



MoPAct

Mobilising the Potential of
Active Ageing in Europe

MoPAct – Mobilising the Potential of Active Ageing in Europe Extending Working Lives and Lifelong Learning Final Country Report: Germany

Based on (in chronological order):

- **Naegele, Gerd and Bauknecht, Jürgen (2013):** Extending Working Lives. National report Germany
- **Bauknecht, Jürgen and Naegele, Gerd (2015):** Report on Case Studies. MoPAct WP3. Based on contributions by Mikkel Barslund, Carina Bössing, Andreas Cebulla, Katrin Gasior, Nathan Hudson-Sharp, Veronika Khýrová, Katja Linnenschmidt, Elisa Martelluci, Julija Moskvina, Liina Osila, Ana Rincon-Aznar, Agnès Romanini, Marco Soggi, Izabela Styczyńska, Lucie Vidovičová, David Wilkinson, Eszter Zolyomi
- **Bauknecht, Jürgen (2015):** National Policy Report Germany. In: Naegele, G./Bauknecht, J. (eds., 2015): National Policy Report. MoPAct, WP3, Task 2, 62-75.
- **Naegele, Gerd and Bauknecht, Jürgen (2015):** Germany. In: Barslund, Mikkel/Bauknecht, Jürgen/Cebulla, Andreas/Gasior, Katrin/Kadarik, Ingel/Khyrova, Veronika/Krumina, Marija/Linnenschmidt, Katja/Martellucci, Elisa/Moskvina, Julija/Naegele, Gerd/Osila, Liina/Principi, Andrea/Rincon-Aznar, Ana/Soggi, Marco/Styczyńska, Izabela/ Vidovičová, Lucie/Wilkinson, David/Zólyomi, Eszter (2015): Best Practice Cases. MoPAct project, WP 3, Task 2
- **Naegele, Gerd and Bauknecht, Jürgen (2016):** Identifying and assessing structural drivers of and barriers to innovative, sustainable strategies for extending working lives and lifelong learning on the demand and supply side. National Report Germany. MoPAct, WP3, Task 4

And comments by Jürgen Bauknecht and Gerhard Naegele
Composed and structured by **Vera Gerling**

Dortmund, February 2017



Suggested Citation: Bauknecht, J./Naegele, G., with the cooperation of V. Gerling (2017): Final Country Report: Germany. MoPAct – Mobilising the Potential of Active Ageing in Europe. Work Package 3: Extending Working Lives.



Research for this paper was conducted as part of MoPAct, a four year project funded by the European Commission under the 7th Framework Programme to provide the research and practical evidence upon which Europe can begin to make longevity an asset for social and economic development. The paper is also published on the MoPAct website (www.mopact.group.shef.ac.uk) as Deliverable 3.5.2e. See the website and the penultimate page of this paper for more information of the project.

CONTENTS

Reading Guidance	3
1. Summary	4
2. Basic Demographic Information	14
2.1 Population and age structure	14
2.2 Life Expectancy.....	14
2.3 Fertility Rate.....	14
2.4 Unemployment Rates	14
2.5 Self-Employment Rate	15
2.6 Older Worker Employments / Unemployment Rates	15
3. Extending Working Lives and Lifelong Learning: National Policies	17
3.1. Introduction	17
3.2 Public Pension and Retirement Policies	19
3.3 Partial Retirement / Partial Pension Policies.....	20
3.4 Promoting Work after Retirement	22
3.5 Promoting Self-Employment	23
3.6 Unemployment Policies and Employment Protection	25
3.7 Health Protection and Promotion, Prevention of Disability	29
3.8 Other Policy Approaches	32
4. Extending Working Lives and Lifelong Learning: Selected Innovative and Sustainable Approaches	35
4.1 Good practices on the supply side of labour.....	35
4.2 Good practices on the demand side of labour	81
5. Extending Working Lives and Lifelong Learning: Drivers and Barriers	95
5.1 Supply Side.....	95
5.1.1 Workability / Employability	95
5.1.1.1 Motivation	96
5.1.1.2 Health	96
5.1.1.3 Life-cycle Orientation / Reconciliation of Paid Work and Care / Informal Work.....	104
5.1.1.4 Lifelong Learning	113
5.1.2 (Sustainable, real) Self-Employment	120
5.1.3 Work beyond Legal Retirement Age.....	122
5.1.4 Other Aspects of Workability / Employability	124
5.2 Demand Side	124
5.2.1 Financial Incentives for the Employment of Older Worker.....	124
5.2.2 Non-Financial Incentives for the Employment of Older Worker	125
6. References / Sources for Further Reading	126

Reading Guidance

This final country report on the case of Germany is a composition of several documents that were written in the context of the EU-project for MoPAct – Mobilising the Potential of Active Ageing in Europe. MoPAct is a four years project funded by the European Commission under the 7th Framework Programme. More specifically, the different chapters of this report are based on a series of papers as well as on additional research.

1. Summary:

The summary is written by Vera Gerling and is based on all parts of the following text.

2. Basic Demographic Information:

This chapter combines additional research carried out by Vera Gerling (2.1 – 2.5) with the national report on “the conceptual framework on innovative, effective, sustainable and transferable strategies to enhance the extension of working life and lifelong learning; Country: Germany” written by Gerd Naegele and Jürgen Bauknecht in 2013 (as result of Work Package 3 Task 1) (2.6).

3. Extending Working Lives and Lifelong Learning: National Policies

3.1 (Introduction) is also based on the national report on “the conceptual framework on innovative, effective, sustainable and transferable strategies to enhance the extension of working life and lifelong learning; Country: Germany” written by Gerd Naegele and Jürgen Bauknecht in 2013 (as result of Work Package 3 Task 1).

The following sections are an extract of the “National Policy Report” written by Gerd Naegele und Jürgen Bauknecht in February 2015 (as a result of Work Package 3 Task 2).

4. Extending Working Lives and Lifelong Learning: Selected Innovative and Sustainable Approaches

The models of good practice have been identified by Katja Linnenschmidt and Jürgen Bauknecht and comprise good practice examples both on the sides of labour supply and labour demand. The text stems from the “National Policy Report” written by Gerd Naegele and Jürgen Bauknecht in February 2015 (as a result of Work Package 3 Task 2).

The models of good practice themselves are drawn from the report of Mikkel Barslund et al. written in February 2015, entitled “Extended Working Lives - Good Practice Cases”, MOPACT project, Work Package 3 Task 2.

5. Extending Working Lives and Lifelong Learning: Drivers and Barriers

This chapter is based on the “National Report Germany” written by Gerd Naegele and Jürgen Bauknecht identifying and assessing structural drivers of and barriers to innovative, sustainable strategies for extending working lives and lifelong learning on the demand and supply side as a result of Work Package 3 Task 4.

Regarding the macro level, a brief summary and the recommendations by the authors are given since the policy level is described in detail in chapter 3.

1. Summary

Basic Demographic and Labour Market Information

In 2014, Germany had a population of 80.9 million people, of which 39.7 million were men and 41.2 million women. In 2014, 21.4 % were aged 65 and over. In 2014, the unemployment rate¹ was 5 % of the total labour force, being 5.3 for men and 4.7 for women. The self-employment rate in Germany was 10.8% in 2015.

Older Workers

Although older workers' labour market participation has risen markedly since the 1990s, non-employment of the elderly is still a relevant matter. Still, the employment rate (55-65) is lower than in Northern Europe and the UK and higher than in Southern Europe and NL.

Classification as “Early” or “Late Mover”

When compared with other European countries, Germany is an “early mover” in terms of willingness and ability to manage the older workforce both at the macro and the meso levels, and of promoting age management policies, employability and workability of older workers.

Predominant Concept of “Active Ageing”

Active ageing umbrellas various combinations of quality of life essentials such as continuous labour market participation, active contribution to domestic labour (caring, housework), active participation in community life and active leisure. According to the WHO active ageing is the process of optimising opportunities for health, participation and security in order to enhance quality of life as people age. The European Commission points out that participation is crucial and also related to employment and education. The United Nations state that although the WHO definition sounds as if active ageing is oriented towards individuals, society is also affected by high labour market participation and low health care expenditures, for example. In this context, three quarters of German employees 35-55 want to work until they reach the pensionable age. At the same time, 60% want to freely choose the timing of their retirement when they are between 60 and 67 and are prepared to accept lower/higher pensions according to their retirement age. In general, the rising employment rate of elderly workers in Germany is based on policy changes, a stronger labour orientation of older workers and a noticeable change in recruitment policies of the employers. Additionally, due to cohort effects primarily female older employment rose, strongly contributing to the overall rise.

Predominant Concept of “Social Innovation”

Social innovation is a term that is partially used as a catch-all term for quite different issues, subject areas problems, hopes for solutions. However, one expert states that measures do not have to be innovative, if they work. Some things are incredibly innovative, but they do not

¹ Unemployment rate is the number of unemployed people as a percentage of the labour force, where the latter consists of the unemployed plus those in paid or self-employment. Unemployed people are those who report that they are without work, that they are available for work and that they have taken active steps to find work in the last four weeks.

spread, and sometimes a good copy is perfect, since then you have something which is working somewhere else. Another experts states that in Germany, there is no lack of knowledge but lack of action.

A short definition of 'social innovation' describes the deliberate, the intentional alteration of existing social practices in different fields of action – that is to say, the deviation from former routines of action and behaviour. Other definitions also include social innovations addressing yet unmet social needs creating new social relationships or collaborations and substantiate the new ideas social innovations refer to with products, services and models. Others state that social innovations refer to new social practices. Especially against the backdrop of societies becoming ever more differentiated social innovations are important at the border regions between societies' partial rationalities. Social innovations can also be proactive, pointed towards anticipated developments, and mention demographic changes as an example.

Public Pension and Retirement Policies

In 2007 German government decided that from 2012 on the legal retirement age will rise from 65 years (beginning with the 1947 cohort) to 67 years (for the 1964 cohort and those born later). The rise is 1 month per year in the beginning (those born in 1947 had the legal retirement age of 65 years and 1 month) and after twelve years it will accelerate to two months per year. The first 'retirement at 67' year will be 2031 when the cohort of 1964 will be 67 years old. For those who do not raise their individual retirement age the new regulation cuts pensions by 0.3% per month of earlier retirement, or 3.6% per year. So with a constant retirement age the new regulation is a pension cut of 7.2%.

The official gradual-retirement scheme existed until the end of 2009. It has been abolished and had been mainly used in the block model so that employees did not work for 6 years half their weekly hours but for 3 years full-time and retired afterwards.

Another possibility exists since 1992, the so-called 'Teilrente' ('Partial Pension'). Currently from the age of 63 on a worker can receive a part of his pension benefits and work part-time simultaneously up to the legal retirement age. The 'Teilrente' is used by only a small number of workers. One of the reasons is that it is complicated, especially with regard to the allowed level of earnings.

The current German government plans to introduce the 'Flexi-Rente' (flexible pension). Both parties want to incentivise employees to stay longer in employment.

Partial Retirement / Partial Pension Policies

In 2014 the 'grand coalition' government introduced 'retirement with 63' without deductions for those who have at least 45 contribution years. The contribution years do not have to be fully covered with paid work, also child-rearing, informal elderly care, sickness/rehab benefit receipt, military service or alternative service and unemployment benefit receipt count (the consideration of unemployment times is capped at two years). In order to avoid older workers to become unemployed at 61 and bridge the time until 63 with unemployment benefits (duration depends on contribution years and age and can be 2 years long in this age group), unemployment times in the 2 years before 63 do not count (an exception is unemployment due to factory closure).

The 'Pension with 63' is a real 'Pension with 63' only for those born in 1951 and 1952. For those born later, retirement age rises stepwise to 65 for the cohort of 1964.

Early retirement with reduced pension is possible from the age of 63. The increase from 60 to 63 stepped in between January 2006 and December 2011. For women born before 1952 § 237a SGB VI still provided pensions at 60 if several preconditions are met.

Promoting Work after Retirement

Workers over the legal retirement age (and receiving pension benefits) do not have to pay contributions to the pension and unemployment schemes. They have to pay contributions for health insurance and nursing care insurance (if they earn more than € 450). Although taxes on income are principally independent of whether someone is over the legal retirement age or not, a "steuerlicher Altersentlastungsbetrag" (tax deduction for older workers, § 24a EStG - Einkommenssteuergesetz or personal income tax code) regulates that a certain percentage of the wage is not to be taxed. The percentage declines from 40% in 2005 to 0% in 2040. Further, there is a maximum amount that can be left untaxed. This amount also declines (from € 1900 in 2005 to € 0 in 2040).

Promoting Self-Employment

'Bridging Allowance' for unemployed workers starting their own business

In order to promote self-employment, a 'bridging allowance' was introduced in Germany in 1986. It is equivalent to lost unemployment benefits and is paid for six months during business start-up period. An approved business plan is required. The non-profit organisation 'Gründer 50plus' (50plus Entrepreneurs) helps and advises older workers who want to start their own business.

Unemployed workers starting their own business can get a 'Gründungszuschuss' (founding allowance): For the first six months it consists of the unemployment benefits the person would have got without starting an own business, plus € 300 per month for social security.

Loans for long-term unemployed workers starting their own business

In addition to the 'Einstiegsgeld' ('Integration Bonus'), long-term unemployed starting (or continuing) their own full-time business can get up a subsidy for equipment (€ 5 000 max.) or loans (here the sum can be over € 5 000).

Unemployment Policies

The rise in older workers' employment rates partly results from a remarkable drop in the unemployment rate. Yet, still about two thirds of older unemployed are long-term unemployed, much more than OECD average which is <50%. Currently there is an idea by the Federal Minister of Labour and Social Affairs. She proposes to pay up to 100% of the wage if long-term unemployed are hired.

Besides the general stable economic development, several policy reforms can have contributed to declining older worker unemployment rates, first of all, the Hartz reforms, that widened the definition of suitable work and thus raised pressure on the unemployed. Further,

the Hartz reforms reduced the benefit level in the flat-rate tier (2005) and shortened the eligibility duration in the earnings-related tier (2006).

The programme 'Perspectives 50plus – employment pacts for older workers in the regions' ('Perspektive 50plus- Beschäftigungspakte für Ältere in den Regionen', the third programme period run from 2011 to 2015) included about 80 regional employment pacts with >400 job centres. It is considered to be successful since it activated 200,000 out of 550,000 older long-term unemployed and placed about 70,000 of them on the regular labour market (admittedly, a third of them with wage subsidies, and only three per cent of them over 60). The pacts included further vocational training, job application training, internships and wage subsidies. However, in November 2014, the Federal Ministry of Labour and Social Affairs stated that against the backdrop of rising employment rates and declining unemployment rates in Germany, the long-term unemployed's (more than 1 year of unemployed) situation has not improved that much. One quarter of them is 55 years old or older. 'Age over 50' is one of the factors the Ministry considers a barrier to reintegration.

With a new programme that started in 2015, the Ministry plans to improve the quantitative advisor/unemployed- relation in order to improve the advisor's know-how concerning the individual unemployed's situation and also to contact employers and to educate employees even after they began their new job.

Employment protection

In Germany, OECD states that employment protection is not as strong as to discourage hiring or the employment of older workers. There is no special employment protection for older workers, but for those with long tenure in the company. Although special protection due to long tenure primarily protects older workers, this de facto older worker employment protection does not inhibit the hiring of older jobseekers.

Health Protection and Promotion, Prevention of Disability

More than half of new entrants into disability benefits receipt is between 50 and 60 years old. In Germany, early retirement via disability schemes has been made more difficult. With about four per cent of the population between 20 and 64 (a long-term stable figure), Germany has low disability rates, and about half of the disabled were employed in the late 2000s, which is a high proportion.

