to solve the principal-agent problem with asymmetric information. If a principal (employer) wants their agent (employee) to work for them without shirking or following too closely their own interests, a long-term employment relationship with gradual promotions according to merit sounds like a perfect instrument, particularly if the agent possesses a set of skills that the principal does not have and that are rare to find on the external labour market. In this way, careers are like a joint venture, where two parties agree to a contractual relationship for a limited time but long term.

The usefulness of the career concept is likely to be a guarantee for its persistence. Against widespread opinion, careers are not on the way out. This report tries to give compelling, cross-national evidence of this fact. Although most new jobs end early, the probability of a job ending declines with time (or tenure), and, most importantly, long-term employment relationships are common (Farber, 1999). Most of theoretical models on worker mobility in economics describe long-term relationships between employers and employees having mutual benefits and show how worker behaviour is optimised by incentives when a long-term work relationship is achieved.

Nevertheless, new career paradigms exist and give a different perspective on careers. Due to de-layering of internal labour markets, there are not enough positions for promotion available, and many employees decide to switch jobs instead, as long-term loyalty does not pay off any more. Mobility then becomes mostly horizontal in internal labour markets, and work or employment is a prize in itself. Organisations have become learning organisations and the work is project-based. A career model that fits in this context is the so-called 'protean

career', a self-based career pursuit yielding psychological success through learning in order to achieve the realisation of the self. There is, however, very little evidence that such models will become the norm. This career format does certainly exist in niches and certain types of industry but is far from being applicable to all employment relationships. Nevertheless, the model of a protean career is a useful concept to describe labour market activities of retirees who become sought-after experts, often on a very high level (see, for example, Eurofound 2012a, Austrian case studies, pp. 66f).

To find a career and to orient oneself through one's working life in accordance with one's aspirations (or vocation) is not an easy task. Many disciplines and theoretical models have developed around this need for career orientation. They all come under the umbrella term of career services and cover vocational guidance, career education and career counselling. It is the latter that is of most interest for the MCR, as it is about finding the right fit between the person and the job.

Many tools exist for providing information on employees' attitudes and aptitudes and that can help them to make choices concerning a change in their work life or even life in general. Career specialists advocate a shift away from the concept of employability to a focus on career adaptability, with the goal of supporting individuals to become more resilient and able to manage both risk and uncertainty in fast-changing and unpredictable education, training and employment contexts. The area of mid-career counselling is, however, very under-developed, even in the USA, where vocational psychology and counselling has its origin. Beyond reporting on the issue and presenting some empirical findings on MCR, this report provides the reader with a questionnaire that can be used as a tool, self-administered or not, to find out about career maturity and to suggest the important aspects of one's career and what may need a closer look. A more detailed version of the questionnaire is available on the Eurofound website.

Empirical evidence from microdata files presented in this report demonstrates clearly that most workers have a close attachment to their employer and will most likely retire from the longest-held job of their working life. This has implications for the MCR project, as this is then not so much a policy adventure that is supposed to find a better solution for workers with a bad job fit, it is more a tool enabling management to make better use of their most important and scarce resource: human capital assets. In the years to come, an ageing workforce and tight labour markets will leave little room for manoeuvre other than retention and optimisation of those employees a company has.

Turning to those engaged in arduous work, those who would be top candidates for a career change, this type of work is anything but marginal. According to a Eurofound estimate, between 10% and 16% of workers in Europe are currently working in arduous jobs – work that is highly demanding and could potentially have negative impacts on health in the long term. Many countries have no definition underpinning what they call arduous jobs, though several have ways of dealing with workers who do this type of work. Quite a few countries have specific pension regimes or tacit agreements for those engaged in arduous work, and most countries have a list of occupations that come with the option of early retirement on a full pension. These occupations are mainly in the public service such as the police and the military, but also mariners, miners, artists and athletes.

In most cases, however, the entitlement is a basic public pension that is usually means tested and very low. Most countries have also tried to rein in early retirement regulations for workers engaged in arduous work and have replaced these with alternative measures. Such measures are either implemented by social partners or public authorities. They are mostly reclassification measures (or entitlements by the worker), a change in job tasks on demand, retraining and education leave, more flexible working time arrangements including partial retirement, career guidance, and mentoring or coaching. Unfortunately, little can be said about the reach of the measures or their impact, and even less about their effectiveness or efficiency. It would therefore be worth carrying out an in-depth assessment of some of the most promising measures in the case studies.

The national case studies analysed show that there is a difference in the degree of professionalism when career reviews are carried out by employers and external service providers. If career reviews are left to the employer, it is questionable whether it will carry them out with the necessary dedication if it does not believe in their worth, especially if companies are forced by law to conduct reviews, as is the case in France. If employers carry out the reviews, it is also questionable whether the employee is going to be as open as required by the exercise, because the interviewee might think about the vested interest of their employer and hide certain aspects of their work experience, such as health limitations. A neutral external professional career counsellor seems to be a better alternative in such cases, as is practised by the company Hekatron in Germany.

With regard to the degree of professionalism in career counselling, it seems to be highly beneficial for career guidance to be carried out by well-trained professionals. However, the downside of this is the cost

of such an operation and even more so if the outcome of a career review is a change of career; there will be no funding and no will to support this among employers. The idea of Unionlearn to bring in trade unions seems an interesting approach that could find imitators outside the UK. The idea of a ‘career fund’ is also worth considering.

Returning to the two-sidedness of careers, professional identity is always part of personal identity and so employees have interest in their own career progression. The main policy implications that arise from the company case studies is that there is a need to educate and inform companies on age-management practices and their usefulness for their own future and prosperity. This can be done through educational campaigns, training on age management, and support programmes to introduce various age-management methods at the company level (that is, from ESF sources).

Firstly, it seems that it is easier to introduce age-management methods (for example, equal recruitment, MCRs and knowledge transfer) in the public sector, where there is less orientation towards profit, and in smaller companies. Secondly, companies that have already begun to introduce age management affirmed a further need to gain more information to allow them to build a more comprehensive, ageing-friendly policy. What has been found are various activities that are not age-biased (for example, recruitment, training and career review), rather than a comprehensive policy towards the activation of the older worker at the company level.

The idea of MCR will have to become a core part of a sustainable HRM policy in companies. It is a project worth investing in at every level of European societies. There is, however, no advantage nor is it often practical to organise MCR at a national level, implemented by employment agencies. Nevertheless, the practice should be encouraged by political actors or even enforced as an entitlement for employees. MCR should not be carried out in the context of appraisal, but ideally by external facilitators with the involvement of social partners. In addition, the knowledge retention aspect of retaining older workers is often underestimated. Some companies seem to experience a high level of turnover because young workers feel ignored by their senior colleagues, too busy with their own careers. This has disruptive consequences for business. Coaching and mentoring seems to be a solution to this issue. And last but not least, MCR will and should only seldom lead to a career change and a change of employer, or individual workers being encouraged to become freelance, or even worse encourage early exit from work. MCR should become a natural tool for HR departments to optimise personnel allocation and permit mutually fruitful and sustainable employable relationships.