In 2001, a reform abolished the distinction between disability and occupational disability (the former meant someone is unable to work at all for health reasons, the latter means someone cannot work in the job he/she did before occupational disability occurred). Especially for those born after 1960 the status security vanished, so that employment in a different (lower pay, lower status) job is considered appropriate. This should increase the employment of older workers.

In 2013, German Parliament changed §4 of the Labour Protection Act (Arbeitsschutzgesetz). Now according to §4 (1) employers are to design work so as to avoid and, if unavoidable, minimise, physical *and mental* strain (alteration in italics). Further, since 2013 according to §

5 ('Assessments of Working Conditions', 'Beurteilungen der Arbeitsbedingungen') (6) employers are also obliged to assess mental strain at work.

From 2013 until 2018, GDA ('Gemeinsame Deutsche Arbeitsschutzstrategie', 'Common German Strategy for Occupational Safety') wants to develop instruments that can help employers and employees to detect and to eliminate work-related mental health strains.

Life cycle approaches: elderly care

Independent of company size: In acute cases, employees have the possibility to stay away from paid work for up to ten days. There is no prior notice period (since it is for acute cases). Before 2015 this leave was unpaid, since 2015 there is a substitute payment from the care insurance ('Pflegeunterstützungsgeld' or 'Care Allowance').

Further, in companies with 15+ employees, employees have the legal entitlement to stay away from paid work partly or totally for up to 6 months in order to care for a close relative in his/her homely environment. Since 2015 employees can get an interest-free loan from government to cover income losses. Normally this is paid back in instalments, but in special cases this can be deferred. In some cases it can be possible that the employee has to pay back only parts of the loan or nothing.

In companies with 25+ employees, employees have the legal entitlement to reduce their weekly working hours to at least 15 hours per week for 24 months in order to care for a close relative in his/her homely environment. Also here an interest-free loan from government can be paid out to cover income losses (same arrangements as above). These 15 hours are the weekly mean calculated over the whole year, so that in the 'bloc model' the employee can be totally absent from work for some time.

Age discrimination legislation

There are two kinds of age discrimination effects on older worker's employment:

(1) direct factors concern older workers' hiring and firing probabilities, their chances to be included in further training programmes, their chances on promotion and several other factors which could reduce older workers' employment rate

(2) secondly, older workers' motivation is affected by management's attitudes towards older workers (Büsch et al. 2010: 909).

In 2006 the General Anti-Discrimination Act has been implemented.

Extending Working Lives and Lifelong Learning: Good practices on the supply side of labour

Health

Many companies/organisations try to improve their employees' health. For example, ABB offers medical screenings and preventive measures, as well as measures in the areas of nutrition and fitness (e.g. Nordic Walking courses). The engineering company Fahrion provides height-adjustable desks, which is a relatively cheap solution with possibly remarkable benefits.

Audi offers the ‚Audi Checkup‘, a screening scheme for several sickness, offered for free for every employee 35+. Bayer’s health management is very comprehensive, consisting of several stages of health checkups, numerous sports courses and reductions of work-related health burdens. Similarly comprehensive are health measures at Hansgrohe, covering areas such as movement (including regular jogging meetings and a company long-distance run), nutrition, relaxation and addiction. Ergonomics for workers is a high priority, such as lifting adjustments and height-adjustable desks. Similar to Hansgrohe’s long distance run, InfraLeuna has its own football league with other companies at the ‚ChemiePark‘. Further, the company offers volleyball, swimming for shift workers, back training and preventive sports, and a wide range of health-related services, and supports its employees participation in long-distance runs in the region. Katjes, a company producing sweets, has a health day and 10 back training days every year, and introduced hydraulic lifts and ergonomic office chairs and also height-adjustable desks.

Very simple (and, therefore, inexpensive) measures have been undertaken by Schmiedewerke Gröditz, a steel producer: ear protections and flexible lighting.

Mental health becomes increasingly important. Here, Lufthansa offers counselling if employees face personal challenges and crises. At Salzgitter (steel production), a programme for the prevention, early diagnosis and treatment of mental illnesses is conducted in cooperation with the local health insurance. At SAP (software), high self-responsibility for working times partly results in tensed, exhausted and burned out employees. In order to prevent psychomental stress, the company conducts employee surveys which are discussed by leaders with their respective teams. A company survey shows that health measures contributed to high job satisfaction. Universitätsklinikum Jena is a hospital and therefore a typical working place where employees can be mentally overburdened. In the context of health programmes, stress, burn-out and mental overload are talked about. Further, in-house counselling is offered. In the field of prevention, a ‚mini active break‘ allows employees to exercise at their workplace. Again a completely different company, Hering Bau, a company in the field of building-related services and products, shifted its health focus from the traditional field of physical health (e.g. through back training and access for employees to a fitness club) to mental health. An employee survey shows the general picture. A very innovative feature is the company’s cooperation with a local advice centre for marriage, family and vital questions. Employees use the offer to get advice there. The last company, Wurst Stahlbau, a company building steel constructions e.g. for roofs, let a consulting institute of a health insurance conduct an employees survey to get information concerning working conditions. Several measures have been introduced, whereas the interesting feature of this case is the company’s very positive cost/benefit calculation.

Training

At ABB younger and older project leaders work together so that the younger ones can bring in state-of-the-art university knowledge and older workers project management experience. Another example is the ‚Lufthansa School of Business‘ which offers different courses for the company’s employees, also web-based training. Further, there is a partnership with business schools. Lastly, Hansgrohe combines training and motivation measures by inviting its employees to the trade fair for the company’s products (for the trip a special train is chartered).

Motivation

Audi's „Silver Line“ consists of 50 mainly older workers in the manufacturing of the model R8. Changing tasks improve older workers' motivation. At Hansgrohe every employee who became 50 last year can take part in a talk with superiors. Basically most measures not directly aimed at motivation (e.g. for health or further training) can positively affect employees' motivation.

Flexible working-time arrangements

Deutsche Post allows its employees to save up remuneration and to spend it later, that is, to work less without lower pay. The model is subsidised with money from a demography funds where Deutsche Post pays in. The background here is that especially delivery people doubt that they can work until legal retirement age. Schmiedewerke Gröditz reduced the weekly working time in shift work to 33.5 hours.

Lufthansa offers a wide range of flexible working time arrangements, such as part-time work, sabbaticals and partial retirement.

Life-course orientation

Dekabank for example has the concept of various stages of occupational life cycle, and various areas of human resource management which are relevant in particular stages. The whole project led to low absenteeism, low fluctuation and high employee commitment.

Lufthansa has a ‚life event related human resources management‘, and four fields of HR activities (role in the company, employability, workability, human resources) are related to different life events from entering the company to leaving the company.

Similarly, Bundesagentur für Arbeit (Federal Employment Agency) roughly defines four life phases, from school/apprenticeship over career entry and parenthood to the second career phase with horizontal or vertical professional development to the last phase, active retirement. In every phase employees get support, for example in the second phase the ‚3-phase-concept for the return to work‘ (after parenthood, which in the long run also affects older females' labour market participation), or in the third phase during mid-career analyses of skills and development possibilities for further career planning, accompanied by further training.

General employability

DGB (German Federation of Trade Unions) introduced the index ‚Gute Arbeit‘: General working conditions and several sub-aspects are evaluated based on employee surveys. Although the definition of several point ranges as ‚bad‘, ‚average‘ etc. is part of trade unions' job (since they want improvements for workers, possibly they depict working conditions worse than they are), the index can be a good tool for intertemporal or intersectoral comparisons. Further, EVG (labour union for railroad employees) and Deutsche Bahn agreed on a collective agreement which contains measures in several fields such as qualification, health, employment security, part-time work for older workers and family life. The demographic labour agreement is being evaluated and further developed once per year. A key feature is part-time work for those 60+working in shift work (working hours are shorter, pay cuts are marginal). Further, more

individual freedom in terms of working time is supposed to improve employees' work-life balance. A health programme contains prevention and health promotion for older workers. Amongst other things (information, checkups, sports) the programme also contains mental training.

Similarly, IG BCE (Industrial Union Mining, Chemistry, Energy) and BAVC (Federal Employer Association Chemistry) agreed on the collective agreement 'working lifetime and demography'. Core components are long-term working hours accounts (subsidised from the demography funds of the sector where companies pay in for each employee), partial retirement, partial pensions (can also be subsidised from the demography funds), own-occupation disability scheme (also subsidised), and pension contributions from the demography funds. Most of the features could reduce labour supply.

Silver work

Daimler's programme 'Space Cowboys' allows retired workers to work on temporary projects for no more than six months per year. The programme is rather new (2013), the number of workers affected is very low. A forerunner has been a programme at Robert Bosch GmbH (since 1999). Similarly, Otto, a mail order company, recruits retired leaders and professionals 65-75 who previously worked for the company on a part-time basis. A precondition is that they have special knowledge, for example concerning old computer programmes. Further, Otto plans to use retired former employees for training for younger workers.

Currently, silver work programmes affect only a very small share of retired workers.

Extending Working Lives and Lifelong Learning: Good practices on the demand side of labour

Recruitment

The engineering company Fahrion targets older engineers in recruiting. The reasons are a lack of skilled labour and smaller companies' problems to find employees, and the high revenues generated by older engineers. Yet, as the company states, the practice is not transferable as the necessity and the advantages for the recruitment of older workers results from very specific preconditions. Similarly, MicroTEC (small micro/nano technical company), targets recruiting at those over 54.

The bank Ing-Diba has an apprenticeship programme for applicants over 50. There are some preconditions (e.g. a completed business management training or something similar), on the other hand it's a fast track (9 months) to become 'service specialist for dialogue marketing'. Recruitment here is based on crucial skills and not on factors in the CV possibly irrelevant for tasks at hand.

Katjes has a factory where more than half of employees are older than 50 and many of them used to be long-term unemployed. This is fostered by a lack of young workers in the region where the factory is located, whereas the company states that government subsidies have not been decisive.

Lufthansa tries to make the application process as transparent as possible and does not use age as a selection criterion.

Employment protection

BDA (Confederation of German Employers' Associations) proposes to make it easier for employers to lay off older workers. Though older workers are not especially protected by law (long-tenure workers are, whereas this in fact are primarily older workers), some collective agreements necessitate the agreement from work councils for the dismissal of older workers. Further, severance payments are especially high for older workers due to some collective agreements. BDA argues that these special rules make older workers unattractive to employers. Further, BDA argues that also several other advantages for older workers in collective agreements (like shorter working hours, higher wages etc.) make them more expensive and therefore less attractive to employers.

Workability / Employability: Health

In Germany, employees complain about mental strains more than about physical strains.

The field of the prevention of mental illness or for increased mental well-being is very heterogeneous, in terms of measures and in terms of measured goals, such as (lower) rates of depressions or anxiety disorders or stress. Lufthansa, for example, offers counselling if employees face personal challenges and crises. At Salzgitter (steel production), a programme for the prevention, early diagnosis and treatment of mental illnesses is conducted in cooperation with the local health insurance. At SAP (software), high self-responsibility for working times partly results in tensed, exhausted and burned out employees.

Many companies/organisations try to improve their employees' health in general. For example, ABB offers medical screenings and preventive measures, as well as measures in the areas of nutrition and fitness (e.g. Nordic Walking courses). The engineering company Fahrion provides height-adjustable desks, which is a relatively cheap solution with possibly remarkable benefits.

Workability / Employability - Life-cycle orientation / reconciliation of paid work and Care

Independent of company size, in acute cases, employees have the possibility to stay away from paid work for up to ten days. There is no prior notice period (since it is for acute cases). Before 2015 this leave was unpaid, since 2015 there is a substitute payment from the care insurance ('Pflegeunterstützungsgeld' or 'Care Allowance').

Further, in companies with 15+ employees, employees have the legal entitlement to stay away from paid work partly or totally for up to 6 months in order to care for a close relative in his/her homely environment. In companies with 25+ employees, employees have the legal entitlement to reduce their weekly working hours to at least 15 hours per week for 24 months in order to care for a close relative in his/her homely environment.

There are many solutions at meso level. For instance, Deutsche Post allows its employees to save up remuneration and to spend it later, that is, to work less without lower pay. The model is subsidised with money from a demography fund where Deutsche Post pays in. Lufthansa offers a wide range of flexible working time arrangements, such as part-time work, sabbaticals and partial retirement

The 'audit berufundfamilie' (jobandfamily) defined 8 areas for the reconciliation of work and family: working time, work organisation, job location, information / communication policies,

leadership skills, and staff development and at meso level there are many models of good practice nationwide.

Workability / Employability: Lifelong Learning

Many companies offer either classroom training or in-firm trainings and there are many good models of practice across Germany. For instance, at *ABB*, *Lufthansa*, *Hansgrohe*, younger and older project leaders work together so that the younger ones can bring in state-of-the-art university knowledge and older workers project management experience.

Recent research shows that older employees' attitude towards further training is rather instrumental and oriented towards short-term adaption of skills to tasks. According to survey data, nearly half of older participants in further training participate due to personal initiative, whereas this share is slightly lower amongst workers younger than 50.). Often, older employees do not believe that further training can improve their occupational situation.

Non-Financial Incentives for the Employment of Older Worker

The recruitment of workers over 50 can be subsidised by an 'Integration Subsidy' for at least one year and for no more than three years. For those with severe disabilities the maximum duration is five years.

2. Basic Demographic Information

The following information is mostly drawn from OECD statistics.

2.1 Population and age structure

In 2014, Germany had a population of 80.9 million people, of which 39.7 million were men and 41.2 million women.

In 2014, 21.4 % were aged 65 and over. From 17.3 million older people aged 65 years and more 7.5 million were males and 9.8 million females.

The elderly dependency rate (64 +) in Germany was 32.8% in 2014. (OECD Labour Force Statistics 2005-2015)

2.2 Life Expectancy

In Germany, in 2014, life expectancy for a new born male child² was 78.7 years and for a female child 83.6 years (in average 81.2 years). (OECD 2016, Life expectancy at birth (indicator). doi: 10.1787/27e0fc9d-en (Accessed on 01 August 2016)

Life expectancy at 65³ was 18.2 years for men and 21.4 years for women. (OECD 2016), Life expectancy at 65 (indicator). doi: 10.1787/0e9a3f00-en (Accessed on 01 August 2016)

2.3 Fertility Rate

The fertility rate in Germany was 1.47 in 2014. OECD (2016), Fertility rates (indicator). doi: 10.1787/8272fb01-en (Accessed on 01 August 2016)

2.4 Unemployment Rates

In 2014, the unemployment rate⁴ was 5 % of the total labour force, being 5.3 for men and 4.7 for women. OECD (2016), Unemployment rate (indicator). doi: 10.1787/997c8750-en (Accessed on 01 August 2016)

² Life expectancy at birth is defined as how long, on average, a newborn can expect to live, if current death rates do not change. However, the actual age-specific death rate of any particular birth cohort cannot be known in advance.

³ Life expectancy at age 65 years old is the average number of years that a person at that age can be expected to live, assuming that age-specific mortality levels remain constant.

⁴ Unemployment rate is the number of unemployed people as a percentage of the labour force, where the latter consists of the unemployed plus those in paid or self-employment. Unemployed people are those who report that they are without work, that they are available for work and that they have taken active steps to find work in the last four weeks.

The long-term unemployment rate⁵ was 44.3 % in 2014. OECD (2016), Long-term unemployment rate (indicator). doi: 10.1787/76471ad5-en (Accessed on 01 August 2016)

2.5 Self-Employment Rate

The self-employment rate in Germany was 10.8% in 2015. (OECD 2016, Self-employment rate (indicator). doi: 10.1787/fb58715e-en (Accessed on 01 August 2016)

2.6 Older Worker Employments / Unemployment Rates

Although older workers' labour market participation has risen markedly since the 1990s, non-employment of the elderly is still a relevant matter (Romeu Gordo/Wolff 2011: 200), also because the rise started from a low level (Dietz/Walwei 2011: 6, see also BMAS 2013: 45, 54f.: "From catastrophic to bad" [expert 1]). For example, the employment rate of those aged between 60 rose from 10 to 24%. Nevertheless, elderly employed (and women) profited more strongly from the employment boom in Germany than young people whose chances to find their first job became even worse (Eichhorst et al. 2009: 4). Between 2001 and 2008, labour force participation rate (55-64) has risen from 43 to 59%, and the employment rate (LFP minus the unemployed) from 37 to 54%. In both cases, this has been the second highest rise in the EU after SK (Eichhorst et al. 2009: 15). The rise is also attributable to cohorts with high employment rates entering the 55-64 age group (Eichhorst 2006: 3, Zoike 2012: 64). Germany fulfils the Lisbon goal (Eichhorst et. al 2009: 15, see also Schulz 2009: 188f. for similar figures and stating that part-time employment has risen only weakly).

Still, the employment rate (55-65) is lower than in Northern Europe and the UK and higher than in Southern Europe and NL (Flüter-Hoffmann 2010: 200). Amongst 8 European countries, for 60-64-year olds in 2010 Germany ranked third in male labour force participation and female labour force participation (in both case rates were higher in UK and even more so in SE, FI not in the analysis, BMAS 2012: 41). In 2000, the rank was 5th (men) and 4th (women). The development is similar in the case of 55-59-year olds (BMAS 2012: 42).

The elderly employment rate depends on age-specific employment prospects and on the general employment rate. Putting the employment rate 15- 64 in relation to the employment rate 55-64 (Eurostat figures for 2008), with a low ratio of 1.3 in 2008 in Germany the age difference is at similar low levels as in social democratic welfare states and the UK and Ireland (Bauknecht 2013a: 156f.). In FR and BE and some CEE countries the ratio is markedly higher.

Mean retirement age rose from 62.3 years over 63.2 years (2005) to 63.5 years (2011, BMAS 2013: 53). Pension age is strongly positively correlated to employment in age group 55-59/20-

⁵ Long-term unemployment refers to people who have been unemployed for 12 months or more. The long-term unemployment rate shows the proportion of these long-term unemployed among all unemployed.

59 (BMAS 2012: 18 based on Hairault et al. 2010, 11 countries, Germany slightly below average on both counts due to the inclusion of non-European countries (US, CD, JP)). (Source: Naegele & Bauknecht, National Report, WP 1)

3. Extending Working Lives and Lifelong Learning: National Policies

3.1. Introduction

The last decade has seen a remarkable rise in older workers' employment rate', from 47%/28% (male/female) in 1998 to 69%/55% in 2012 in the age group 55-64 (Noll/Weick 2013: 11). Although the age group over 60 had the largest rise, still labour force participation drops sharply after the age of 60 (Nowossadek/Vogel 2013: 7).

The increase can partly be explained with cohort effects; especially in the case of women where cohorts with high labour force participation rates substituted cohorts with lower rates. Albeit Germany had the strongest rise in employment rates 50 – 69 between 2002 and 2013 amongst 28 EU countries, about a quarter of the rise can be explained by cohort effects (Peschner 2014: 7f.).

Today's good older worker employment figures also result from a robust labour market despite a GDP shock of considerable size (-5.6% in 2009) and weak growth (2000-2013: 17% adjusted for price changes, both figures: destatis 2014). Although negative GDP growth in 2008/2009 had been stronger in Germany than in the average of 30 OECD countries, the rise in the unemployment rate had been the smallest amongst these countries (Möller 2009: 327). One of the reasons is that the crisis primarily hit industries which had a lack of skilled labour before the crisis (metals, machinery and chemicals, cf. Möller 2009: 331f.). Further, flexible working times and working-hours accounts led to a huge accumulation of surplus hours between 2005 and 2008. Therefore, in 2009 companies could push their workers to reduce their surpluses or to accumulate working time deficits instead of laying them off (Möller 2009: 331f.).

Although there may be within-sector differences concerning the overrepresentation or underrepresentation of older workers in Germany, older workers' overrepresentation or underrepresentation between sectors (agriculture, manufacturing, services) is nearly absent (Peschner 2014: 14).

Longer working lives are explicitly one goal for the Demography Strategy of the Federal Government. Government intends to further improve the framework (BMI 2015: 21, Bundesministerium des Innern or Federal Ministry of the Interior). Further, government wants to "sensitise for a culture of working longer and to strengthen the cooperation of actors" (BMI 2015: 24).

Classification as "Early" or "Late Mover"

When compared with other European countries, Germany is an "early mover" in terms of willingness and ability to manage the older workforce both at the macro and the meso levels, and of promoting age management policies, employability and workability of older workers.

Predominant Concept of “Active Ageing”

Active ageing umbrellas “(...) various combinations of quality of life essentials such as continuous labour market participation, active contribution to domestic labour (caring, housework), active participation in community life and active leisure” (Futurage 2011: 12)

Active ageing “is the process of optimizing opportunities for health, participation and security in order to enhance quality of life as people age” (World Health Organisation 2002, cited after European Commission 2012: 19). The European Commission (2012: 19) points out that participation is crucial and also related to employment and education. The United Nations (2012: 2) state that although the WHO definition sounds as if active ageing is oriented towards individuals, society is also affected by high labour market participation and low health care expenditures, for example. The UN’s (2012: 16) „Checklist” for Active Ageing provides a good overview (next page).

Three quarters of German employees 35-55 want to work until they reach the pensionable age (Flüter-Hoffmann 2010: 201 based on a TNS Infratest/Bertelsmann Stiftung- survey in 2006. Expert 2 states that also due to demographic change early retirement became less acceptable amongst employees, expert 1 states that willingness comes with ability and circumstances, expert 3 states that changing tasks due to job rotation/enrichment/enlargement/autonomy would foster motivation). At the same time, 60% want to freely choose the timing of their retirement when they are between 60 and 67 and are prepared to accept lower/higher pensions according to their retirement age (Flüter-Hoffmann 2010: 201).

Duell and Vogler-Ludwig (2012: 2) trace the rising employment rate of elderly workers in Germany back to policy changes, “a stronger labour orientation of older workers and a noticeable change in recruitment policies of the employers”.

Predominant Concept of “Social Innovation”

“Social innovation” is partially used as a catch-all term “for quite different issues, subject areas problems, hopes for solutions” (Howaldt/Schwarz 2010: 87, my translation from original German). In contrast, expert 2: “Measures do not have to be innovative, if they work. Some things are incredibly innovative, but they do not spread, and sometimes a good copy is perfect, since then you have something which is working somewhere else”. Likewise expert 1: “We have not lack of knowledge but lack of action. We should say: ‘Ok, we do this. There are also various other models, they are good too, but we do this as a standard model and implement this”.

A short definition of ‘social innovation’ is the “deliberate, the intentional alteration of existing social practices in different fields of action – that is to say, the deviation from former routines of action and behaviour” (Schwarz 2010: 23f. in sfs 2010; translated). Other definitions also include social innovations addressing yet unmet social needs (Mulgan et al. 2007, Murray et al. 2010), “creating new social relationships or collaborations” (Murray et al. 2010) and substantiate the new ideas social innovations refer to with “products, services and models” (Murray et al. 2010). Referring to Crozier and Friedberg (1993) Howaldt and Schwarz (2010: 89ff.) state

that social innovations refer to new social practices. Especially against the backdrop of societies becoming ever more differentiated social innovations are important at the border regions between societies' partial rationalities. Social innovations can also be proactive, pointed towards anticipated developments, and mention demographic changes as an example. Importantly, Howaldt and Schwarz state that technical inventions become innovations only if they are disseminated to some degree, and that social inventions can only be termed innovations "when introduced into a new setting" (Conger 2003, cited after Howaldt and Schwartz 2010: 93). Chances for dissemination are greater where current institutions do either not act or at least not satisfactorily (Howaldt/Schwartz 2010: 93). Slightly higher standards on social innovation are included in the definition provided by Heinze and Naegele (2012): Additional to things mentioned above, the dichotomisation of technical and social innovations should be overcome, approaches should be interdisciplinary and measures should be sustainable.

3.2 Public Pension and Retirement Policies

'Pension with 67'

In 2007 German government decided that from 2012 on the legal retirement age will rise in monthly steps from 65 years (beginning with the 1947 cohort) to 67 years (for the 1964 cohort and those born later). The rise is 1 month per year in the beginning (those born in 1947 had the legal retirement age of 65 years and 1 month) and after twelve years it will accelerate to two months per year. The first 'retirement at 67' year will be 2031 when the cohort of 1964 will be 67 years old. With more than 1.3 billion births p.a. (FRG and GDR combined) the cohorts 1961 – 1966 are the strongest cohorts in Germany with a peak in 1964, so the 'retirement with 67' will be largely or fully in effect when the strong cohorts approach retirement.

For those who do not raise their individual retirement age the new regulation cuts pensions by 0.3% per month of earlier retirement, or 3.6% per year. So with a constant retirement age the new regulation is a pension cut of 7.2%. Yet, the reform will change the development of the pension level, so those retiring at 67 will have pension higher by about 5% than they would have had with 65 under the old regulation. The break-even point is at roughly 14 months after the age of 65 under the assumption of earnings at the lifetime average (Gasche 2011: 53ff.), so for neutral financial effects it is enough to work until 66.2.

A simulation analysis (Fehr et al. 2010: 22ff.) predicts that the reform will delay retirement by 10.8 months, which results from a rise of more than one year for medium- and high- skilled workers and virtually no change for low-skilled workers.

According to SGB IV § 154 (4), beginning from 2010 government has to report on the employment of older workers and to deliver an estimation "if the increase in the legal retirement age can be considered reasonable and if the adopted legal rules can further exist, this under consideration of the situation on the labour market as well as the social and economic situation of older employees" (own translation and with changed syntax).

3.3 Partial Retirement / Partial Pension Policies

'Pension with 63'

In 2014 the 'grand coalition' government introduced 'retirement with 63' without deductions for those who have at least 45 contribution years. The contribution years do not have to be fully covered with paid work, also child-rearing, informal elderly care, sickness/rehab benefit receipt, military service or alternative service and unemployment benefit receipt count (the consideration of unemployment times is capped at two years). In order to avoid older workers to become unemployed at 61 and bridge the time until 63 with unemployment benefits (duration depends on contribution years and age and can be 2 years long in this age group), unemployment times in the 2 years before 63 do not count (an exception is unemployment due to factory closure).

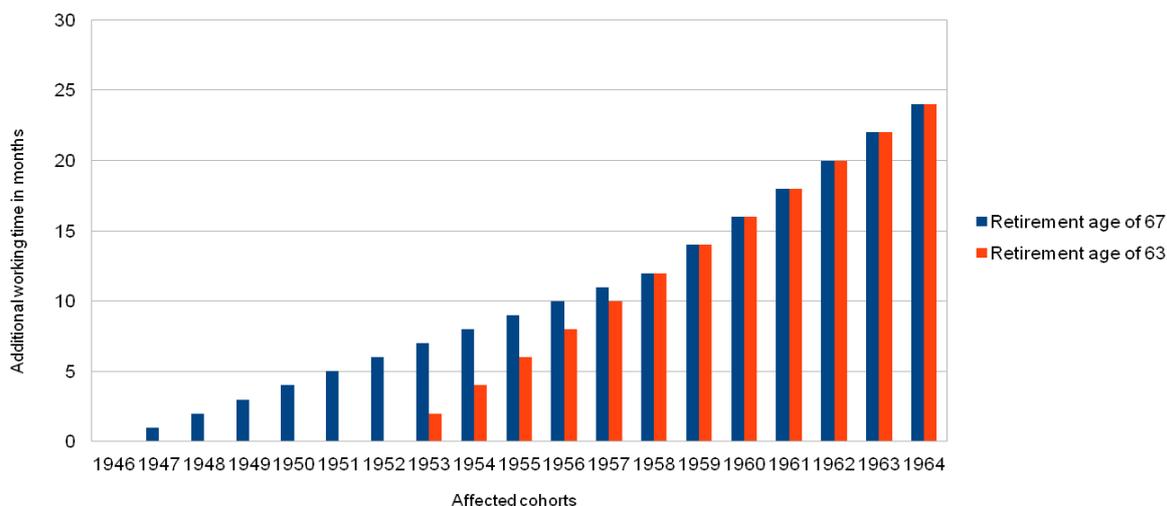
The 'Pension with 63' is a real 'Pension with 63' only for those born in 1951 and 1952. For those born later, retirement age rises stepwise to 65 for the cohort of 1964.

Financially, the 'Pension with 63' is highly attractive. Although the pension level rises for those working until 65 instead of 63, calculations show that a worker would have to become about 100 years old in order to be on the financial positive side. Incentives to work longer are too weak. As a newspaper writes, the best way is to retire at 63, to get a '450 € -Job' (earning € 450 per month) and work just a few hours per week and end up with 82% of the last net income (faz.net 2014). Another possibility is to reduce working time to two thirds, get a part-time pension (one third of the full pension) and to have nearly the whole work income with only two thirds of work (faz.net 2014).

Graph DE 1 (next page) shows the development of the legal retirement age for future retiring cohort. The so-called 'Retirement at 67' (blue) is full in effect for the cohort of 1964 (24 additional months). The 'Retirement at 63' (red) will rise by two months per year and be at 65 for the 1964 cohort

Latest figures show that government have calculated with up to 240 000 people using the new regulation in 2014 (150 000 people who would have retired with 63 anyway, plus 50 000 incentivised by the new regulation plus 40 000 insured self-employed); the actual figure was at 206 000 applications, whereas not all applications will be approved (Öchsner 2015).

Graph DE 1



Data taken from: Federal Ministry of Labour and Social Affairs (undated): Abschlagfreie Rente ab 63. Url: <http://www.rentenpaket.de/rp/DE/Alle-Fakten/Die-Leistungen/Rente-ab-63/rente-ab-63.html> (last access: 17/10/2014), R+V Versicherung (2014). Altersvorsorge. Gesetzliche Rente. URL: http://www.ruv.de/de/r_v_ratgeber/altersvorsorge/gesetzliche_rente/2_rente_mit_67.jsp (last access: 17/10/2014)

Early retirement

Early retirement with reduced pension is possible from the age of 63 (OECD 2012b: 2). The increase from 60 to 63 stepped in between January 2006 and December 2011 (Giesecke/Kind 2013: 8). For women born before 1952 § 237a SGB VI still provided pensions at 60 if several preconditions are met: They have to have a qualifying period (Wartezeit) of at least 15 years, 10 years have to be collected due to paid work after the age of 40. The age of 60 (for those born in 1941) rose stepwise to 60 and 11 months (for those born in May 1944).

Based on GSOEP 1991-2011 data (German Socio-Economic Panel, n = 2110 males between 55 and 63) Giesecke and Kind come to the following conclusions: Besides several factors on the individual level fostering return to employment like lower age within the 55-63 group, good subjective health (very strong effects), non-participation in pre-retirement programmes (very strong effects, unsurprisingly), a non-unemployed partner, or living in Eastern Germany (probably due to a more flexible labour market there) the reform positively affects re-employment probabilities. In their calculation the effect amounts to about 17% for one year of higher early retirement age. The authors (2013: 24f.) state that calculations show that reforms in the unemployment benefit system, e.g. shorter and longer benefit durations during the observation period, do not lead to wrong results.