# References

All Eurofound publications are available at [www.eurofound.europa.eu](http://www.eurofound.europa.eu)

- Abraham, K. and Farber, H. (1986), *Job duration, seniority, and earnings*, Working Paper No. 1819, National Bureau of Economic Research, Cambridge, MA, USA.
- Amosse, T. and Ali Ben Halima, M. (2010), *Mobilité et stabilité sur le marché du travail: Une dualisation en trompe-l'oeil*, Connaissance de l'emploi No. 75, Centre d'études de l'emploi, Noisy-le-Grand, France.
- Amundson, N. E., Harris-Bowlsbey, J. and Niles, S. G. (2008), *Essential elements of career counseling: Processes and techniques*, Pearson, London.
- Anxo, D., Fagan, C., Cebrian, I. and Moreno, G. (2007), 'Patterns of labour market integration in Europe – A life course perspective on time policies', *Socio-Economic Review*, Vol. 5, No. 2, pp. 233–260.
- Anxo, D., Ericson, T. and Jolivet, A. (2012), 'Working longer in European countries: Underestimated and unexpected effects', *International Journal of Manpower*, Vol. 33, No. 6, pp. 612–628.
- Arnold, J. and Clark, M. (2015), 'Running the penultimate lap of the race: A multimethod analysis of growth, generativity, career orientation, and personality amongst men in mid/late career', *Journal of Occupational and Organizational Psychology*, DOI:10.1111/joop.12125.
- Arnold, M., Mattes, A. and Wagner, G. (2015), *Zur anhaltend prägenden Rolle des Normalarbeitsverhältnisses auf dem deutschen Arbeitsmarkt*, DIW-ECON Working Paper, DIW Econ, Berlin.
- Arthur, M. B. and Rousseau, D. M. (eds.) (1996), *The boundaryless career: A new employment principle for a new organizational era*, Oxford University Press, New York.
- Arthur, M. B., Khapova, S. N. and Wilderom, C. P. M. (2005), 'Career success in a boundaryless career world', *Journal of Organizational Behavior*, Vol. 26, No. 2, pp. 177–202.
- Aubert, P. and Crépon, B. (2007), *Are older workers less productive? Firm-level evidence on age productivity and age-wage profiles*, available at <http://www.crest.fr/pagesperso.php?user=3025> (accessed 8 April 2016) [French version published in *Economie et Statistique*, 2003, Vol. 368, pp. 95–119].
- Auer, P. and Cazes, S. (2000), 'The resilience of long-term employment relationships: Evidence from the industrialized countries', *International Labour Review*, Vol. 139, No. 4, pp. 379–408.
- Bandura, A. (1977), *Social learning theory*, Prentice-Hall, Englewood Cliffs, NJ, USA.
- Bandura, A. (1986), *Social foundations of thought and action*, Prentice-Hall, Englewood Cliffs, NJ, USA.
- Bandura, A. (1997), *Self-efficacy: The exercise of control*, Freeman, New York.
- Barley, S. R. (1989), 'Careers, identities, and institutions: The legacy of the Chicago School of Sociology', in Arthur, M. B., Hall, D. T. and Lawrence, B. S. (eds.), *Handbook of career theory*, Cambridge University Press, Cambridge, UK, pp. 41–65.
- Bartel, A. and Borjas, G. (1981), 'Wage growth and job turnover: An empirical analysis', in Rosen, S. (ed.), *Studies in labor markets*, University of Chicago Press, Chicago, pp. 65–90.
- Beck, U. (1986), *Risikogesellschaft: Auf dem Weg in eine andere Moderne*, Suhrkamp, Frankfurt, Germany.
- Bell, M. (2008), 'The implementation of European anti-discrimination directives: Converging towards a common model?', *The Political Quarterly*, Vol. 79, No. 1, pp. 36–44.
- Bellmann, L., Kistler, E. and Wahse, J. (2003), 'Betriebliche Sicht- und Verhaltensweisen gegenüber älteren Arbeitnehmern', *Aus Politik und Zeitgeschichte*, Vol. 20, pp. 2634.
- Bertrand, F., Lemaire, C., Barbier, M. and Hansez, I. (2010), 'Le maintien dans l'emploi des travailleurs âgés dans trois entreprises belges', *Relations industrielles*, Vol. 65, No. 3, pp. 400–423.
- Betz, N. E. (2008), 'Advances in vocational theories', in Brown, S. D. and Lent, R. W. (eds.), *Handbook of counseling psychology*, 4th edition, Wiley, Hoboken, NJ, USA, pp. 357–374.
- Bimrose, J. and Brown, A. (2010), 'Older workers' transitions in work-related learning, careers and identities', in Ecclestone, K., Biesta, G. and Hughes, M. (eds.), *Transitions and learning through the lifecourse*, Routledge, Abingdon, UK, pp. 182–196.
- Bimrose, J., Brown, A., Barnes, S.-A. and Hughes, D. (2011), *The role of career adaptability in skills supply*, UKCES Evidence Report 35 (main report), UK Commission for Employment and Skills, Wath-upon-Deane, Yorkshire, UK.
- BIS (Department for Business, Innovation & Skills) (2010), *Skills for sustainable growth: Strategy document*, London.

- Booth, A. L. and Snower, D. J. (1996a), 'Market failures: The causes of skills gaps', in Booth, A. L. and Snower, D. J. (eds.), *Acquiring skills: Market failures, their symptoms and policy responses*, Cambridge University Press, Cambridge, UK, pp. 17–18.
- Booth, A. L. and Snower, D. J. (1996b), 'Introduction: Does the free market produce enough skills?', in Booth, A. L. and Snower, D. J. (eds.), *Acquiring skills: Market failures, their symptoms and policy responses*, Cambridge University Press, Cambridge, UK, pp. 1–16.
- Borghouts-van de Pas, I. and Donker van Heel, P. (2012), *Duurzame inzetbaarheid op bedrijfsniveau*, Quickscan 2012, Ecorys, Rotterdam, the Netherlands.
- Bourdieu, P. (1998), 'La précarité est aujourd'hui partout', in *Contre-feux*, Raisons d'agir, Paris, pp. 95–101.
- Briscoe, J. P. and Hall, D. T. (2006), 'The interplay of boundarylessness and protean careers: Combinations and implications', *Journal of Vocational Behavior*, Vol. 69, No. 1, pp. 4–18.
- Brown, A., Bimrose, J., Barnes, S.-A. and Hughes, D. (2012), 'The role of career adaptabilities for mid-career changers', *Journal of Vocational Behaviour*, Vol. 80, No. 3, pp. 754–761.
- Bugand, L., Case, F., Huyez, G., Parlier, M. and Raout, N. (2009), *Les bonnes pratiques des entreprises en matière de maintien et de retour en activité professionnelle des seniors*, National Agency for the Improvement of Working Conditions (ANACT), Lyon, France.
- Burnay, N. (2011), 'Ageing at work: Between changing social policy patterns and reorganization of working times', *Population Review*, Vol. 50, No. 2, pp. 150–165.
- Canduela, J., Dutton, M., Johnson, S., Lindsay, C., McQuaid, R. and Raeside, R. (2012), 'Work, ageing, skills and participation in work-related training in Britain: Assessing the position of older workers', *Work, Employment and Society*, Vol. 26, No. 1, pp. 42–60.
- Cappelli, P. (1999), *The new deal at work: Managing the market-driven workforce*, Harvard Business School Press, Boston, MA, USA.
- Caron, L., Caser, F., Delgoulet, C., Effantin, E., Jolivet, A., Laurence, T. et al (2012), *Les conditions de travail dans les accords et plans d'action 'seniors'*, Research Report 79, Conseil d'orientation des conditions de travail (COCT), Paris.
- Chase, I. D. (1991), 'Vacancy chains', *Annual Review of Sociology*, Vol. 17, No. 1, pp. 133–154.
- Chope, R. C. (2012), 'Career counseling', in Altmaier, E. M. and Hansen, J.-I. C. (eds.), *The Oxford Handbook of Counseling Psychology*, Oxford University Press, New York, pp. 545–569.
- CIPD (Chartered Institute of Personnel and Development) (2011), *Managing careers for organisational capability*, London.
- Cimbálníková, L., Fukan, J., Jokešová, R., Lazarová, B., Novotný, P., Palán, Z. et al (2011), *Age management: Comparative analysis of conditions and approaches applied in the Czech Republic and Finland*, Centre for Socioeconomic Research (CASE), Warsaw.
- Clark, M. and Arnold, J. (2008), 'The nature, prevalence and correlates of generativity among men in middle career', *Journal of Vocational Behavior*, Vol. 73, No. 3, pp. 473–484.
- Council of the European Union (2003), 'Council decision of 22 July 2003 on guidelines for the employment policies of the Member States (2003/578/EC)', *Official Journal of the European Union*, L 197, 5 August.
- Council of the European Union (2012), Council Declaration on the European Year for Active Ageing and Solidarity, 17468/12, Brussels.
- D'Addio, A. C., Keese, M. and Whitehouse E. (2010), 'Population ageing and labour markets', *Oxford Review of Economic Policy*, Vol. 26, No. 4, pp. 613–635.
- Department of Education and Science, Ireland (2000), *Learning for life: White Paper on adult education*, The Stationery Office, Dublin.
- Doeringer, P. B. and Piore, M. (1971), *Internal labor markets and manpower analysis*, Heath, Lexington, MA, USA.
- Dostie, B. (2011), 'Wages, productivity and aging', *The Economist*, Vol. 159, No. 2, pp. 139–158.
- Ebbinghaus, B. (2006), *Reforming early retirement in Europe, Japan and the USA*, Oxford University Press, Oxford.
- Ebbinghaus, B. (ed.) (2011), *The varieties of pension governance: Pension privatization in Europe*, Oxford University Press, Oxford.
- Eichhorst, W., Boeri, T., Braga, M., De Coen, A., Galasso, V., Gerard, M. et al (2013), *Combining the entry of young people in the labour market with the retention of older workers*, Directorate-General for Internal Policies, Policy Department A: Employment Policy, European Parliament, Brussels.
- Eurofound (1993), *Family care of dependent older people in the European Community*, Publications Office of the European Union, Luxembourg.
- Eurofound (1994), *Eldercare and employment: Workplace policies and initiatives to support workers who are carers*, Working Paper No. WP/94/32/EN, Dublin.
- Eurofound (1998), *Combating age barriers in employment: A European portfolio of good practice*, Dublin.



- Eurofound (1999), *Managing an ageing workforce: A guide to good practice*, Dublin.
- Eurofound (2003), *A new organisation of time over working life*, Publications Office of the European Union, Luxembourg.
- Eurofound (2005), *Working time options over the life course: Changing social security structure*, Publications Office of the European Union, Luxembourg.
- Eurofound (2006a), *Employment initiatives for an ageing workforce in the EU15*, Publications Office of the European Union, Luxembourg.
- Eurofound (2006b), *Working time options over the life course: New work patterns and company strategies*, Publications Office of the European Union, Luxembourg.
- Eurofound (2006c), *A guide to good practice in age management*, Publications Office of the European Union, Luxembourg.
- Eurofound (2008), *Working conditions of an ageing workforce*, Publications Office of the European Union, Luxembourg.
- Eurofound (2011), *Company initiatives for workers with care responsibilities for disabled children and adults*, Publications Office of the European Union, Luxembourg.
- Eurofound (2012a), *Income from work after retirement in the EU*, Publications Office of the European Union, Luxembourg.
- Eurofound, (2012b), *Sustainable work and the ageing workforce: A report based on the fifth European Working Conditions Survey*, Publications Office of the European Union, Luxembourg.
- Eurofound (2012c), *ERM report 2012 – After restructuring: Labour markets, working conditions and life satisfaction*, Publications Office of the European Union, Luxembourg.
- Eurofound (2012d), *HRM practices and establishment performance: An analysis using the European Company Survey 2009*, Eurofound, Dublin.
- Eurofound (2015a), *Working and caring: Reconciliation measures in times of demographic change*, Publications Office of the European Union, Luxembourg.
- Eurofound (2015b), *Job tenure in turbulent times*, Publications Office of the European Union, Luxembourg.
- Eurofound (2015c), *Reform of old age pension and retirement systems in the EU*, web page, Dublin.
- Eurofound (2016a), *Extending working lives through flexible retirement schemes: Partial retirement*, Publications Office of the European Union, Luxembourg.
- Eurofound (2016b), *Sustainable work throughout the life course: National policies and strategies*, Publications Office of the European Union, Luxembourg.
- European Commission (1997), *Green Paper on partnership for a new organisation of work*, Brussels.
- European Commission (1999), *Towards a Europe for all ages – Promoting prosperity and intergenerational solidarity*, COM(1999) 221 final, Brussels.
- European Commission (2001), *EU employment and social policy, 1999-2001: Jobs, cohesion, productivity*, Publications Office of the European Union, Luxembourg.
- European Commission (2003), *The Stockholm and Barcelona targets: Increasing employment of older workers and delaying the exit from the labour market*, SEC(2003) 429, Brussels.
- European Commission (2004), *Increasing the employment of older workers and delaying the exit from the labour market*, COM(2004) 146, Brussels.
- European Commission (2006), *Adult learning: It is never too late to learn*, COM(2006) 614 final, Brussels.
- European Commission (2010), *Europe 2020: A European strategy for smart, sustainable and inclusive growth*, COM(2010) 2020, Brussels.
- European Commission (2012a), *White Paper: An agenda for adequate, safe and sustainable pensions*, COM(2012) 55 final, Brussels.
- European Commission (2012b), *Annual growth survey 2013*, COM(2012) 750 final, Brussels.
- European Commission (2014a), *Population ageing in Europe: Facts, implications and policies*, Publications Office of the European Union, Luxembourg.
- European Commission (2014b), *Report on the implementation, results and overall assessment of the 2012 European Year for Active Ageing and Solidarity between Generations*, COM(2014)562, Brussels.
- European Commission (2015), *Growing the European Silver Economy*, Background Paper.
- European Parliament (2000), *Lisbon European Council 23 and 24 March 2000: Presidency conclusions*, Brussels.
- Farber, H. (1997), 'The changing face of job loss in the United States, 1981–1995', *Brookings Papers on Economic Activity: Microeconomics*, Vol. 28, No. 1997, pp. 55–142.
- Farber, H. (1998), 'Are lifetime jobs disappearing? Job duration in the United States: 1973–1993', In Haltiwanger, J., Manser, M. and Topel, R. (eds.), *Labor statistics measurement issues*, University of Chicago Press, pp. 157–203.
- Farber, H. S. (1999), 'Mobility and stability: The dynamics of job change in labor markets', in Ashenfelter, O. and Card, D. (eds.), *Handbook of labor economics*, North-Holland, Amsterdam, Vol. 3, pp. 2439–2483.