Part-time work/part-time pensions

The official gradual-retirement scheme existed until the end of 2009. It has been abolished and had been mainly used in the block model (Dietz/Walwei 2011: 10), so that employees did not work for 6 years half their weekly hours but for 3 years full-time and retired afterwards. Further, partial retirement did not improve the employment situation (Dietz/Walwei 2011: 10).

Another possibility exists since 1992. The 'Teilrente' ('Partial Pension'): Currently from the age of 63 on a worker can receive a part of his pension benefits and work part-time simultaneously up to the legal retirement age. Part-time work can be either at 33%, 50% or 66%. One calculation shows that an average earner loses about 17% of his/her net earnings in case of a 50% working time reduction. The system of maximum income during the Partial Pension is complicated, primarily due to rules concerning additional income. The Partial Pension is used by only 1000 people per year (Böckler 2014).

The current German government plans to introduce the 'Flexi-Rente' (flexible pension). Both parties want to incentivise employees to stay longer in employment. Ideas are to lower the minimum age for the Partial Pension from 63 to 60, but here it is possible that effects on labour supply could be negative. Another idea is to change the inflexible and deterring rules on maximum additional earnings. One problem with the Partial Pension at 60 is that pension benefits at legal retirement age would decline. This could be offset by additional 3.5 working years for those participating. Another issue is that due to income losses, the Partial Pension is problematic for low earners, e.g. in the health sector or the building sector. Here, one idea is to support those with health impairments which are not grave enough for disability pensions with financial means from the unemployment insurance, so that income losses are kept within limits.

3.4 Promoting Work after Retirement

Workers over the legal retirement age (and receiving pension benefits) do not have to pay contributions to the pension and unemployment schemes. They have to pay contributions for health insurance and nursing care insurance (if they earn more than € 450). Although taxes on income are principally independent of whether someone is over the legal retirement age or not, a "steuerlicher Altersentlastungsbetrag" (tax deduction for older workers, § 24a EStG - Einkommenssteuergesetz or personal income tax code) regulates that a certain percentage of the wage is not to be taxed. The percentage declines from 40% in 2005 to 0% in 2040. Further, there is a maximum amount that can be left untaxed. This amount also declines (from € 1900 in 2005 to € 0 in 2040). Yet, for a certain employee, percentage and amount apply for the rest of his/her life, so that e.g. someone who became 64 years old in 2014 can in 2015 (when 65 years old) work with 24% of his/her earnings (not more than € 1140 per month) not being income-taxed.

Those over the legal retirement age who keep working and do not receive pension benefits get a 0.5%points pension rise for every additional working month (Bundesregierung 2013). This means that someone born in January 1950 reaches legal retirement age in May 2015 (65 years + 4 months due to the 'Retirement at 67'-reform), and if this person works until January 2016 (66th birthday), pension benefits are 4%points higher (8 months with 0.5%points each). A 'Minijob' (up to € 450 per month) does not increase pension benefits.

Pensions are taxed according to §22 EStG ('sonstige Einkünfte' or 'miscellaneous income'). According to the 'Alterseinkünftegesetz' from 2005 ('Law on Old-Age Income', own translation), the share of the pension that is to be taxed will rise from 50% in 2005 to 100% in 2040. Since

a rising share of pension incomes has to be income-taxed, this contributes to the general pension decline and incentivises older workers to delay retirement or to work during pension receipt. Although the ‚Grundfreibetrag‘ (the tax free minimum amount) leaves very low pensions untaxed, the rising percentage of pension income to be taxed reduces the level under which gross pensions are not to be income taxed. Since the ‚Grundfreibetrag‘ is twice as high for married couples, in retired one-earner households tax-free pension benefits for the one earner may be twice as high.

3.5 Promoting Self-Employment

‘Bridging Allowance’ for unemployed workers starting their own business

In order to promote self-employment, a ‘bridging allowance’ was introduced in Germany in 1986. It is equivalent to lost unemployment benefits and is paid for six months during business start-up period. An approved business plan is required. The non-profit organisation ‘Gründer 50plus’ (50plus Entrepreneurs) helps and advises older workers who want to start their own business (Contreras, et al 2013: 44).

Unemployed workers starting their own business can get a ‘Gründungszuschuss’ (founding allowance): For the first six months it consists of the unemployment benefits the person would have got without starting an own business, plus € 300 per month for social security. In the following nine months the sum of € 300 can be continued to be paid out if full-time work can be proven (BMAS 2015a).

Loans for long-term unemployed workers starting their own business

In addition to the ‘Einstiegsgeld’ (‘Integration Bonus’, see chapter ‘Unemployment’), long-term unemployed starting (or continuing) their own full-time business can get up a subsidy for equipment (€ 5 000 max.) or loans (here the sum can be over € 5 000). These equipment expenses have to be “appropriate” and “necessary”. The “economic sustainability” of the own business is another precondition, which also implies that welfare state dependence will be ended or reduced. The law states that the Job Centre should get a statement from an expert (e.g. the founder’s business plan is checked). There is no legal entitlement to these loans or subsidies (Social Security Code II, § 116b, own translation of words in inverted commas). Further, it is possible to get consulting or knowledge from “suitable persons” if this is necessary for self-employment. This precludes the transfer of job skills. Further, those with long-term unemployment benefit entitlements (e.g. means-tested basic security provision) already working in their own business can get consulting, e.g. from founders’ initiatives or management consultants or tax accountants.

Crucially, those self-employed with insufficient earnings get financial assistance so that their livelihood is ensured. Further, for the decision if the self-employed person is entitled to benefits for his/her livelihood or not, parts of self-employed earnings are not taken up in the calculation: “Therefore, at the bottom line self-employed have always a higher income than those who only get unemployment benefit II (long-term unemployment benefits, *author*)” (BMAS 2015b, own translation).

Voluntary unemployment insurance for employed and (short-term) unemployed workers starting their own business

Since 2006, company founders who were insured in the unemployment insurance for at least 12 out of the last 24 months can voluntarily enter unemployment insurance. It has to be proven that the person works in his business for at least 15 hours per week. Contributions are independent of income and based on formal education (four levels). Self-employed becoming unemployed can get unemployment benefits between approximately € 700 and € 1300 per month, depending on formal education level and region (Eastern or Western Germany). Unemployment steps in when the self-employed person works less than 15 hours per week.

Possibly the main advantage is that employed persons can become self-employed and limit their risk. Without voluntary unemployment insurance, if their business fails they could apply for means-tested unemployment benefits. These benefits are low, and due to means-testing the unemployed person possibly has to exhaust his/her financial assets: There are minimum financial assets one is allowed to keep while getting means-tested benefits, and the sum is dependent on age/date of birth, but also for older workers the amount of money is very low. Further, other household members' income is taken into account for the calculation of means-tested benefits, which is not the case with 'normal' unemployment benefit I. Therefore, voluntary unemployment insurance can provide temporary security for those starting their own business. If their business fails, their financial assets and incomes of other household members is secure and benefits are higher, at least until unemployment benefits I are exhausted. Until then, the person can either find new dependent employment or the business situation can improve (it is possible to earn € 165 during the receipt of unemployment insurance, so business has to be on a very low level, at least officially).

Self-employed silver work

For those over the legal retirement age receiving old-age pension benefits there are no legal limits to additional income from self-employment.

This does not apply to those receiving disability pensions or early retirement benefits. Since 2013, those retirees are allowed to earn additional € 450 per month (before: € 400) without losing parts of their pension entitlements. Still, twice a year a double additional income (€ 900) is allowed without pension deductions (because some employers pay extra holiday allowances or Christmas allowances). All of this refers to the time before they reach the legal retirement age. In case of earnings >€ 450/month there are deductions in disability pensions or early retirement pensions.

3.6 Unemployment Policies and Employment Protection

Unemployment

The rise in older workers' employment rates partly results from a remarkable drop in the unemployment rate: Between 1990 and 2010 the unemployment rate of those >54 declined nearly to younger workers' rate, starting from a rate more than twice as high (Brenke/Zimmermann 2011: 19), not based on official data but on own calculations). Yet, still about two thirds of older unemployed are long-term unemployed, much more than OECD average which is <50% (OECD 2012b: 7). Currently there is an idea by the Federal Minister of Labour and Social Affairs. She proposes to pay up to 100% of the wage if long-term unemployed are hired.

Besides the general stable economic development, several policy reforms can have contributed to declining older worker unemployment rates:

First of all, the Hartz reform widened the definition of suitable work (Klinger/Rothe 2010: 11), which raises pressure on the unemployed.

Further, the Hartz reforms reduced the benefit level in the flat-rate tier (2005) and shortened the eligibility duration in the earnings-related tier (2006). Previously, initial earnings-related Unemployment Benefit (replacement rate 60-67%) dropped to Unemployment Assistance (replacement rate 53-57%) and if the latter was under the minimum level of subsistency, Social Assistance was used to fill the gap (Krebs/Scheffel 2010: 14). In 2005, Unemployment Assistance and Social Assistance have been replaced by flat-rate means-tested Unemployment Benefit II. In 2006, the duration of Unemployment Benefit I has been shortened. Before, it lasted up to 32 months for workers >56 and "provided a popular bridge between the exit out of regular employment and the entry into old age pensions" (Dlugosz et al. 2009: 1).

Table DE1: Maximum duration of (earnings-related) Unemployment Benefit 1

Age group	Until 1/2006	After 1/2006	Since 2008
<45	12	12	12
45-46	18	12	12
47-49	22	12	12
50-51	22	12	15
52-54	26	12	15
55-56	26	18	18
57	32	18	18
58-x	32	18	24

Sources: Columns 2 and 3: Dlugosz et al. 2009: 6. Column 4: Arbeitsagentur 2014. Note that there are preconditions concerning prior contribution periods.

The reform cut the maximum entitlement length to 18 month. For this reform, Dlugosz et al. (2009: 1f.) find evidence that this reform reduced unemployment: Clearly in the age groups over 52, especially for groups with larger treatment intensity, and mostly in the oldest group, cf. Dlugosz et al. 2009: 15). There was also an anticipation effect (strong inflo into unemployment before the reform), although policies tried to avoid this. This effect was also strongest in the oldest group. In 2008 government “withdrew the 2006 reform to a large extent” (Dlugosz et al. 2009: 5; see table).

Yet, in contrast to the first reform, the second is comparatively irrelevant for the unemployment rate (reducing it by 0.13 %points). The reason lies partly in the model specification, so that Krebs and Scheffel (2010: 19) state that the low values should be interpreted cautiously and as a lower bound (the authors concede that labour market reform effects on unemployment rate depend on the strength of the effect of benefit rate on job finding probability, cf. 2010: 22). Krebs and Scheffel’s (2010: 1ff.) model calculation comes to the conclusion that the first reform reduced equilibrium unemployment from 7.5% to 6.4%.

Further, with the end of 2007 the ‘58-rule’ has been abolished. The rule released jobseekers 58 or older from the obligation to prove that they are really looking for a job⁶. In 2004 the ‘58-rule’ had been used by three quarters of the target group (Keese et al. 2006: 62). The reform decreased older unemployed’s reservation wages (Duell/Vogler-Ludwig 2012: 5).

‘Einstiegsgeld’ (‘Integration Bonus’)

If former long-term unemployed start to work (employed or self-employed) they can get the Integration Bonus “if this is necessary for the integration in the general labour market” (Social Security Code II, § 116b, own translation). This can be paid out for up to 24 months; the amount is normally at 50% of the standard rate of flat-rate long-term unemployment benefits. For each further person in the household it can be 10%points higher. Yet, there is no legal entitlement to this Bonus. Based on individual circumstances, the local job centre decides if it is paid out (BMAS 2015b). Further, the level should be based on unemployment duration and household size/the number of dependents, and “the Integration Bonus can also be paid out in cases where need for assistance ends due to or after the uptake of the new occupation” (Social Security Code II, § 116b, own translation). Therefore, there is considerable leeway for local job centres.

Integration of long-term unemployed workers

⁶ The idea that pressure on the unemployed to prove active job search is part of the ‘workfare’ model and considered sensible if unemployment is mainly voluntary, whereas against the backdrop of involuntary unemployment pressure can be useless or counterproductive. If unemployment would be completely voluntary, an unemployment insurance would be redundant; in a free market unemployment is always voluntary (Bauknecht/Remer-Bollow 2012: 338 based on Csoba 2010, Chadi 2010, Kreiner/Tranæs 2005 and von Mises 1950). Therefore, one could suggest that pressure on older unemployed to prove active job search should be based not on age but on analyses concerning unemployment’s (in)voluntariness, possibly taking into consideration numerous individual circumstances. Further, since no market is completely free, one has to bear in mind that government can be responsible for some person’s unemployment (e.g. someone with low productivity cannot legally work below the minimum wage, or someone cannot decide to work above a certain earnings level without the respective employers’ obligation to pay social security contributions).

The programme 'Perspectives 50plus – employment pacts for older workers in the regions' ('Perspektive 50plus- Beschäftigungspakte für Ältere in den Regionen', the third programme period runs from 2011 to 2015) includes about 80 regional employment pacts with >400 job centres (October 2013, telephone information). It is considered to be successful since it activated 200,000 out of 550,000 older long-term unemployed and placed about 70,000 of them on the regular labour market (admittedly, a third of them with wage subsidies, and only three per cent of them over 60). The pacts included further vocational training, job application training, internships and wage subsidies. Individual counselling and coaching is considered to be a crucial aspect (Duell/Vogler-Ludwig, 2012: 9).

In November 2014, the Federal Ministry of Labour and Social Affairs stated that against the backdrop of rising employment rates and declining unemployment rates in Germany, the long-term unemployed's (more than 1 year of unemployed) situation has not improved that much. One quarter of them is 55 years old or older. 'Age over 50' is one of the factors the Ministry considers a barrier to reintegration. The Ministry plans to

- (1) improve the quantitative advisor/unemployed- relation in order to improve the advisor's know how concerning the individual unemployed's situation. The Ministry supports local Job Centres in their efforts to open additional activation centres. Here, the unemployed can get comprehensive support in order to solve problems (social, psychological, health wise, educational, motivational) which are barriers to reemployment. This also includes help concerning addictions, debts, and mobility (in some regions it can be difficult or impossible to drive to work without an own car, and an own car is often beyond the financial means of the long-term unemployed). The activation centres will be prepared in 2015 and should be in complete operation at the beginning of 2016. Existing activation centres in the Job centres are to be made more prominent as role models so that a comprehensive network of these activation centres can be established.
- (2) contact employers and to educate employees even after they began their new job. Another measure is to cancel out lower performance capability with (stepwise declining) employment subsidies.

The programme (1 and 2) (€ 885 million) will be partly financed from the European Social Fund (€ 470 million), will last from 2015 until presumably 2019 and will support up to 33 000 participants. Job centres are to start in the first quarterly period of 2015.

- (3) use public employment means for those long-term unemployed without chances on the normal labour market. This is mainly focused on those with health impairments (and those with children), i.e. this will affect many older long-term unemployed.
- (4) pay wage subsidies to employers of up to 100%. This should be accompanied by Job centres and other actors, primarily local authorities with measures for the preparation for the new job or during the new job. One idea here is that jobs could begin with a low number of weekly hours, rising stepwise.

The programme (3 and 4) is supposed to start in July 2015. Compared to (1 and 2) the budget is far lower (€ 75 million in the first year and € 150 million in each of the following years) and

the number of participants (up to 10 000) is smaller, which also results from the fact that the target group is smaller.