- Flabbi, L. and Ichino, A. (2001), 'Productivity, seniority and wages: New evidence from personnel data', *Labour Economics*, Vol. 8, No. 3, pp. 359–387.
- Fredman, S. (2001), 'Equality: A new generation?', *Industrial Law Journal*, Vol. 30, No. 2, pp. 145–168.
- Frerichs, F., Lindley, R., Aleksandrowicz, P., Baldauf, B. and Galloway, S. (2011), *Integrated final report on organisational case studies and good practices in age-management*, Activating Senior Potential in Ageing Europe (ASPA).
- Frerichs, F., Lindley, R., Aleksandrowicz, P., Baldauf, B. and Galloway, S. (2012), 'Active ageing in organisations: A case study approach', *International Journal of Manpower*, Vol. 33, No. 6, pp. 666–684.
- Gaillard, M. and Desmette, D. (2010), '(In)validating stereotypes about older workers influences their intentions to retire early and to learn and develop', *Basic and Applied Social Psychology*, Vol. 32, No. 1, pp. 86–95.
- Georg, A., Barkholdt, C. and Frerichs, F. (2005), *Modelle altersgerechter Arbeit aus Kleinbetrieben und ihre Nutzungsmöglichkeiten*, Forschung Projekt F 5187, Bundesanstalt für Arbeitsschutz und Arbeitsmedizin, Dortmund, Germany.
- Gibbons, R. and Katz, L. (1992), 'Does unmeasured ability explain inter-industry wage differentials?' *Review of Economic Studies*, Vol. 59, No. 3, pp. 515–535.
- Goffman, E. (1959), 'The moral career of the mental patient', *Psychiatry: Journal for the Study of Interpersonal Processes*, Vol. 22, pp. 123–142.
- Goldthorpe, J. (1984), *Order and conflict in contemporary capitalism*, Oxford University Press, Oxford, UK.
- Gomez, R., Gunderson, M. and Luchak, A. (2002), 'Mandatory retirement: A constraint in transitions to retirement?' *Employee Relations*, Vol. 24, No. 4, pp. 403–422.
- Granovetter, M. S. (1974), *Getting a job: A study of contacts and careers*, Harvard University Press, Cambridge, MA, USA.
- Gubler, M., Arnold, J. and Coombs, C. (2014), 'Organizational boundaries and beyond: A new look at the components of a boundaryless career orientation', *Career Development International*, Vol. 19, No. 6, pp. 641–667.
- Guest, D. and Mackenzie Davey, K. (1996), 'Don't write off the traditional career', *People Management*, Vol. 2, No. 4, pp. 23–26.
- Guillemard, A.-M. (2003), *L'âge de l'emploi. Les sociétés à l'épreuve du vieillissement*, Armand Colin, Paris.
- Gupta, N. D. and Larsen, M. (2010), *Evaluating labour market effects of wage subsidies for the disabled – the Danish Flexjob Scheme*, SFI Working Paper 07:2010, Danish National Centre for Social Research, Copenhagen.
- Hackett, A. (2012), 'Erwerbsverläufe in der Haupterwerbsphase', in *Berichterstattung zur sozioökonomischen Entwicklung in Deutschland*, Springer, Munich, pp. 507–532.
- Hall, D. T. (1976), *Careers in organizations*, Goodyear, Pacific Palisades, CA, USA.
- Hall, D. T. and Mirvis, P. H. (1995), 'The new career contract: Developing the whole person at midlife and beyond', *Journal of Vocational Behaviour*, Vol. 47, No. 3, pp. 269–289.
- Hall, R. E. (1982), 'The importance of lifetime jobs in the US economy', *American Economic Review*, Vol. 72, No. 4, pp. 716–724.
- Hall, R. E. (2006), 'Job loss, job finding and unemployment in the US economy over the past 50 years', in Gertler, M. and Rogoff, K. (eds.), *NBER macroeconomics annual 2005*, MIT Press, Cambridge, MA, USA, Volume 20, pp. 101–166.
- Haller, M., König, W., Krause, P. and Kurz, K. (1985), 'Patterns of career mobility and structural positions in advanced capitalist societies: A comparison of men in Austria, France and the United States', *American Sociological Review*, Vol. 50, No. 5, pp. 579–603.
- Hamblin, K. A. (2003), *Active ageing in the European Union: Policy convergence and divergence*, Palgrave Macmillan, Basingstoke, UK.
- Handy, C. (1994), *The empty raincoat: Making sense of the future*, Hutchinson, London.
- Hartung, P. J. (2013), 'The life-span, life-space theory of careers', in Brown, S. D. and Lent, R. W. (eds.), *Career development and counselling*, Wiley, Hoboken, NJ, USA, pp. 83–114.
- Hashimoto, M. and Raisian, J. (1985), 'Employment tenure and earnings profiles in Japan and the United States', *American Economic Review*, Vol. 75, No. 4, pp. 721–735.
- Hasselhorn, H. M. and Apt, W. (2015), *Understanding employment participation of older workers: Creating a knowledge base for future labour market challenges*, Federal Ministry of Labour and Social Affairs, Berlin.
- Heckman, J. and Jacobs, B. (2011), 'Policies to create and destroy human capital in Europe', in Phelps, E. and Sinn, H. (eds.), *Perspectives on the performance of the continental economies*, CESifo, Munich, pp. 253–322.
- Hildt-Ciupińska, K. and Bugajska, J. (2013), 'Evaluation of activities and needs of older workers in the context of maintaining their employment', *Medycyna Pracy*, Vol. 64, No. 3, pp. 297–306.

- Hirsch, W. and Jackson, C. (2004), *Managing careers in large organisations*, The Work Foundation, London.
- Holland, J. L. (1997), *Making vocational choices: A theory of vocational personalities and work environments*, Psychological Assessment Resources, Odessa, FL, USA.
- Holmstrom, B. (1979), 'Moral hazard and observability', *Bell Journal of Economics*, Vol. 10, No. 1, pp. 74–91.
- Hughes, E. C. (1958), *Men and their work*, The Free Press, Glencoe, IL, USA.
- Hughes, E. C. (1971), *The sociological eye: Selected papers on work, self and the study of society*, Aldine, Chicago.
- Ilmakunnas, P. and Maliranta, M. (2005), 'Technology, worker characteristics, and wage productivity gaps', *Oxford Bulletin of Economics and Statistics*, Vol. 67, No. 4, pp. 623–645.
- Ilmarinen, J. (1999), *Ageing workers in the European Union: Status and promotion of work ability, employability, and employment*, Finnish Institute of Occupational Health, Ministry of Social Affairs and Health, Ministry of Labour, Helsinki.
- Ilmarinen, J., Tuomi, K., Eskelinen, L., Nygård, C. H., Huuhtanen, P. and Klockars, M. (1991), 'Summary and recommendations of a project involving cross-sectional and follow-up studies on the aging worker in Finnish municipal occupations (1981–1985)', *Scandinavian Journal of Work, Environment & Health*, Vol. 17, Suppl. 1, pp. 135–141.
- Inkson, K., Dries, N. and Arnold, J. (2015), *Understanding careers*, 2nd edition, Sage Publications, London.
- Kalleberg, A. L. (2009), 'Precarious work, insecure workers: Employment relations in transitions', *American Sociological Review*, Vol. 74, No. 1, pp. 1–22.
- Kalleberg, A. L. and Sorensen, A. B. (1979), 'The sociology of labor markets', *Annual Review of Sociology*, Vol. 5, pp. 351–379.
- Kanfer, R. and Ackerman, P. L. (2004), 'Aging, adult development, and work motivation', *Academy of Management Review*, Vol. 29, No. 3, pp. 440–458.
- Kerckhoff, A. C. (2001), 'Education and social stratification processes in comparative perspective', *Sociology of Education*, Vol. 74, pp. 3–18.
- King, Z., Burke, S. and Pemberton, J. (2005), 'The "bounded" career: An empirical study of human capital, career mobility and employment outcomes in a mediated labour market', *Human Relations*, Vol. 58, No. 8, pp. 981–1007.
- Knauth, P., Karl, D. and Breadel-Kuhner, C. (2005), 'How to improve the work ability of elderly workers: The European research project RESPECT', *International Congress Series*, Vol. 1280, pp. 11–16.
- Kohli, M. (2007), 'The institutionalization of the life course: Looking back to look ahead', *Research in Human Development*, Vol. 4, No. 3/4, pp. 253–271.
- Kotrusová, M. (2009), 'Zvyšování flexibility u pracovní doby a pracovních podmínek jako jedna z možností podpory zvyšování zaměstnanosti starších osob', in *Fórum sociální politiky*, Vol. 3, No. 4/2009, pp. 13–19.
- Kooij, D., Lange, A., Jansen, P., Kanfer, R. and Dikkers, J. (2011), 'Age and work-related motives: Results of a meta-analysis', *Journal of Organizational Behavior*, Vol. 32, no. 2, pp. 197–225.
- Krause, E. A. (1971), *The sociology of occupations*, Little, Brown, Boston, MA, USA.
- Kuhn, P. J. (ed.) (2002), *Losing work, moving on: International perspectives on worker displacement*, Upjohn Institute for Employment Research, Kalamazoo, MI, USA.
- Kühntopf, S. and Tivig, T. (2008), *Early retirement in Germany: Loss of income and lifetime?*, Thünen-series of applied economic theory, No. 85, University of Rostock, Institute of Economics.
- Lazear, E. P. (1979), 'Why is there mandatory retirement?', *Journal of Political Economy*, Vol. 87, No. 6, pp. 1261–1284.
- Lazear, E. P. (1981), Agency, earnings profiles, productivity, and hours restrictions, *American Economic Review*, Vol. 71, No. 4, pp. 606–620.
- Lazear, E. P. (1986), 'Retirement from the labor force', in Ashenfelter, O. and Card, D. (eds.), *Handbook of labor economics*, North-Holland, Amsterdam, Volume 1, pp. 305–355.
- Lazear, E. P. (1989), 'Pay equality and industrial politics', *Journal of Political Economy*, Vol. 97, No. 3, pp. 561–580.
- Lazear, E. P. and Rosen, S. (1981), 'Rank-order tournaments as optimum labor contracts', *Journal of Political Economy*, Vol. 89, No. 5, pp. 841–864.
- Lemoine, M. and Wasmer, E. (2010), *Les mobilités des salariés*, Reports of the Council for Economic Analysis, Directorate of Legal and Administrative Information, Paris.
- Lent, R. W. (2013), 'Social cognitive career theory', in Brown, S. and Lent, R. (eds.), *Career development and counseling: Putting theory and research to work*, 2nd edition, Wiley, Hoboken, NJ, USA, pp. 115–146.
- Leung, S. A. (2008), 'The big five career theories', in Athanasou, J. A. and van Esbroeck, R. (eds.), *International guidebook of career guidance*, Springer Science+Business Media, Dordrecht, the Netherlands, pp. 115–132.