- (5) improve the health situation of the long-term unemployed. Although the Federal Employment Agency as well as local Job centres already pay heed to health promotion and sickness prevention, the Ministry (also stating that health promotion can markedly improve employability) wants to intensify the dialogue with the Federal Ministry of Health, local health insurances and the German Federal Pension Fund on the issue of 'unemployment and health'. One goal is to improve the access for long-term unemployed to health promotion, sickness prevention and occupational rehabilitation (this is the cause for the inclusion of the German Federal Pension Fund, because the Pension Fund is responsible for occupational rehab measures). One issue is that goods and services for the job inclusion of the disabled, laid down in the Social Security Code IX, should be more open to the long-term unemployed with health impairments.

Employment protection

OECD (2012b: 4) states that employment protection is not as strong as to discourage hiring or employment of older workers.

There is no special employment protection for older workers, but for those with long tenure in the company (special protection for long tenure ranges from one month after two years to seven months after twenty years, BMAS 2013: 38). Although special protection due to long tenure primarily protects older workers, this de facto older worker employment protection does not inhibit the hiring of older jobseekers.

Wage subsidies

Recruitment of older workers can be subsidised for 1-3 years (30%-50% of the wage, in cases of disability up to 70%, and to a maximum of 5-7 years, the latter for those above 55), with successively decreasing subsidies. The maximum period of three years for those without health impairments will stay in force at least until the end of 2014 (Duell/Vogler-Ludwig 2012). Employers may also be exempt from contributing to unemployment insurance if they hire an unemployed person aged 55 or above.

An analysis by IAB (Institute for Employment Research) shows that results are good, yet different rules for different age groups were not useful. Apart from that, the minimum duration (one year) for those without health impairments is too long. In contrast, due to deadweight effects, Boockmann et al. (2007) detect the "absence of any effects of the subsidy program on exits from unemployment in most groups [...] employers reduced unsubsidized hiring by almost the same amount as they received subsidies [...]" (pp. 12f.)

On the other hand, Deeke et al. (2010, p. 10) state that although no evaluation results are available, due to the special labour market position of older workers they consider a prolongation of the programme justified.

For those >50, pay decreases accepted to escape/avoid unemployment can be covered by 50 per cent (first year) or 30 per cent (second year) (Keese et al. 2006: 126; Bundesagentur für Arbeit, 2011: 4ff.⁷).

3.7 Health Protection and Promotion, Prevention of Disability

More than half of new entrants into disability benefits receipt is between 50 and 60 years old (Bäcker 2012: 13).

In Germany, early retirement via disability schemes has been made more difficult. With about four per cent of the population between 20 and 64 (a long-term stable figure), Germany has low disability rates, and about half of the disabled were employed in the late 2000s, which is a high proportion (Duell/Vogler-Ludwig, 2012, p. 4).

In 2001 a reform abolished the distinction between disability and occupational disability (the former meant someone is unable to work at all for health reasons, the latter means someone cannot work in the job he/she did before occupational disability occurred). Especially for those born after 1960 the status security vanished, so that employment in a different (lower pay, lower status) job is considered appropriate (Bäcker 2012: 2). This should increase the employment of older workers.

Someone can be fully disabled (unable to work 3 hours or more per day in a 5-day week) or half disabled (able to work between 3 and less than 6 hours). In the latter case, government benefits are half as high, no matter if the person really works or not (the ability counts). Yet, if someone cannot get a part-time job for labour market reasons, whole disability benefits are paid (in this case the pension insurance acts partly like an unemployment insurance).

Since 2001 someone able to work for only 6 hours is no longer considered disabled, although a full job is normally 8 hours per day (Bäcker 2012: 3).

If someone applies for disability benefits, official doctors check the documents and decide if rehab could re-establish workability (Bäcker 2012: 4).

Disability benefits are calculated like pensions. Therefore, theoretically they could be especially low if someone becomes disabled when younger. In order to avoid this, the calculation assumes that someone has worked until 60. Before the reform of 2001, the time between 55 and 60 counted only one third. Also in 2001 new deductions for the time before 63 were introduced (0.3% per month, as in the 'normal' retirement scheme. This age of 63 will be raised stepwise to 65 until 2024, yet the maximum of deductions will remain at 10.8% (for three years; cf. Bäcker 2012: 5f.).

Until 2004/2005 there had been a long-term decline in the share of disability pension recipients in the total number of newly retired persons, afterwards there had been a slight rise (especially

⁷ Similar programmes also exist or existed in Austria, Japan, the UK and the US. In Slovenia, wage subsidies are micro-targeted: the person has to be unemployed for at least one year or be in a field of labour oversupply and older than 55. This should minimise deadweight and substitution effects by supporting those with the worst job prospects (Koske 2009: 18).

since 2008). Further trends are the rising share of women, the declining age of the new applicants (now this trend has stopped). Still, most of the disability pensions are full pensions (Bäcker 2012: 6). As Bäcker (2012: 7) notes (own translation): “The labour market and the employment opportunities for older workers are crucial for the number of applicants and the granting of disability benefits, especially concerning the ‘specific perspective (‘konkrete Betrachtungsweise’). If labour market conditions improve, there is a potential easing; conversely, rising unemployment and a ‘closed’ part-time labour market can lead to a rise in new entrants into disability pensions”.

Bäcker (2012: 7f.) argues that the reform of 2001 was partly based on the argument of better employment opportunities, whereas he states that against the backdrop of the long-term decline in the number of new entrants into disability pension the effect of the 2001 reform should not be overestimated.

Employers creating new jobs for seriously disabled persons who are unemployed can get a subsidy of up to € 10 000 per job (OECD 2012b: 3).

Mental illness

Mental strains can result from the intensity of labour, (lack of) social support at the working place or the duration, timing and distribution of working time (GDA 2014: 4), higher unemployment rates, insecure labour conditions, too high or too low job requirements, increasing pressure of competition, constant accessibility, higher flexibility and mobility requirements and bad working atmosphere (Deutsche Rentenversicherung or German Federal Pension Fund 2014: 10). GDA (2014: 4) considers the term ‘psychic strain’ (psychische Belastung) as neutral; work completely free from psychic strain is considered neither possible nor worthwhile.

Amongst health-related reasons of labour market withdrawal, in several countries an increasing share is caused by mental illnesses instead of physical illnesses. In Germany,

- the number of sickness days due to mental illnesses more than doubled since 1994,
- between 2005 and 2012 the total number of mental illness-caused new entrants into reduced earnings capacity pensions per year rose from ca. 47 000 to 66 000 (whereas here cohort effects are not subtracted out), so that in 2012 already 37% of new cases of reduced earnings capacity pensions had been caused by mental disorders⁸,
- the number of medical rehabilitations per 1000 insured persons rose by about one third between 2004 and 2012.

All figures show that women are markedly stronger affected than men (Deutsche Rentenversicherung 2014: 9,13).

These developments are at odds with studies suggesting that the prevalence of mental disorders did not rise, as OECD (2012c: 1) states for its member countries (‘widespread but not rising’) and as Jacobi and Kessler-Scheil (2013: 191ff.) state for Germany: Firstly, the higher number of sickness days results from the high number of sickness days per mentally sick

⁸ Sickness absence figures neglect that sick people can attend work and nevertheless work less. Jacobi and Kessler-Scheil (2013: 198) refer to Wang et al. (2004) who calculate that in the service sector reduced work performance of depressed persons is equivalent to 2.3 sickness days. That is about 10% of mean monthly working days.

person (only cancer has higher numbers per sick person), so that a (comparatively) low number of mentally sick persons induces a (comparatively) high number of sickness days. Further, the authors suggest that a remarkable rise in the prevalence of mental illnesses is improbable (suicide rates even decline since decades), i.e. the strong rise of diagnosed cases mainly results from changing framework conditions such as higher society acceptance of mental illness and a wider spectrum of means of diagnosis, such as direct access to psychotherapists due to the psychotherapist law from 1999 (Jacobi/Kessler-Scheil 2013: 197). Also Deutsche Rentenversicherung (2014: 9) refers to the contrast between the strongly rising number of sickness days and rising numbers of new entrants into reduced earnings capacity pensions due to mental illnesses on the one hand and experts' view on the development of real prevalence on the other. Importantly, Jacobi and Kessler-Scheil (2013: 1997) consider the ostensible rise unrealistic, but state that mental illnesses are rather under diagnosed than over diagnosed, so one could conclude that the measured rise brings diagnoses stronger in line with reality.

Against this backdrop, policy initiatives against mental illnesses can be considered important, but do not have necessarily to be considered measures against quickly disseminating sicknesses, but rather quickly disseminating reasons of (long) absence from work or entry into reduced earnings capacity pensions.

Further, "most people with mental disorders are in work and many more want to work" (OECD 2012c: 1), so that employment rates of people with mental disorders are at 55-70% points, which is (only) 10-15%points lower than of those without mental disorders, and unemployment rates are higher. Therefore, pro-employment policies should not only aim at avoiding mental illnesses but also on the integration of those already sick (possibly with positive effects on the remission of the disease).

Mental illness: Policy reforms

In 2013, German Parliament changed §4 of the Labour Protection Act (*Arbeitsschutzgesetz*). Now according to §4 (1) employers are to design work so as to avoid and, if unavoidable, minimise, physical *and mental* strain (alteration in italics). Further, since 2013 according to § 5 ('Assessments of Working Conditions', 'Beurteilungen der Arbeitsbedingungen') (6) employers are also obliged to assess mental strain at work. In its Best Practice Guide BDA (Federation of German Employers, 2013) states that for some time now in their hazard assessments larger companies pay heed to mental strains, yet this could be difficult for smaller companies also due to the variety and vagueness of the topic.

From 2013 until 2018, GDA ('Gemeinsame Deutsche Arbeitsschutzstrategie', 'Common German Strategy for Occupational Safety') wants to develop instruments that can help employers and employees to detect and to eliminate work-related mental health strains. Within this context, actors are to be informed and educated, suitable strategies are to be identified and developed, best practice examples are to be disseminated and in-company solutions are to be implemented. This should happen in cooperation with companies, social partners and further cooperation partners such as health insurances, company doctors, professional associations and safety engineers (GDA 2012).

For the assessment of hazards due to mental strain, GDA (2014, 8-15) published recommendations, consisting of seven steps which are: (1) which activities are to be evaluated, (2) measurement of mental strains, (3) evaluation of mental strain, (4) development and implementation of measures, (5) evaluations of measures' effectiveness, (6) updating, (7) documentation.

Plausibly, new legislation in 2013 will improve measurement and reduction of mental strain, whereas, as BDA (above) states, some companies already have cared about this issue before 2013 (see e.g. MoPAct Work Package 3 Task 2 Extending Working Lives Best: Practice Cases, for Germany e.g. the cases of the companies SAP, Salzgitter (steel production) or Universitätsklinikum (university hospital) Jena).

A main problem will be the measurement of mental strain, since in contrast to physical strain it is harder to measure also because positive or negative effects partly depend on the individual person.

3.8 Other Policy Approaches

Life cycle approaches

Elderly care

Independent of company size: In acute cases, employees have the possibility to stay away from paid work for up to ten days. There is no prior notice period (since it is for acute cases). Before 2015 this leave was unpaid, since 2015 there is a substitute payment from the care insurance ('Pflegeunterstützungsgeld' or 'Care Allowance').

Further, in companies with 15+ employees, employees have the legal entitlement to stay away from paid work partly or totally for up to 6 months in order to care for a close relative in his/her homely environment. Since 2015 employees can get an interest-free loan from government to cover income losses. Normally this is paid back in instalments, but in special cases this can be deferred. In some cases it can be possible that the employee has to pay back only parts of the loan or nothing.

In companies with 25+ employees, employees have the legal entitlement to reduce their weekly working hours to at least 15 hours per week for 24 months in order to care for a close relative in his/her homely environment. Also here an interest-free loan from government can be paid out to cover income losses (same arrangements as above). These 15 hours are the weekly mean calculated over the whole year, so that in the 'bloc model' the employee can be totally absent from work for some time.

Age discrimination legislation

There are two kinds of age discrimination effects on older worker's employment:

(1) direct factors concern older workers' hiring and firing probabilities, their chances to be included in further training programmes, their chances on promotion and several other factors which could reduce older workers' employment rate

(2) secondly, older workers' motivation is affected by management's attitudes towards older workers (Büsch et al. 2010: 909).

In 2006 the General Anti-Discrimination Act has been implemented (OECD 2012b: 3).

§1 of the Allgemeines Gleichbehandlungsgesetz (AGG, Equal Treatment Act) states that the goal of this law is to prevent discrimination (original: 'Benachteiligung') on grounds of several reasons, amongst them, age.

§2 defines the areas of application, amongst the areas defined in §2 (1) there are lots of work-related areas, such as selection of applicants, hiring, access to employment, access to promotion in employment, redundancies, payment etc.

§3 defines direct and indirect discrimination. The former refers to cases in which the respective person gets worse treatment due to one of the factors in §1 (e.g. age) in comparison to another person which is similar in a "comparable situation" (i.e. someone similar in other respects). Indirect discrimination refers to cases in which "ostensibly neutral rules, criteria or proceedings can put people because of one of the §1 reasons (e.g. age) at a disadvantage, unless these rules, criteria or proceedings are justified by a legal goal and the means to reach this goal are appropriate and necessary" (own translation).

§8 regulates "legal different treatment due to occupational requirements" (own translation) and allows discrimination on one of the grounds of §1 "if this ground is a relevant and crucial occupational requirement because of the kind of job to be done or the circumstances under which the job is done, as far as the goal is legal and the requirement is appropriate" (own translation).

Lastly, according to §22 (Beweislast or burden of proof) if one (e.g. an older worker) shows evidence (Indizien) that there has been discrimination based on a §1 ground, the other party (e.g. the employer) has the burden of proof to show that this is not the case.

In 2012, the Expertenkommission "Gemeinsam gegen Diskriminierung: Für eine gerechte Teilhabe jüngerer und älterer Menschen" (expert commission "Together against discrimination: For a more just participation of younger and older people", own translation) drafted and published its recommendations. Since the Allgemeine Gleichbehandlungsgesetz (General Act on Equal Treatment) protects from disadvantages in central areas of life such as work, the Antidiskriminierungsstelle des Bundes (Federal Anti-Discrimination Agency) had asked the commission to give recommendations for action to reduce age discrimination.

On the concrete level, the commission criticised that many wage agreements automatically end the employment relation as soon as an employee reaches the legal retirement age. Further, the commission demanded better re-employment chances for older long-term unemployed (the chapter 'unemployment' above shows that meanwhile there are more political activities), and demanded the abolishment of maximum amounts of additional earnings since these are barriers to employment during the receipt of pension benefits for those under the legal retirement age. Further, the commission demands a closer examination of (unintended) negative consequences of current tariff regulations and regulations on the company level on the employment chances of other age groups as well as older workers (e.g. seniority pay or

de facto seniority pay). Out of the 9 recommendations, 5 are directly related to employment. The commission suggests

- (1) to companies, administrations and social partners to improve age management in companies/organisations with the goal to sustain/improve older workers' employability. The main focus here should be the reduction of work burdens, the improvement of health prevention and the introduction of life-cycle oriented HR management
- (2) to legislators to expand possibilities for occupational training in order to achieve formal acknowledgement of qualifications which workers have acquired later in life. Further, current legislation in the Arbeitsförderungsrecht ('Work Promotion Legislation' own translation) concerning measures for further training and to occupational rehabilitation should be examined under the aspect of a better inclusion of older workers (Social Security Code III entails the Arbeitsförderungsrecht. §1 (1) states that the goal is to prevent unemployment, to shorten unemployment and to balance out labour demand and supply. §1 (2) states that individual employability is to be supported by the means of skill improvement).
- (3) to legislators to erase all regulations in the Arbeitsförderungsrecht (see (2)) which are barriers to the reintegration of older jobseekers, and
to science to conduct research on possible exclusion risks of older jobseekers which result from active employment promotion as well as to the application behaviour of older jobseekers and hiring practices towards older jobseekers
- (4) to social partners to constantly check their collective agreements if these agreements are demographically sensible. This applies primarily to collective agreements and regulations on the company level in terms of unintended side effects or side effect on other employees.