- MacDonald, G. M. (1982), 'A market equilibrium theory of job assignment and sequential accumulation of information', *American Economic Review*, Vol. 72, No. 5, pp. 1038–1055.
- Marczewski, K. (2013), The 'Generations' Solidarity programme and its impact on the labour market, *Konsumpcja i Rozwój*, Vol.2, No.5, pp. 46–62.
- Maurice, M., Sellier, F. and Silvestre, J. (1982), *Politique de l'éducation et organisation industrielle en France et en Allemagne*, Essay d'Analyse sociétale, Presses Universitaires de France, Paris.
- McAdams, D. P. and de St Aubin, E. (1992), 'A theory of generativity and its assessment through self-report, behavioral acts, and narrative themes in autobiography', *Journal of Personality & Social Psychology*, Vol. 62, No. 6, pp. 1003–1015.
- Milgrom, P. and Oster, S. (1987), 'Job discrimination, market forces, and the invisibility hypothesis', *Quarterly Journal of Economics*, Vol. 102, No. 3, pp. 453–476.
- Ministry of Family, Labour and Social Policy, Poland (2012), Program Solidarność pokoleń Działania dla zwiększenia aktywności zawodowej osób w wieku 50+, Warsaw.
- Ministry of Social Affairs and Employment, the Netherlands (2011), *Najaarsrapportage CAO-Afspraken 2011*, The Hague.
- Ministry of Social Affairs and Employment, the Netherlands (2012), *Kamerbrief over Actieplan Gezond Bedrijf*, Ministerial statement from H. G. J. Kamp (ASEA/SAS/2012/15124), available at <http://www.rijksoverheid.nl/documenten-en-publicaties/kamerstukken/2012/03/26/kamerbrief-over-actieplan-gezond-bedrijf.html> (accessed 8 April 2016).
- Mirrlees, J. A. (1974), 'Notes on welfare economics, information, and uncertainty', in Balch, M., McFadden, D. and Wu, S.-Y. (eds.), *Essays on economic behavior under uncertainty*, North-Holland, Amsterdam, pp. 243–258.
- Mirrlees, J. A. (1976), 'The optimal structure of incentives and authority within an organization', *Bell Journal of Economics*, Vol. 7, No. 1, pp. 105–131.
- Moulaert, T. and Léonard, D. (2011), *Le vieillissement actif sur la scène européenne*, Courrier hebdomadaire du CRISP, No. 2105, Centre de recherche et d'information socio-politiques, Louvain, Belgium.
- Murphy, K. J. (1986), 'Incentives, learning, and compensation: a theoretical and empirical investigation of managerial labor contracts', *RAND Journal of Economics*, Vol. 17, No. 1, pp. 59–76.
- Nauta, M. M. (2013), 'Holland's theory of vocational choice and adjustment', in Brown, S. and Lent, R. (eds.), *Career development and counseling: Putting theory and research to work*, 2nd edition, Wiley, Hoboken, NJ, USA, pp. 55–82.
- NFSZ (National Employment Service), *TÁMOP 2.4.8-12/1-2012-0001 - A munkahelyi egészség és biztonság fejlesztése, a munkaügyi ellenőrzés fejlesztése című kiemelt project*, web page, available at [http://nfsz.munka.hu/engine.aspx?page=full\\_tamop\\_24\\_8\\_12](http://nfsz.munka.hu/engine.aspx?page=full_tamop_24_8_12) (accessed 8 April 2016).
- Nicholson, N. (1996), 'Career systems in crisis: Change and opportunity in the information age', *Academy of Management Executive*, Vol. 10, No. 4, pp. 40–51.
- OECD (Organisation for Economic Co-operation and Development) (2004), *Career guidance and public policy: Bridging the gap*, OECD Publications, Paris.
- OECD (2006), *Live longer, work longer*, OECD Publications, Paris.
- OECD (2011), *Pensions at a glance 2011*, OECD Publications, Paris.
- OECD (2013), *Pensions at a glance 2013*, OECD Publications, Paris.
- OECD (2015), *Pensions at a glance 2015*, OECD Publications, Paris.
- OECD and European Commission (2004), *Career guidance: A handbook for policy makers*, OECD Publications, Paris.
- Oorshot, W. and Jensen, P. H. (2009), 'Early retirement differences between Denmark and the Netherlands. A cross-national comparison of push and pull factors in two small European welfare states', *Journal of Aging Studies*, Vol. 23, No. 4, pp. 267–278.
- Osila, P. (2012), *Flexicurity concept in Estonia based on labour market policy for older workers*, Masters' thesis, Tallinn University of Technology, Tallinn, Estonia.
- Osterman, P. (1996), 'Introduction', in Osterman, P. (ed.), *Broken ladders*, Oxford University Press, New York and Oxford, pp. 1–23.
- Osterman, P. S. (1994), 'Internal labor markets: Theory and change', in Kerr, C. and Staudohar, P. D. (eds.), *Labor economics and industrial relations*, Harvard University Press, Cambridge, MA, USA, pp. 303–339.
- Parsons, F. (1909), *Choosing a vocation*, Houghton Mifflin, Boston and New York.
- Pigou, A. C. (1912), *Wealth and welfare*, Macmillan, London.

- Pierenkemper, T. and Zimmermann, K. F., (2009), 'Zum Aufstieg und Niedergang des Normalarbeitsverhältnisses in Deutschland, 1800–2010. Ein Forschungsprojekt', *Jahrbuch für Wirtschaftsgeschichte/ Economic History Yearbook*, Vol. 50, No. 2, pp. 231–242.
- Pope, M. (2000), 'A brief history of career counseling in the United States', *Career Development Quarterly*, Vol. 48, No. 3, pp. 194–211.
- PriceWaterhouseCoopers (2011), *Millennials at work: Reshaping the workplace*, London.
- Reday-Mulvey, G., (2005), *Working beyond 60?: Key policies and practices in Europe*, Palgrave Macmillan, New York.
- Right Management (2007), *Les séniors: Incontournables sur le marché du travail*, Manpower Belgium, Brussels.
- Rosen, S. (1978), 'Substitution and division of labour', *Economica*, Vol. 45, No. 179, pp. 235–250.
- Rosenbaum, J. E. (1979), 'Tournament mobility: Career patterns in a corporation', *Administrative Science Quarterly*, Vol. 24, No. 2, pp. 220–241.
- Rosenfeld, R. A. (1992), 'Job mobility and career processes', *Annual Review of Sociology*, Vol. 18, pp. 39–61.
- Ruhm, C. J. (1991), 'Career employment and job stopping', *Industrial Relations: A Journal of Economy and Society*, Vol. 30, No. 2, pp. 193–208.
- Salthouse, T. A. (2010), 'Selective review of cognitive aging', *Journal of the Neuropsychological Society*, Vol. 16, No. 5, pp. 754–760.
- Sattinger, M. (1975), 'Comparative advantage and the distributions of earnings and abilities', *Econometrica*, Vol. 43, No. 3, pp. 455–468.
- Saundry, R., Hollinrake, A. and Antcliff, V. (2010), *Learning works: Report of the 2009 survey of union learning representatives and their managers*, Unionlearn, London.
- Savickas, M. L. (2011), *Career counselling*, American Psychological Association, Washington DC.
- Savickas, M. L. and Porfeli, E. J. (2012), 'Career Adapt-Abilities Scale: Construction, reliability, and measurement equivalence across 13 countries', *Journal of Vocational Behavior*, Vol. 80, No. 3, pp. 661–673.
- Savickas, M. L., Nota, L., Rossier, J., Dauwalder, J., Duarte, M., Guichard, J. et al (2009), 'Life designing: A paradigm for career construction in the 21st century', *Journal of Vocational Behaviour*, Vol. 75, No. 3, pp. 239–250.
- Shapiro, C. and Stiglitz, J. E. (1984), 'Equilibrium unemployment as a worker discipline device', *American Economic Review*, Vol. 74, No. 3, pp. 433–444.
- Shavell, S. (1979), 'Risk sharing and incentives in the principal and agent relationship', *Bell Journal of Economics*, Vol. 10, No. 1, pp. 55–73.
- Shimizutani, S. and Oshio, T. (2010), 'New evidence on initial transition from career job to retirement in Japan', *Industrial Relations: A Journal of Economy and Society*, Vol. 49, No. 2, pp. 248–274.
- Sicherman, N. and Galor, O. (1990), 'A theory of career mobility', *Journal of Political Economy*, Vol. 98, No. 1, pp. 169–192.
- Siebert, W. S. and Addison, J. T. (1991), 'Internal labour markets: Causes and consequences', *Oxford Review of Economic Policy*, Vol. 7, No. 1, pp. 76–92.
- Sigg, R. and De-Luigi, V. (2007), *The success of policies aimed at extending working life*, International Social Security Association, Geneva.
- Smelser, N. J. (1980), 'Issues in the study of work and love in adulthood', in Smelser, N. J. and Erikson, E. H. (eds.), *Themes of work and love in adulthood*, Grant McIntyre, London, pp. 1–26.
- Sorensen, A. B. (1974), 'A model for occupational careers', *American Journal of Sociology*, Vol. 80, No. 1, pp. 44–57.
- STAR (Stichting van de Arbeid) (2011), *Policy agenda 2020: Investing in participation and employability*, The Hague.
- Stevens, M. (1996), 'Transferable training and poaching externalities' in Booth, A. L. and Snower, D. J. (eds.), *Acquiring skills*, Cambridge University Press, Cambridge, UK.
- Stier, H. and Grusky, D. (1990), 'An overlapping persistence model of career mobility', *American Sociological Review*, Vol. 55, No. 5, pp. 736–756.
- Sultana, R. G. (2004), *Guidance policies in the knowledge society. Trends, challenges and responses across Europe*, Cedefop synthesis report, Publications Office of the European Union, Luxembourg.
- Super, D. E. (1953), 'A theory of vocational development', *American Psychologist*, Vol. 8, No. 5, pp. 185–190.
- Super, D. E. (1957), *Psychology of careers*, Harper & Brothers, New York.
- Super, D. E. (1969), 'Vocational development theory: Persons, positions, and processes', *Counselling Psychologist*, Vol. 1, No. 1, pp. 2–9.
- Super, D. E. (1980), 'A life-span, life-space approach to career development', *Journal of Vocational Behaviour*, Vol. 16, No. 3, pp. 282–298.
- Super, D. E. (1990), 'A life-span, life-space approach to career development', in Brown, D. and Brooks, L. (eds.), *Career choice and development*, Jossey-Bass, San Francisco, CA, USA, pp. 197–261.

- Super, D. E. (1994), 'A life-span, life-space perspective on convergence', in Savickas, M. L. and Lent, R. W. (eds.), *Convergence in career development theories*, CPP Books, Palo Alto, CA, USA, pp. 63–74.
- Super, D. E., Thompson, A. S. and Lindeman, R. H. (1985), *The adult career concerns inventory*, Consulting Psychologists Press, Palo Alto, CA, USA.
- Super, D. E., Savickas, M. L. and Super, C. M. (1996), 'A life-span, life-space approach to careers', in Brown, D. and Brooks, L. (eds.), *Career choice and development: Applying contemporary theories to practice*, Jossey-Bass, San Francisco, CA, USA, pp. 121–178.
- Swanson, J. L. and Schneider, M. (2013), 'Minnesota theory of work adjustment', in Brown, S. and Lent, R. (eds.), *Career development and counseling: Putting theory and research to work*, 2nd edition, Wiley, Hoboken, NJ, USA, pp. 29–53.
- Taylor, F. W. (1911), *The principles of scientific management*, Harper & Brothers, New York and London.
- The Economist (1998), *The end of jobs for life?*, 19 February.
- Tolbert, C. M., II (1982), 'Industrial segmentation and men's career mobility', *American Sociological Review*, Vol. 47, No. 4, pp. 457–477.
- Topel, R. H. and Ward, M. P. (1992), 'Job mobility and the careers of young men', *Quarterly Journal of Economics*, Vol. 107, No. 2, pp. 439–479.
- Trischler, F. and Kistler, E. (2010), *Arbeitspapier 2: Arbeitsbedingungen und Erwerbsverlauf* [Working paper no. 2: Working conditions and career], *Gute Erwerbsbiographien* [Successful life biographies], Hans Böckler Stiftung, Düsseldorf.
- Truxillo, D. M., Cadiz, D. M., Rineer, J. R., Zaniboni, S. and Fraccaroli, F. (2012), 'A lifespan perspective on job design: Fitting the job and the worker to promote job satisfaction, engagement, and performance', *Organizational Psychology Review*, Vol. 2, No. 4, pp. 340–360.
- Tuomi, K., Huuhtanen, P., Nykyri, E. and Ilmarinen, J. (2001), 'Promotion of work ability, the quality of work and retirement', *Occupational Medicine*, Vol. 51, No. 5, pp. 318–324.
- Unionlearn (2011a), *Unions and Sector Skills Councils: Case studies of social partnership good practice*, Trades Union Congress, London.
- Unionlearn (2011b), *Learning for Life – Annual Conference Report 2010*, Unionlearn, London.
- Ureta, M. (1992), 'The importance of lifetime jobs in the US economy, revisited', *American Economic Review*, Vol. 82, No. 1, pp. 322–335.
- Vaillant, G. (2002), *Ageing well*, Little, Brown, Boston, MA, USA.
- Van Ours, J. C. and Stoeldraijer, L. (2011), 'Age, wage and productivity in Dutch manufacturing', *De Economist*, Vol. 159, No. 2, pp. 113–137.
- Verbruggen, M., Forrier, A., Sels, L. and Bollen, A. (2006), *Investeren in employability: Wiens verantwoordelijkheid?*, Department of Marketing and Organisation Studies, Catholic University of Louvain, Louvain, Belgium.
- Vidovičová, L. (2007), 'Mobilising people for adapted labour markets: A sociological view', in Conference proceedings: Regions for economic change – Regional policy responses to demographic challenges, Publications Office of the European Union, Luxembourg.
- Vidovičová, L. and Sedláková, R. (2007). 'Neviditelná agenda aneb stáří a zdraví v českých médiích', *Fórum sociální politiky*, Vol. 1, No. 3, pp. 13–17.
- Vidovičová, L. (2011), 'Starší lidé jako subjekt vzdělávání a jeho přesahy na (pro) trh práce', *Fórum sociální politiky*, Vol. 5, No. 3, pp. 14–18.
- Von Nordheim, F. (2004), 'Responding well to the challenge of an ageing and shrinking workforce. European Union policies in support of Member State efforts to retain, reinforce and re-integrate older workers in employment', *Social Policy and Society*, Vol. 3, No. 2, pp. 145–153.
- Waldman, M. (1984a), 'Job assignments, signalling, and efficiency', *RAND Journal of Economics*, Vol. 15, No. 2, pp. 255–267.
- Waldman, M. (1984b), 'Worker allocation, hierarchies and the wage distribution', *Review of Economic Studies*, Vol. 51, No. 1, pp. 95–109.
- Walker, A. (2002), 'A strategy for active ageing', *International Social Security Review*, Vol. 55, No. 1, pp. 121–139.
- Walker, A. (2009), 'Commentary: The emergence and application of active aging in Europe', *Journal of Ageing and Social Policy*, Vol. 21, No. 1, pp. 75–93.
- Walker, A. (2010), 'The emergence and application of active ageing in Europe', in Naegele, G. (ed.), *Soziale Lebenslaufpolitik*, VS Verlag für Sozialwissenschaften, Wiesbaden, pp. 585–601.
- Walker, A. and Zaidi, A. (2016), 'New evidence on active ageing in Europe', *Intereconomics*, Vol. 51, No. 3, pp. 139–144.
- Warr, P. (2001), 'Age and work behavior: Physical attributes, cognitive abilities, knowledge, personality traits and motives', in Cooper, C. L. and Robertson, I. T. (eds.), *International review of industrial and organizational psychology*, John Wiley & Sons, New York, Volume 16, pp. 1–36.
- Wartzman, R. (2009), *Japan: Rethinking lifetime employment*, Bloomberg Business, 4 September.