Further, public employers are to evaluate their practice in the case of the flexibilisation of the transition to retirement of civil servants.

Science is to research on the effects of seniority pay on other age groups as well as on older workers.
- (5) to legislators to erase or at least considerably raise the limits on additional earnings for early retirees, as well as a flexibilisation of part-time pensions in order to allow for the part-time employment of older workers.

As Ebener and Hasselhorn (2015: 76) note, there is a lack of research on the impact of the Equal Treatment Act (Allgemeines Gleichbehandlungsgesetz, AGG).

4. Extending Working Lives and Lifelong Learning: Selected Innovative and Sustainable Approaches

4.1 Good practices on the supply side of labour

This section provides a short and necessarily incomplete overview of the best practice cases in Germany.

Health

Many companies/organisations try to improve their employees' health. For example, ABB offers medical screenings and preventive measures, as well as measures in the areas of nutrition and fitness (e.g. Nordic Walking courses). The engineering company Fahrion provides height-adjustable desks, which is a relatively cheap solution with possibly remarkable benefits.

Audi offers the 'Audi Checkup', a screening scheme for several sickness, offered for free for every employee 35+. Bayer's health management is very comprehensive, consisting of several stages of health checkups, numerous sports courses and reductions of work-related health burdens. Similarly comprehensive are health measures at Hansgrohe, covering areas such as movement (including regular jogging meetings and a company long-distance run), nutrition, relaxation and addiction. Ergonomics for workers is a high priority, such as lifting adjustments and height-adjustable desks. Similar to Hansgrohe's long distance run, InfraLeuna has its own football league with other companies at the 'ChemiePark'. Further, the company offers volleyball, swimming for shift workers, back training and preventive sports, and a wide range of health-related services, and supports its employees participation in long-distance runs in the region. Katjes, a company producing sweets, has a health day and 10 back training days every year, and introduced hydraulic lifts and ergonomic office chairs and also height-adjustable desks.

Very simple (and, therefore, inexpensive) measures have been undertaken by Schmiedewerke Gröditz, a steel producer: Ear protections and flexible lighting.

Mental health becomes increasingly important. Here, Lufthansa offers counselling if employees face personal challenges and crises. At Salzgitter (steel production), a programme for the prevention, early diagnosis and treatment of mental illnesses is conducted in cooperation with the local health insurance. At SAP (software), high self-responsibility for working times partly results in tensed, exhausted and burned out employees. In order to prevent psychomental stress, the company conducts employee surveys which are discussed by leaders with their respective teams. A company survey shows that health measures contributed to high job satisfaction. Universitätsklinikum Jena is a hospital and therefore a typical working place where employees can be mentally overburdened. In the context of health programmes, stress, burn-out and mental overload are talked about. Further, in-house counselling is offered. In the field of prevention, a 'mini active break' allows employees to exercise at their workplace. Again a completely different company, Hering Bau, a company in the field of bildung-related services and products, shifted its health focus from the traditional field of physical health (e.g. through back training and access for employees to a fitness club) to mental health. An employee survey shows the general picture. A very innovative feature is the company's cooperation with a local

advice centre for marriage, family and vital questions. Employees use the offer to get advice there. The last company, Wurst Stahlbau, a company building steel constructions e.g. for roofs, let a consulting institute of a health insurance conduct an employees survey to get information concerning working conditions. Several measures have been introduced, whereas the interesting feature of this case is the company's very positive cost/benefit calculation.

Training

At ABB younger and older project leaders work together so that the younger ones can bring in state-of-the-art university knowledge and older workers project management experience. Another example is the 'Lufthansa School of Business' which offers different courses for the company's employees, also web-based training. Further, there is a partnership with business schools. Lastly, Hansgrohe combines training and motivation measures by inviting its employees to the trade fair for the company's products (for the trip a special train is chartered).

Motivation

Audi's „Silver Line“ consists of 50 mainly older workers in the manufacturing of the model R8. Changing tasks improve older workers' motivation. At Hansgrohe every employee who became 50 last year can take part in a talk with superiors. Basically most measures not directly aimed at motivation (e.g. for health or further training) can positively affect employees' motivation.

Flexible working-time arrangements

Deutsche Post allows its employees to save up remuneration and to spend it later, that is, to work less without lower pay. The model is subsidised with money from a demography funds where Deutsche Post pays in. The background here is that especially delivery people doubt that they can work until legal retirement age. Schmiedewerke Gröditz reduced the weekly working time in shift work to 33.5 hours.

Lufthansa offers a wide range of flexible working time arrangements, such as part-time work, sabbaticals and partial retirement.

Life-course orientation

Dekabank for example has the concept of various stages of occupational life cycle, and various areas of human resource management which are relevant in particular stages. The whole project led to low absenteeism, low fluctuation and high employee commitment.

Lufthansa has a 'life event related human resources management', and four fields of HR activities (role in the company, employability, workability, human resources) are related to different life events from entering the company to leaving the company.

Similarly, Bundesagentur für Arbeit (Federal Employment Agency) roughly defines four life phases, from school/apprenticeship over career entry and parenthood to the second career phase with horizontal or vertical professional development to the last phase, active retirement. In every phase employees get support, for example in the second phase the '3-phase-concept for the return to work' (after parenthood, which in the long run also affects older females' labour

market participation), or in the third phase during mid-career analyses of skills and development possibilities for further career planning, accompanied by further training.

General employability

DGB (German Federation of Trade Unions) introduced the index ‚Gute Arbeit‘: General working conditions and several sub-aspects are evaluated based on employee surveys. Although the definition of several point ranges as ‚bad‘, ‚average‘ etc. is part of trade unions’ job (since they want improvements for workers, possibly they depict working conditions worse than they are), the index can be a good tool for intertemporal or intersectoral comparisons. Further, EVG (labour union for railroad employees) and Deutsche Bahn agreed on a collective agreement which contains measures in several fields such as qualification, health, employment security, part-time work for older workers and family life. The demographic labour agreement is being evaluated and further developed once per year. A key feature is part-time work for those 60+ working in shift work (working hours are shorter, pay cuts are marginal). Further, more individual freedom in terms of working time is supposed to improve employees’ work-life balance. A health programme contains prevention and health promotion for older workers. Amongst other things (information, checkups, sports) the programme also contains mental training.

Similarly, IG BCE (Industrial Union Mining, Chemistry, Energy) and BAVC (Federal Employer Association Chemistry) agreed on the collective agreement ‚working lifetime and demography‘. Core components are long-term working hours accounts (subsidised from the demography funds of the sector where companies pay in for each employee), partial retirement, partial pensions (can also be subsidised from the demography funds), own-occupation disability scheme (also subsidised), and pension contributions from the demography funds. Most of the features could reduce labour supply.

Silver work

Daimler’s programme ‚Space Cowboys‘ allows retired workers to work on temporary projects for no more than six months per year. The programme is rather new (2013), the number of workers affected is very low. A forerunner has been a programme at Robert Bosch GmbH (since 1999). Similarly, Otto, a mail order company, recruits retired leaders and professionals 65-75 who previously worked for the company on a part-time basis. A precondition is that they have special knowledge, for example concerning old computer programme. Further, Otto plans to use retired former employees for training for younger workers.

Currently, silver work programmes affect only a very small share of retired workers.

Good Practice 1

1. Actor: ABB (Asea Brown Boveri), 147 000 employees, headquarter in Zurich/CH

German headquarter in Mannheim. 10 000 employees in Germany

Sector: Energy technology, low-voltage electrical equipment, automation in manufacturing

State of the art: What is being done?

Programme “Generations – voneinander lernen – miteinander wachsen“. The programme is focused not only on older workers but also on newly hired university graduates.

Public incentives used?

No

In practice/idea/proposal

In practice

2. Reasons (initiating dimensions)

3. Description of approach

Is the approach targeted especially on older workers or on all age groups?

It is targeted on all age groups. ABB won in the category “Holistic Approaches” the prize of the competition “Chancen mit Erfahrung” (‘Chances with experience’) of the Federal Ministry of Economic Affairs and Energy.

3.1 Dimensions and quality of work

Independent of age, the talent review at ABB identifies and supports talents, for example with international development programmes.

Further, dual project leadership with a younger and an older project leader enables them to work on complex projects. Therefore daily work transfers knowledge between younger and older workers. This is not only crucial for younger workers to get knowledge from older workers, but also in cases where older workers could not fulfil their tasks without younger workers’ knowledge (possibly more state-of-the-art in case of recent university graduates).

3.2 Values/Motivation

3.3 Professional Competence (Lifelong Learning)

3.4 Health

For all its employees in Germany, ABB offers medical screenings as well as preventive measures. There are regular measures concerning issue like healthy nutrition and fitness (e.g. Nordic Walking courses etc.).

3.5 Close Social Network

3.6 Family, work-life balance

4. Work after retirement (“silver work”)

5. Life course orientation

In the age specific 'Reflexionsworkshops' ('reflection workshops') important issues for the personal and occupational development are discussed.

6. Overarching dimensions of MOPACT touched?

Possibly the programme fosters intergenerational solidarity within the company

7. Linkage to informal work/civic engagement/social volunteering?**8. Other socially innovative dimensions touched worth being mentioned?****9. Brief SWOT evaluation including transferability, sustainability and usability**

Most elements can be transferred to other circumstances, for example, the talent review with international development programmes (possibly only practical for larger companies), as well as medical screenings and preventive health measures. This also applies to the 'reflection workshops', whereas also here it is possible that the HR department needs financial and personnel capabilities for this, so that SMEs possibly cannot be taken one to one by SMEs. Yet, the ABB approach seems to be exemplary and worth imitating by other companies or organisation.

10. Further relevant information

<http://www02.abb.com/global/deabb/deabb200.nsf!OpenDatabase&db=/global/deabb/de-abb206.nsf&v=9ECE&e=ge&c=6B17356A09AA9D83C125733D004B6B0C> (accessed 2014/11/04).

<http://www.youtube.com/watch?v=ih6Au7sjOz8&list=UU7wvKWegeU9FGzEcVhJVodw> (Philipp Lloyd talks about employee development at ABB, in en

Good Practice 2

1. Actor:

Audi AG, Ingolstadt (Southern Germany), manufacturer of cars, 74.000 employees (52.500 in Germany)

State of the art: What is being done?

In 2007, Audi started its programme "Silver Line" whose main content is the involvement of about 50 mainly older employees in the handcrafted production of the model R8. Process steps were created in an age-friendly way (complex tasks without one-sided strains) (National report DE).

Public incentives used?

No

In practice/idea/proposal

In practice

2. Reasons (initiating dimensions)

Demographic development of staff at Audi

Less and permanent workload for older employees

Reducing or avoiding repetitive physical strain in one position (but still complex tasks)

3. Description of approach

Is the approach targeted especially on older workers or on all age groups?

Targeted on older workers

3.1 Dimensions and quality of work (career and employment security, wages etc.)

3.2 Values/Motivation

3.3 Professional Competence (Lifelong Learning)

Older employees get motivated by a big variety of tasks and by individual learning, which can help to reduce their inclination to retire early. Audi's further education system is comprehensive as well for older as for younger employees. Further, younger people profit from experiences and knowledge of older people.

3.4 Health

Less and equal workload for older employees due to flexible work.

Since 2002 Audi Checkup is an biennial individual Healthcare service for employees 35+ to increase the productivity and decrease illness in terms of (also chronic) physical and psychological diseases. For employees the Checkup is for free; also an individual reminder service is offered.

3.5 Close Social Network

3.6 Family, work-life balance

4. Work after retirement ("silver work")

5. Life course orientation

6. Overarching dimensions of MOPACT touched

It is possible that younger workers consider it unfair that older workers get such diversified tasks

7. Linkage to informal work/civic engagement/social volunteering?

8. Other socially innovative dimensions touched worth being mentioned?

9. Brief SWOT evaluation including transferability, sustainability and usability

A crucial limitation is that the R8 is a high-end high-price car where it is possibly not necessary to cut production costs as far as possible. Therefore, if this way of production is more costly than conventional forms of production (which we do not know), this approach cannot be transferred to cars in more competitive price levels.

10. Further relevant information (also sources such as literature, interviews etc.)

http://www.boeckler.de/20296_20303.htmhttp://www.boeckler.de/20296_20303.htm

http://www.audi.de/etc/medialib/ngw/company/investor_relations/pdf/finanzberichte/geschaeftsberichte0.Par.0010.File.pdf/pdf.Par.0274.File.pdfhttp://www.audi.de/etc/medialib/ngw/company/investor_relations/pdf/finanzberichte/geschaeftsberichte0.Par.0010.File.pdf/pdf.Par.0274.File.pdf

<http://www.zdf.de/sonntags/das-projekt-silverline-5240560.html><http://www.zdf.de/sonntags/das-projekt-silverline-5240560.html>

http://www.bsafb.de/fileadmin/downloads/pa10_1_2008/pa10_1_2008_herausforderung_demografie_neue_wege_bei_der_audi_ag.pdfhttp://www.bsafb.de/fileadmin/downloads/pa10_1_2008/pa10_1_2008_herausforderung_demografie_neue_wege_bei_der_audi_ag.pdf

<http://www.erfahrung-ist-zukunft.de/SharedDocs/Artikel/Arbeitswelt/RundumdenArbeitsplatz/20070416-audi-silverline.html?nn=571324><http://www.erfahrung-ist-zukunft.de/SharedDocs/Artikel/Arbeitswelt/RundumdenArbeitsplatz/20070416-audi-silverline.html?nn=571324>

<http://www.audiworld.com/articles/audi-r8-assembly-in-neckarsulm-silverliners-set-the-pace/><http://www.audiworld.com/articles/audi-r8-assembly-in-neckarsulm-silverliners-set-the-pace/>

<http://www.dgfp.de/wissen/magazin/leseproben/arbeitsorganisation-ergonomie-gesundheit-962><http://www.dgfp.de/wissen/magazin/leseproben/arbeitsorganisation-ergonomie-gesundheit-962>

http://bsafb.de/fileadmin/downloads/downloads_07/Nachbericht_BEST_PRACTICE_Forum.pdfhttp://bsafb.de/fileadmin/downloads/downloads_07/Nachbericht_BEST_PRACTICE_Forum.pdf

http://www.focus.de/finanzen/karriere/perspektiven/demografischer_wandel/silverline_aid_53044.html

<https://www.audibkk.de/leistungen-angebote/leistungen-von-a-z/leistungen-c/check-up/><https://www.audibkk.de/leistungen-angebote/leistungen-von-a-z/leistungen-c/check-up/>

Good Practice 3

1. Actor:

Bayer AG, headquartered in Leverkusen (North-Rhine Westphalia, near Cologne), 113 000 employees, about 35 000 in Germany (2013, company homepage). Manufacturer of goods in the fields of “health care, agriculture and high-tech polymer material” (company homepage).

State of the art: What is being done?

Demographic analysis: The analysis shows that in 2020 the bulk of workers and leaders will be between 50 and 65.

Employee survey (n=23,000) shows mixed results:

On the one hand, 54% of employees think they will be able to work in their current job until retirement age, and 28% think this is not the case. Further, 57% state their workload has increased in the last two years, and 60% state that their tasks became more complex.

26% of workers took part in company health programmes in the last two years, 50% did not and 23% did not know about any such programmes.

Public incentives used?

No

In practice/idea/proposal

In practice

2. Reasons

Demographic analysis has shown that in 2020 many older workers are between 50 and 65. Possibly the high priority on health measures also results from Bayer being a company in the health sector.

3. Description of approach

Is the approach targeted especially on older workers or on all age groups?

3.1 Dimensions and quality of work (career and employment security, wages etc.)

3.2 Values/Motivation

3.3 Professional Competence (Lifelong Learning)

3.4 Health

The health prevention programme consists of three main steps:

(1) At the first day the state of health is checked via anamnesis, blood analysis and exercise echocardiography.

(2) After 1-2 weeks, results are discussed. The worker receives a folder containing his/her findings

(3) Depending on the findings, after 5-6 weeks the workers gets consulted on cardiovascular risks, metabolism and nutrition, or sports medical issues, or concerning stress and psychological issues.

Further, there are continuous courses and seminars and yearly activities, in cooperation with health insurances and sports clubs. Out of >9000 employees who took part, about 85% state that it has been helpful.

Bayer’s Health Management consists of eight parts: (1) medical checkups, (2) sports facilities, (3) reductions of work-related health burdens, (4) health promotion (conducted by the Institute for occupational health promotion), (5) in-company integration management, (6) load reduction for older workers, (7) occupational safety, (8) healthy working environment.

This is surrounded by working time models, a health culture in leadership, organisational structure and

workplace design, and prevention. There is a steering committee, a health circle, a health supervisor and an outcome evaluation.

Further, in order to foster older workers' health, workers over 55 get extra holidays, depending on age (between 55 or 57 and 60 years it is 20 days per year, for those 60-63 it is 25 days and for those 63 or older it is 30 years). The wage for the extra holiday is paid out of the Demografiefonds. The Demografiefonds is part of the collective agreement 'Lebensarbeitszeit und Demografie' ('working life and demography').

Another measure is targeted on workers who were sick for more than 4 months: In their first 3 months after return to work, they can get 80 extra free working hours, which is supposed to make re-entry easier for them (normally one calculates with 220 working days per year in Germany, which translates into 55 days in 3 months (=440 hours with 8 hours per day), so 80 hours is a working time reduction of about 18% in the first three months).

Every employer pays 300€ per year and worker into the Demografiefonds (see other template für the collective agreement IG BCE and BAVC)

3.5 Close Social Network

3.6 Family, work-life balance

4. Work after retirement ("silver work")

5. Life course orientation

6. Overarching dimensions of MOPACT

The company points out that it "welcomes applications from all individuals, regardless of racial or ethnic origin, skin colour, nationality, religion, philosophy, gender, age, disability..."

7. Linkage to informal work/civic engagement/social volunteering?

8. Other socially innovative dimensions touched worth being mentioned?

9. Brief SWOT evaluation including transferability, sustainability and usability

The health management can be considered extraordinary. It is not clear how extra holidays for older workers affects older workers' labour supply. Though funded from the demography funds, the latter is financed via contributions per employee, so that labour costs rise with possibly negative effects on labour demand (also for younger workers).

It is not clear how costly Bayer health management is, that is, if direct costs for health management are higher than benefits (less sickness absence, higher motivation, lower staff fluctuation) and if this is the case, the amount per worker is unclear.

Basically the health management seems to be transferable to other (possibly large) companies and organisation not located in the health sector.

10. Further relevant information

Zühlke, Oliver (2013): Presentation on the conference 'Übergänge in die Rente – flexible und abgesichert?', Hans-Böckler-Stiftung, Hannover, 2014.

Demografiefonds

http://www.bavc.de/bavc/web/web.nsf/id/li_ib_102009_st5.html

[http://www.bavc.de/bavc/me-](http://www.bavc.de/bavc/me-diendb.nsf/gfx/E895DC872949A443C125764D00470F74/$file/ib_102009_Demografiefonds.pdf)

[diendb.nsf/gfx/E895DC872949A443C125764D00470F74/\\$file/ib_102009_Demografiefonds.pdf](http://www.bavc.de/bavc/me-diendb.nsf/gfx/E895DC872949A443C125764D00470F74/$file/ib_102009_Demografiefonds.pdf)

Good Practice 4

1. Actor:

Bundesagentur für Arbeit (Federal Employment Agency). Located in Nuremberg (Southern Germany), 108.000 employees.

State of the art: What is being done?

The main focus is on life course oriented staff policy. Bundesagentur für Arbeit pays attention to individual life circumstances in order to raise motivation and employability (Kühn 2012: 59).

There are regular employee surveys (Kühn 2012: 62).

Public incentives used?

Bundesagentur für Arbeit is a public institution

In practice/idea/proposal

In practice

2. Reasons

„As pillar of the German welfare state, Bundesagentur für Arbeit has special socio-political responsibility. Therefore the Bundesagentur contributes to Public Value" (Kühn 2012: 58. Kühn is Chief Executive for Staff and Organisational Development at Bundesagentur für Arbeit).

A high share of employees is between 40 and 45 years of age. This motivates the Bundesagentur für Arbeit to implement a preventive approach to health measures (Kühn 2012: 62).

3. Description of approach

Is the approach targeted especially on older workers or on all age groups?

Not targeted only on older workers

3.1 Dimensions and quality of work (career and employment security, wages etc.)

3.2 Values/Motivation

In the ‚Leistungs- und Entwicklungsdialog‘ (LEDi, performance and development dialogue) appraisal interviews and interviews concerning further development are combined.

3.3 Professional Competence (Lifelong Learning)

Bundesagentur für Arbeit is creating working conditions as well as learning conditions independent of age (Kühn 2012: 59). This suggests that access to further training is not restricted due to age reasons.

The Bundesagentur developed a competence model, on which recruiting, training and staff development are based (Kühn 2012: 63).

3.4 Health

3.5 Close Social Network

3.6 Family, work-life balance

4. Work after retirement (“silver work”)

In the 4th phase (see below, chapter 5, ‘active retirement’) some retired former employees still/again work for the Bundesagentur für Arbeit.

5. Life course orientation

Bundesagentur für Arbeit defines four roughly defined life phases: (1): School/Apprenticeship/Studies (2) career entry, parenthood, career start ('rush hour of life'), (3) career (second phase), professional development (horizontal/vertical), return to work after parenthood, elderly care for relatives (4) active retirement. Clearly some life events can be located in a different phase (for example parenthood can be in the 3rd phase of elderly care in the 4th, cf. Kühn 2012: 65).

Kühn (2012: 66) states that a new career start for example in the 2nd phase should be possible.

For the 2nd phase there is the '3-phase-concept for the return to work' (after parenthood). The 1st phase for return is before the career break due to parenthood. Not later than one month before the parental break there is an employee interview in order to plan for phase 2 (during the break), also including consulting for things such as contacts to the employer etc. Also information material and a contact person are provided (Kühn 2012: 69). The 2nd phase for return is the career break. Here the Bundesagentur offers 'Elterngeldunschädliche Tätigkeiten' such as work for employees who are absent for a short period ('elterngeldunschädlich' means employment which is created in manner that parental allowance is not reduced. The person may not work more than 30 hours per week, see also IV in

http://www.verwaltungsvorschriften-im-internet.de/bsvwvbund_10072007_DII2220223511.htm).

This can be highly effective for longer working lives, since females completely leaving the workforce due to motherhood have a lower probability to be in paid work when they are older, and work during parenthood reduces the probability that parents/mothers completely stop being in paid work due to parenthood.

Also for the 2nd phase for return Bundesagentur offers project work, internships, further training (e.g. e-learning which can be combined with child-rearing more easily than attendance learning). Bundesagentur also offers participation in team meetings or other events, a network of those currently not working for Bundesagentur, and comeback interviews at least six or possibly three months before comeback into work.

For the 3rd phase for return after parenthood there are compulsory measures such as an induction plan, the targeted use of staff development instruments, phase-oriented staff interviews and support by a superior. Further, a 'competence check' is offered, but participation is voluntary.

Also in the 3rd life cycle phase the reconciliation of job and family life (primarily elderly care due to the high share of women in the Bundesagentur) is the main element, besides age structure HR management.

In the 3rd phase development possibilities and skills are analysed in order to plan further development. Further training is offered (e.g. web-based with tutors, on-the-job) and seminars like 'in the midst of life', 'preparation for retirement'. Part-time work and telework are offered. Bundesagentur offers help for those employees who have to care for older relatives or children.

Bundesagentur für Arbeit, for example, offers the seminar 'Orientierung in der Lebensmitte' ('orientation in middle years'), where the personal situation and personal experiences are reflected, see their opportunities of influence and concretise their future plans, learn more about the challenges and chances of mid-life and define their plans for their future. Also work-life balance is a topic, as well as volunteering outside of the organisation, and how to cope with stress etc.

In the 4th phase ('active retirement') Bundesagentur partly uses the experience of retired (former) employees, for example in cases where Bundesagentur supports similar organisations in other countries, or for projects, or for mentoring of younger employees.

6. Overarching dimensions of MOPACT

Bundesagentur für Arbeit is committed to staff diversity (Kühn 2012: 59).

7. Linkage to informal work/civic engagement/social volunteering?

8. Other socially innovative dimensions touched worth being mentioned?

9. Brief SWOT evaluation including transferability, sustainability and usability

A remarkable feature is the contact between the organisation and female employees before and after the latter bear children. Possibly this does not only reduce the risk that affected employees do not re-enter work at all, it could also lead to shorter settling-in periods after full return to paid work.

The mid-career approach in the 3rd phase is very important. Workers between 40 and 50 are often the most dissatisfied age group amongst workers, positive measures here can have long-term effects on longer working lives.

It is not clear to which degree the Bundesagentur underlies pressures to cut costs/personnel similar to private companies.

10. Further relevant information

Kuhn, Michael (2012): Bundesagentur für Arbeit: Personalpolitik ist lebensphasenorientiert. In: JCSW (Jahrbuch für Christliche Sozialwissenschaften) 53 (2012), 57-73.

Behrens, Beatrix (2011): Das integrierte Personalmanagement der Bundesagentur für Arbeit. Dokumentationszentrum für Personalmanagement, Juni 2011.

Behrens, Beatrix (2009): Lebensphasenorientiertes Personalmanagement. In: Klaffke, Martin (Hg.9: Strategisches Management von Personalrisiken. Wiesbaden: Gabler, 117-138.

Good Practice 5

1. Actor

Deka Bank, Frankfurt/Main in the county of Hesse, Germany, 4 035 employees (3 583 in Germany, numbers from 2013)

State of the art: What is being done?

Dekabank considers the occupational life cycle of its employees: Career choice, education, career steps, family phases with children/elderly care, end of the career in the company. There are six areas of human resource management (1) Recruiting and commitment management, (2) working conditions, (3) knowledge transfer, (4) qualification of employees and top management, (5) health promotion/work-life balance, (6) attractive retirement models (Flüter-Hoffmann 2010: 209f.). The results are: Low absenteeism, low fluctuation and high employee commitment (Flüter-Hoffmann 2006; 2010: 209).

Public incentives used?

No

In practice/idea/proposal

In Practice

2. Reasons

Demographic issues concerning DekaBank, few young and old employees. Employees mostly in age group, 35-39.

Workability

New professionals needed

Lifelong Learning

Aim: DekaBank tries to be an attractive employer for highly qualified workers. Furthermore, DekaBank wants to decrease turnover rates and increase loyalty in the company.

3. Description of approach

Is the approach targeted especially on older workers or on all age groups?

The approach targets all age groups

3.1 Dimensions and quality of work (career and employment security, wages etc.)

DekaBank implemented a performance-oriented compensation system to honour employees.

3.2 Values/Motivation

3.3 Professional Competence (Lifelong Learning)

3.4 Health

DekaBank analysed the age structure in present and future (10, 15 and 20 years) and implemented a company health management system.

3.5 Close Social Network

3.6 Family, work-life balance

DekaBank analysed the age structure in present and future (10, 15 and 20 years) and implemented policies aimed at reconcilableness of family and working life.

DekaBank analysed the age structure in present and future (10, 15 and 20 years) and implemented

knowledge transfer management between younger and older workers.

4. Work after retirement (“silver work”)

5. Life course orientation

Biosocial life course: for example potential in different age groups

Family orientated life course: family relationship, ensuring reconcilability of family and working life

Professional orientated life course: Development of people in terms of career choice and retirement.

Professional course could be interrupted because of further education, unemployment or parental leave

Corporate life course: means entering and leaving the company and describes the professional career in the company

Job characteristic life course: means on-boarding and off-boarding of a person or service in a company

6. Overarching dimensions of MOPACT

7. Linkage to informal work/civic engagement/social volunteering?

8. Other socially innovative dimensions touched worth being mentioned?

9. Brief SWOT evaluation including transferability, sustainability and usability

The results show that the – encompassing – model is successful.

10. Further relevant information (also sources such as literature, interviews etc.)

<https://www.dekabank.de/media/de/docs/nachhaltigkeit/Kennzahlen.pdf>

www.iwkoeln.de/_storage/asset/63823/storage/master/file/356180/download/3.pdf

Good Practice 6

1. Actor

Deutsche Post AG, headquartered in Bonn, Germany. 435 000 employees. The world's largest logistics and post company.

State of the art: What is being done?

In 2011 the 'Generationenvertrag zum Alter(n)sgerechten Arbeiten' became effective. The collective agreement 'Zeitwertkonto' (Time Account) is part of the Generationenvertrag. The Time Account has two phases, (1) the phase of saving up and (2) the phase of leave. It is based on 2009 SGB IV – Flexi II-Gesetz, i.e. in the Social Code IV the 'Gesetz zur Verbesserung der Rahmenbedingungen für die Absicherung flexibler Arbeitszeitregelungen' ('Law on the improvement of the framework conditions for the safeguarding of flexible working time regulations').

In the phase of saving up, employees can save parts of their remuneration, i.e. from the normal monthly salary or extra payments for holidays or Christmas or variable parts of their remuneration, or they can save up time (whereas Deutsche Post does not allow for the transformation of extra work or holidays).

Further, there is the collective agreement on old-age part-time work. Old-age part-time work can be used for 2-6 years. With working time of 50%, wages are at 79% with the basic supplement. Further, up to additional 8%points are supplemented from the demography funds, dependent on income, so that low earners can get 87% of their previous earnings.

The demography funds is financed via company contributions. Deutsche Post pays € 200 per year for every full-time worker.

Public incentives used?

Based on the above-mentioned SGB IV law

In practice/idea/proposal

In practice

2. Reasons

The legal retirement age has been raised to 67, the old-age part-time model with government subsidies has been abolished (since it had been used mainly in the 'bloc model'), now more than in the past older workers can expect that they have to care for older relatives. Post employees would like to have new and financeable options for early labour market exit or phased retirement, and flexible working time to combine family/care obligations and paid work.

A majority of Deutsche Post's employees states that they think that under current conditions they will not be able to work until legal retirement age. This is mainly true for delivery people (75%), those in sales offices (53%), drivers (52%), and warehousemen (52%). Merely those in administrative and commercial occupations are less pessimistic (33%).

3. Description of approach

Is the approach targeted especially on older workers or on all age groups?

Targeted on older workers

3.1 Dimensions and quality of work (career and employment security, wages etc.)

3.2 Values/Motivation

3.3 Professional Competence (Lifelong Learning)

3.4 Health

3.5 Close Social Network

3.6 Family, work-life balance

4. Work after retirement (“silver work”)

5. Life course orientation

6. Overarching dimensions of MOPACT

7. Linkage to informal work/civic engagement/social volunteering?

8. Other socially innovative dimensions touched worth being mentioned?

9. Brief SWOT evaluation including transferability, sustainability and usability

Old-age part-time work's effects on labour supply depends on what part-time workers would have done if part-time work would not have been offered. Research findings are contradictory, yet some studies suggest that part-time workers are mainly workers who would have worked full-time instead of part-time if the latter did not exist, and less workers work part-time instead of not at all.