- Weber, M. (1980), *Wirtschaft und Gesellschaft. Grundriss der verstehenden Soziologie*, Mohr, Tübingen, Germany.
- Wiese, B. S., Freund, A. M. and Baltes, P. B. (2002), 'Subjective career success and emotional well-being: Longitudinal predictive power of selection, optimization, and compensation', *Journal of Vocational Behavior*, Vol. 60, No. 3, pp. 321–335.
- Woolfson, C. (2006), 'Working environment and soft law in the post-communist New Member States', *Journal of Common Market Studies*, Vol. 44, No. 1, pp. 195–215.
- Woolfson, C. and M. Beck (2003), 'Occupational health and safety in transitional Lithuania', *Industrial Relations Journal*, Vol. 34, No. 3, pp. 241–260.
- Woolfson, C., Beck, M. and Šceponavicius, A. (2003), 'Workplace health and safety in transitional Lithuania: A survey', *Policy and Practice in Health and Safety*, Vol. 1, No. 1, pp. 59–83.
- Woolfson, C., Calite, D. and Kallaste, E. (2008), 'Employee 'voice' and working environment in post-communist New Member States: An empirical analysis of Estonia, Latvia and Lithuania', *Industrial Relations Journal*, Vol. 39, No. 4, pp. 314–334.
- Young, R. A. and Collin, A. (2000), 'Introduction: Framing the future of career', in Young, R. A. and Collin, A. (eds.), *The future of career*, Cambridge University Press, Cambridge, UK, pp. 1–20.
- Zacher, H. and Frese, M. (2011), 'Maintaining a focus on opportunities at work: The interplay between age, job complexity, and the use of selection, optimization, and compensation strategies', *Journal of Organizational Behavior*, Vol. 32, No. 2, pp. 291–318.
- Zaidi, A. and Whitehouse, E. R. (2009), *Should pension systems recognize 'hazardous and arduous work'?*, Social, Employment and Migration Working Paper No. 91, OECD Publications, Paris.
- Zaidi (2014) 'Empowering older people for active aging: Building evidence for Europe and USA', *The Journal*, American Association of Retired Persons (AARP), Washington, DC, USA.





# Appendix

## The Twenty-Twenty Mid-Career Review

This document presents a prototype of a mid-career review tool. It has been devised by Professor John Arnold at the School of Business and Economics, Loughborough University, United Kingdom, at the invitation of Eurofound.

**This document should not be copied or adapted, in whole or in part, without written permission from its originator or Eurofound.**

The tool is not just a questionnaire. For each of 20 themes divided into four domains, it gives people the opportunity to think about their current status. A more detailed version of the questionnaire and the interpretation of it are available in a separate document and is also available as an online resource on the internet. This version only offers some limited guidance.

### Welcome to the Twenty-Twenty Mid-Career Review

The purpose of the Twenty-Twenty Mid-Career Review is to enable people in mid-career to consider how to shape the remainder of their working lives. Mid-career is defined loosely, but for most people it can be thought of as their late 30s to early 50s.

The Twenty-Twenty Mid-Career Review (TTMCR) is your chance to think in a structured way about four broad domains relevant to your career:

1. your career self-image;
2. the nature of your work;
3. your self-management in work and career;
4. your wider life context.

If you are not currently working, some of the questions might be hard to answer. We suggest you respond as if you were still in your most recent job. If you are returning to the labour market after a substantial career break, the TTMCR is probably not ideal for you at this moment.

It's called the Twenty-Twenty Mid-Career Review because there are 20 themes (five in each domain), and in each one, you can score anywhere between 0 and 20 points. 'Twenty-twenty' is also a term used to describe perfect eyesight. We intend that the Twenty-Twenty Mid-Career Review will give you a clear vision of your future career needs.

You can decide for yourself which themes are your strengths and which you need to work on, guided by the scores but also by your own judgment. For each theme, we provide comments and suggestions for action.

The TTMCR cannot give you a complete answer to all your career questions. But very importantly, it will help you identify areas of concern. It will also identify areas where you probably do not need to worry.

People vary in how quickly they complete the TTMCR, but in total we suggest you set aside about 50 minutes to complete the questionnaire and consider its implications. We are confident you will feel your time is well-spent.

So, if you are ready, please proceed to the next section. This consists of 80 questions, in 20 groups of 4. After that, your scores will be summarised and you will be guided towards possible areas to focus on and things you can do to develop your career. Then you will also be asked just a few more questions to finish off.

### The Twenty-Twenty Mid-Career Review Questionnaire

We would like to use your scores, anonymously, of course, for research purposes. This is so that we can understand mid-career better and further develop the Twenty-Twenty Mid-Career Review. If you do NOT consent to this, please put an X in the box. If you are happy for your responses to be used anonymously for research, please leave the box blank.

For each of the 80 questions below, please give a score between 0 and 5 as follows:

**0 = Does not describe me at all**

**1 = Describes me just a little**

**2 = Describes me to some extent OR I don't know**

**3 = Describes me quite a lot**

**4 = Describes me a great deal**

**5 = Describes me exactly**

Be as honest as you can. Think about your most recent work experiences, over the last few months if you are currently in work. Be aware of any general tendency you might have towards pessimism or optimism, and adjust accordingly.

It is very important that you answer all 80 questions. Please do not leave any out.

## Domain A: Your career self-image

### Theme 1: Sustainable motivation

1. These days I am more energised by my work than I have ever been before.
2. I cannot see myself getting bored by my work any time soon.
3. I find it easy to focus my attention on my work tasks.
4. I think my current type of work will continue to motivate me in the future.

### Theme 2: Fit with work

5. The kind of work I do fits well with my interests.
6. I have the right skills for my kind of work.
7. The kind of work I do fits with my values in life.
8. I believe the occupation I currently work in will be a good fit for me until I retire.

### Theme 3: Career clarity

9. I know what types of work interest me most.
10. I have a good understanding of my work skills.
11. I know what I care about most in my work.
12. I know what I care about most in my life as a whole.

### Theme 4: Employability

13. I can easily get another job that suits me if I need to.
14. I have a lot of contacts who can tell me about relevant job opportunities.
15. I have skills that are in demand in the labour market.
16. I have a strong reputation in my field of work.

### Theme 5: Self-Confidence

17. In general, I have the necessary attributes to live a successful life.
18. I think of myself as a person who has nothing to be ashamed of.
19. I can make things happen when I need to.
20. I am a competent person.

## Domain B: The nature of your work

### Theme 6: Safety at work

21. I can cope easily enough with the physical demands of my work for the foreseeable future.
22. There are very few threats to my health and safety in my work.
23. I am confident that for the foreseeable future I can avoid making mistakes in my work that could seriously harm other people.
24. The amount of concentration and focus required by my work tasks is well within my capabilities.

### Theme 7: Work sustainability

25. I can continue to handle the pressure in my work for a long time yet.
26. The pace of my work allows me to keep enough energy in reserve for the future.
27. I think I can avoid becoming jaded and cynical in my work.
28. My accumulated know-how and experience at work will compensate for any reductions in my energy and speed as I get older.

### Theme 8: Work adjustments

29. The equipment I use at work is well-adjusted to my capacities.
30. My workspace has been checked out by experts to ensure that it is ergonomically sound.
31. If some parts of my job become too difficult as I get older, adjustments to my job duties can easily be made.
32. I can take advantage of flexible working arrangements when I want to.

### Theme 9: Work characteristics

33. In the coming years, I think I will have freedom to do things in my own way at work.
34. I see plenty of opportunities to use the skills I already possess at work in the coming years.
35. As far as I can tell, my job/work is secure for the foreseeable future.
36. Opportunities to develop myself and my career are available in my current workplace.

### Theme 10: Work contribution

37. Opportunities to share my expertise with less experienced colleagues at work are plentiful.
38. What I do at work benefits other people.
39. My work offers opportunities to contribute to the collective well-being of an organisation or wider society.
40. My future roles at work are likely to be important to my employer and/or clients.

## Domain C: Your self-management in work and career

### Theme 11: Work strategies

41. I am good at prioritising my work tasks so that I can focus my efforts on the right things.
42. When necessary, I am able to focus on the task at hand, and put all the other things I need to do to the back of my mind.
43. I make sure there are people around who can provide help (if needed) with the work tasks I am less good at.
44. I think carefully about the skills and resources I need before I tackle my more demanding work tasks.

**Theme 12: Career control**

45. I am comfortable taking responsibility for managing my own career.
46. I am not afraid to change jobs if I need to.
47. I regularly review my career goals and my progress towards them.
48. I decide for myself what is good for my career, even if it is different from conventional wisdom.

**Theme 13: Career positioning**

49. I keep up to date with labour market trends and make sure my skills and experiences are what employers want.
50. I work hard to develop and maintain a network of work contacts who may be able to help me in my career.
51. I keep a close eye on what happens at work, and learn lessons for my own career.
52. I find socially acceptable ways of ensuring that people know about my strengths and achievements.

**Theme 14: Growth and development**

53. I am keen to keep on learning new things in my day to day work.
54. I want to feel I am making progress in my career, whether or not that is in the form of promotion.
55. I am striving to be a more complete and rounded person.
56. I seek training and other learning opportunities that might be interesting, even if they aren't necessary for my current work.

**Theme 15: Maintenance and updating**

57. When things change at work, I make sure I adapt to meet any new demands.
58. I make minor changes and innovations to the way I carry out my established work tasks.
59. I keep up to date with the computer and other technical skills I need for my work.
60. I make sure that my work performance does not slip below the required standard.

**Domain D: Your wider life context****Theme 16: Work-life balance**

61. I am able to find the time and energy to do things I want to do outside work.
62. My home commitments and work commitments are compatible with each other.
63. In the future, I am confident I can make space in my life for any non-work commitments that may arise (for example caring for elderly relatives).
64. I have enough autonomy to decide for myself how to balance work and non-work commitments.

**Theme 17: Physical health**

65. I get very few aches and pains.
66. When other people around me fall sick, I often seem to stay well.
67. In general I am in good physical shape.
68. I have been off work sick for fewer than five days in the last year.

**Theme 18: Health habits**

69. I exercise vigorously for at least 30 minutes three times a week.
70. Every day, I drink no more than one large glass of wine (or two standard shots of spirit, or a litre of normal strength beer).
71. Every day, I make sure I eat several items of fresh fruit/vegetables and only small amounts of food high in fat, salt and processed sugar.
72. I neither smoke tobacco nor take illegal drugs.

**Theme 19: Psychological well-being**

73. I usually feel cheerful and in good spirits.
74. I usually feel calm and relaxed.
75. I usually feel active and vigorous.
76. I usually feel that my life has meaning.

**Theme 20: Financial planning**

77. I am regularly contributing money to a retirement plan.
78. I know how much my retirement savings and/or pension plan are currently worth.
79. I have calculated how much money I need to save or invest each month in order to retire when I want to.
80. I am saving enough money to live the kind of life I want in retirement.

**Reviewing your scores**

The next page shows a summary of your scores for each theme and each domain. In general, a high score is good. The maximum possible for each theme is 20, and the minimum is 0. The maximum possible for each domain is 100, and the minimum is 0.

Take a look at your scores and see what you think. The low-scoring areas are more likely to need some action from you than the high-scoring ones. However, that partly depends on what is important to you. It may be that some low scores do not bother you, and/or you would like some scores that are already quite high to be even higher.

As a rough indication, for each theme, a score of 8 or less is worth looking at closely because it could indicate a significant cause for concern. It is likely to be a significant problem for you as you navigate the middle and later stages of your career. A score of 9, 10 or 11

might also be low enough to justify further consideration.

For each domain, a score of less than about 50 might well suggest that this is a broad area of your career development that could benefit from some focused attention. A score of between 50 and 60 could also be worth a closer look.

Although low scores on themes are a useful indicator of possible danger ahead in your career, it is also important to celebrate high scores. A high score means that a particular theme that is likely to be important as you go through mid-career and into late career is working well. It is a resource for you, to be noted and used.

There may be specific questions amongst the 80 that you care about. For example, Question 61 about work–life balance may be a particular concern to you, even though the other three in that theme are not of much concern.

Do take a while to check out your Twenty-Twenty Mid-Career Review scores and reflect on them. It could make all the difference to the remainder of your career.

### The Twenty-Twenty Mid-Career Review: Your score summary

<b>Domain A: Your career self-image</b>	
Theme 1: Sustainable motivation	
Theme 2: Fit with work	
Theme 3: Career clarity	
Theme 4: Employability	
Theme 5: Self-confidence	
<b>Domain B: Nature of your work</b>	
Theme 6: Safety at work	
Theme 7: Work sustainability	
Theme 8: Work adjustments	
Theme 9: Work characteristics	
Theme 10: Work contribution	
<b>Domain C: Your self-management in work and career</b>	
Theme 11: Work strategies	
Theme 12: Career control	
Theme 13: Career positioning	
Theme 14: Growth and development	
Theme 15: Maintenance and updating	
<b>Domain D: Your wider life context</b>	
Theme 16: Work–life balance	
Theme 17: Physical health	
Theme 18: Health habits	
Theme 19: Psychological well-being	
Theme 20: Financial planning	



Demographic ageing poses the challenge of how to keep people in employment for longer without negatively affecting their health and well-being. The solutions are particularly critical for workers engaged in arduous work. This report examines how mid-career reviews can play a key role by clarifying workers' options for remaining in work until a later retirement age. Following an exploration of career trajectories and transitions, the report focuses on arduous jobs: their incidence across Europe and the implications of such work for career and work sustainability. It examines various tools and strategies used by public authorities and social partners to keep workers in arduous jobs in employment longer. Finally, three case studies – from Belgium, France and the UK – of mid-career reviews undertaken either as pilot projects or as a legislative reform are presented.

The European Foundation for the Improvement of Living and Working Conditions (Eurofound) is a tripartite European Union Agency, whose role is to provide knowledge in the area of social and work-related policies. Eurofound was established in 1975 by Council Regulation (EEC) No. 1365/75, to contribute to the planning and design of better living and working conditions in Europe.