Basically there is not much for the improvement of working conditions, whereas possibly it is hard to improve delivery people's working conditions (like reducing the weight of the letters and packets, or weather conditions, or distances, or workload against the backdrop of hard competition).

10. Further relevant information

Rohoff, Jürgen (2014): 'Kombimodell' TV Altersteilzeit-Zeitwertkonto zwischen Deutsche Post AG und ver.di. In: Forum C: Regelungen des Altersübergangs in Großbetrieben. Den demografischen Wandel gestalten – tarifvertragliches Beispiel und Lösung aus der Praxis. Fachtagung Hannover, 30.-31. Januar 2014.

Good Practice 7

1. Actor

Flexi II-Gesetz: <http://dipbt.bundestag.de/doc/btd/17/089/1708991.pdf>

DGB (German Federation of Trade Unions)

Mixed strategies/actors, i.e. are there different actors involved?

Institut DGB-Index Gute Arbeit ('Good Work')

State of the art: What is being done?

The DGB-Index Gute Arbeit is a scientific approach, commissioned since 2007 by the DGB (German Federation of Trade Unions). In order to evaluate the conditions of work for employees, this survey is conducted annually in all German regions. There are quality grades from 0 to 100, in which 100 stands for optimal working conditions. Based on the comprehension of „decent work“ of Fraunhofer IAO (a research institute focused on work and technology), “good work” means existing possibilities for personal development, an adequate income, and positive prospects. The DGB-Index Gute Arbeit differs between bad working conditions (grade 0-49), average working conditions (grade 50-64), above-average working conditions (grade 65-79) and best working conditions (grade 80-100).

Public incentives used?

No

In practice/idea/proposal

In practice

2. Reasons

As a Federation of Trade Unions, DGB is naturally interested in good working conditions.

Reporting the quality of work and conditions of employment and in particular the opportunity to report different conditions of work in different occupational categories.

Reporting developments in general working conditions and several sub-aspects.

The results can be used for an employment report, possibly also for negotiations with employers.

Concerning older employees, the DGB-Index Gute Arbeit gives information about the attitudes towards retirement.

3. Description of approach

Its aim is to give a quick overview of working conditions in German companies. More detailed information is given by analyses, for example, of the different occupational categories, different age-groups or different sub-aspects of working conditions.

3.1 Monetary/financial incentives

3.2 Regulations, collective agreements etc.

3.3 Image and awareness campaigns

3.4 Anti-discrimination activities

3.5 Networking of actors (e.g. fostering „joint/mixed approaches“)

In 2013 DGB founded in 2013 the Institute DGB-Index Gute Arbeit.

3.6 Advise and other kind of support for employers, other key actors, key persons

There are several analyses and publications concerning older employees, e.g. their attitude towards retirement and the possibilities of having an adequate workplace. According to the study in 2013, in particular older women want to have shorter working hours as they approach retirement age.

4. Work after retirement (“silver work”)

5. Linkage to informal work/civic engagement/social volunteering?

6. Overarching dimensions of MOPACT

7. Brief SWOT evaluation

8. Further relevant information (also sources such as literature, interviews etc.)

DGB-Index Gute Arbeit: <http://index-gute-arbeit.dgb.de/>

Example for an analysis: <http://index-gute-arbeit.dgb.de/++co++f32ffae0-3a77-11e4-9e4f-52540023ef1a>

<http://index-gute-arbeit.dgb.de/++co++f32ffae0-3a77-11e4-9e4f-52540023ef1a>

<http://index-gute-arbeit.dgb.de/++co++f32ffae0-3a77-11e4-9e4f-52540023ef1a>EVG / Deutsche Bahn

Good Practice 8

1. Actor

Eisenbahn- und Verkehrsgewerkschaft (EVG), headquarters in Berlin and Frankfurt/Main, labour union, 209.000 members (2013).

DeutscheBahn AG, headquarter in Berlin, about 300 000 employees (2013)

State of the art: What is being done?

EVG achieved the demographic labour agreement with DeutscheBahn AG in topics of qualification, health, employment security, part-time work regulations for older employees and work and family life. Once per year the demographic labour agreement will be evaluated and further developed (next date: February 2015).

Public incentives used?

No

In practice/idea/proposal

In practice

2. Reasons

3. Description of approach

Is the approach targeted especially on older workers or on all age groups?

The labour agreement targeted all age groups. Especially older age groups in terms of part-time regulations and health are affected.

3.1 Dimensions and quality of work (career and employment security, wages etc.)

Employment security has been further developed so that employment security is unlimited in case employees worked at least for two years.

“Besondere Teilzeit im Alter” (‘special part-time for the elderly’) is a programme for employees aged 60 and older working in nightshift, alternating shift or on-call service. The programme contains shorter working hours with only marginal pay cuts

3.2 Values/Motivation

Reconciliation of private and work life: Individual freedom for employees in terms of working time means one day per week can be chosen for an individual working time (beginning and end of work).

3.3 Professional Competence (Lifelong Learning)

3.4 Health

Labour agreement promotes sustainable health of employees by different programs to improve ergonomics in workplace, analyses of risks at work or support of employees (personal, familial, health, social or professional problems).

Especially the programme CLARA (translation: clever and active towards age) contains prevention and health promotion for older workers to improve physical and mental fitness. The programme uses information, health checkups, sports programmes and mental training to improve health.

3.5 Close Social Network

3.6 Family, work-life balance

Reconciliation of family and work life contains individual planning discussions regarding parental leave,

maternity protection and holidays.

4. Work after retirement (“silver work”)

5. Life course orientation

6. Overarching dimensions of MOPACT

7. Linkage to informal work/civic engagement/social volunteering?

8. Brief SWOT evaluation including transferability, sustainability and usability

Part-time work's effects on labour supply are unclear, since this depends on what part-timers would have done otherwise (full-time work or no work at all).

The health programme also refers to mental health, which can be considered an important aspect against the backdrop of rising figures of older workers with mental health problems.

9. Further relevant information

http://www.google.de/url?sa=t&rct=j&q=&esrc=s&source=web&cd=3&ved=0CC8QFjAC&url=http%3A%2F%2Fwww.evg-online.org%2FTarifpolitik%2FAktuelles%2F14_04_14_Demo-grafieTV%2FFile.pdf&ei=NmVXVIOgD4X4OqTqgZgM&usq=AFQjCNF7Wdh0yie495Wu12dY81mIKagdw&bvm=bv.78677474,d.ZWU&cad=rja

Good Practice 9

1. Actor

Hansgrohe AG, Schiltach (Baden-Württemberg, southern Germany). 3 500 employees worldwide (2 100 employees in Germany, figures from 2010). The company produces bathroom fittings.

Mixed strategies/actors, i.e. are there different actors involved?

„Beschäftigungsfähigkeit“ has been initiated due to a cooperation with PH (University of Education) Freiburg (roughly in the same region as Hansgrohe). A graduand from the PH designed a job rotation plan.

Company leaders have been strongly involved. Leaders attended a workshop and discussed how to implement employability in the company's general orientation. Basically it seems that in the Hansgrohe case leaders were highly crucial, without them the HR department would be not capable of implementing anything with noteworthy affects.

State of the art: What is being done?

One project is called „Beschäftigungsfähigkeit“ (employability), another project is called MUMM (Miteinander Und Motiviert Mitmachen, participation together and motivated) and targets employees over 50. In „Beschäftigungsfähigkeit“ five fields of action are defined (company culture/philosophy, leadership, work organisation, staff development, health management) with their respective sub-aspects. The fields of action result from employee surveys conducted in cooperation with PH Freiburg.

It has been analysed which factors affect other factors („active factors“) and which are mainly affected by other („passive factors“). For example, leadership strongly affects sub-aspects of other fields of action, such as work-life-balance (belonging to health management) or work safety (belonging to work organisation). Company culture/philosophy is affected by factors from the field's leadership, staff development, and health management.

Public incentives used?

Probably not

In practice/idea/proposal

In practice

2. Reasons

Higher employability could foster innovation capacity, reaction speed, customer orientation, flexible personnel placement and the employers' attractiveness (this is not explicitly stated by Hansgrohe as its motive, but is based on literature. Possibly some of the aspects were relevant for Hansgrohe). Producing high-priced high-end bathroom fittings, Hansgrohe has to have an edge over cheaper (and partly plagiarising) competitors.

3. Description of approach

Is the approach targeted especially on older workers or on all age groups?

Health measures are provided to all employees, some motivation measures are targeted on older workers. Based on experiences there (older workers thinking that they get special treatment due to lower performance capability) it seems reasonable to provide health measures to all employees regardless of age (the other measure is strictly linked to the chronological age of 50 and not to employees' individual circumstances)

3.1 Dimensions and quality of work (career and employment security, wages etc.)

3.2 Values/Motivation

Every year there is a 'welcome meeting' for employees who became 50 years of age recently. They get asked about what they consider important, how they see their future tasks, which burdens they have in their work and which ideas for improvements they have. Issues important to older employees are flexible breaks during work (more short pauses instead of one long pause), the possibility of sabbaticals, annual

working time in order to make job and familial/personal life more compatible and the possibility to convert financial premiums into time off. Employees also want to telework more strongly, which has to be agreed individually with superiors. The welcome meetings' topics, for example, were "alternative organisation of working time" in 2007 and "further training for older employees" in 2008.

There are evening 'chimney talks' between employees and corporate management.

There is a special 'ISH-Zug' for employees (a special train for employees to the ISH in Frankfurt/Main. ISH = International Sanitär- und Heizungsmesse, "The World's Leading Trade Fair for The Bathroom Experience...", Homepage Messe Frankfurt).

3.3 Professional Competence (Lifelong Learning)

In one of the five areas of employability, there is the sub-aspect 'staff development' with the 'project further training on the job'.

3.4 Health

Health promotion (movement, nutrition, relaxation, addiction), ergonomics courses, precaution/prevention, fitness trainings/staff trainings, operational integration management, work-life-balance, dealings with those with decreased performance. 'EisenHans' Triathlon for employees.

The health focus is on ergonomics. Employees in manufacturing are considered experts, their opinion is highly important, because otherwise improvement such as lifting assistances or height-adjustable desks would not be used. Fitters, work safety experts and health management employees work together in so-called power workshops and ensure that improvements are put into practice within one week. White collar workers get courses for ergonomic desk work.

There are regular jogging meetings in the region of Hansgrohe's main factory, and there is a wellness centre for employees. Health management offers individualised training plans for targeted muscle building. Once a year there is a health week, organised by health management together with local sports clubs. Further, for overworked employees there are numerous measures in the areas of nutrition, sports, relaxation, and ergonomics.

3.5 Close Social Network

3.6 Family, work-life balance

Employees have the possibility to transfer special payments into working hours, so that they can reduce their working time later.

4. Work after retirement ("silver work")

5. Life course orientation

6. Overarching dimensions of MOPACT

Intergenerational solidarity: Offering health programmes irrespective of age prevents conflicts over the distribution of these advantages.

Regional dimension: Cooperation with local sports clubs.

Older migrants: There are initiatives to improve migrants' German language skills.

7. Linkage to informal work/civic engagement/social volunteering?

Collaboration with local sports clubs could motivate employees to join these clubs (and to volunteer there).

8. Brief SWOT evaluation including transferability, sustainability and usability

The exemplary function of leaders is highly important; active measures are far more important than passive measures. Health measures at Hansgrohe are basically transferable, but come with costs.

It has been hard to convince leaders and employees that the issue of employability is important. Employees are still reluctant to accept self-responsibility for their employability (possibly since problems are not too grave). It will be hard to combine the Hansgrohe culture of high performance with increased attention to employees' employability, and it could be hard for the company to credibly promote both at the same time.

The employment of a graduand can be considered a low-cost solution possibly attractive for small and medium-sized companies.

The exact methodological approach in terms of „what affects what“ is not entirely clear from the publication, but is valuable since it shows which fields of action should be of special relevance due to their effects on other fields and factors.

The 'welcome meeting' for workers who became 50 years old are surely a motivating factors, whereas some employees considered this special treatment strange (partly they felt stigmatised as 'old' and not as not being fit).

9. Further relevant information

Egenter, Thomas/Schoof, Florian (2010): Beschäftigungsfähigkeit älterer Mitarbeiter bei der Hansgrohe AG. In: Weissenrieder, J./Kosel, M. (eds.): Nachhaltiges Personalmanagement in der Praxis: Mit Erfolgsbeispielen mittelständischer Unternehmen. Wiesbaden: Gabler, 153-170.

<http://www.hansgrohe.com/de/21087.htm> (what employees say, videos in German)

Good Practice 10

1. Actor

Industriegewerkschaft Bergbau, Chemie, Energie (Industrial Union Mining, Chemistry, Energy)

BAVC (Bundesarbeitgeberverband Chemie, Federal Employer Association Chemistry)

Mixed strategies/actors, i.e. are there different actors involved?

Yes

State of the art: What is being done?

Collective agreement "Lebensarbeitszeit und Demografie" ('working lifetime and demography')

According to the 'Chemistry Formula', four measures are to be taken. Firstly, companies compile a demography analysis, then working processes are designed age- and health appropriate, qualification during the whole career, and fitting instruments for the move between phases of education, work and retirement. For the gradual move into retirement there are five instruments provided for by the collective agreement:

Long-term working hours accounts ('Langzeitkonto'): Employees are allowed to save overtime, surcharges, perks and vacations more than is guaranteed by legislation. Time is transferred into money, or wages can be accumulated on this account (instead of being paid out). For the long-term working hours accounts financial means from the demography fund in order to finance early retirement

Partial retirement: The new regulation prolongs the old regulation which ended in 2009. Partial retirement is still possible for those between 59 and 65, yet as before not for more than 5% of the employees.

Partial pension. It can be subsidised from the Demography Fund. In combination with other instruments, such as the long-term working hours accounts, earnings gaps can be filled.

Own-occupation disability scheme: Subsidies from the Demography Fund can be used for cases of disability. The scheme pays out 1000 € until the age of 65.

Pension savings: Demography Fund money can also be used to supplement the collectively agreed pension scheme, which has been lucrative even before. Workers' own savings are supplemented by employers' special "Chemistry Funding" (13 € for 100 € own savings).

The Demography Fund gets 300 € per year from employers for each tariff employee (the amount will raise with wages increases). How the money is used for the five purposes above depends on company-specific agreements; the proxy setting is dependent on company size.

Public incentives used?

In practice/idea/proposal

In practice

2. Reasons (initiating dimensions)

Numerous challenges due to the demographic change such as lack of skilled labour, pension gaps etc. Further, there are sector-specific burdens on workers and requirement.

3. Description of approach

Is the approach targeted especially on older workers or on all age groups?

Target mainly on older workers

3.1 Dimensions and quality of work (career and employment security, wages etc.)

The agreement provides financial security for older workers due to support in case of disability and funding to pension schemes.

3.2 Values/Motivation

Some of the measures could foster employee motivation to work longer. For example, partial retirement can inhibit full retirement, yet also full-time work. The effect on labour supply depends on which alternative is prevented more by the measure.

3.3 Professional Competence (Lifelong Learning)

Lifelong learning is explicitly covered by the agreement

3.4 Health

Also health and age-appropriate working processes are part of the agreement

3.5 Close Social Network

3.6 Family, work-life balance

Possibilities to save and spending working time can allow workers to adjust working hours to family circumstances

4. Work after retirement (“silver work”)

5. Life course orientation

Long-term saving up and spending of working hours can allow for flexible elderly care or (grand) child care.

6. Overarching dimensions of MOPACT

Handicapped workers get financial security until they are 65.

Social inequality could be fostered due to employers’ contribution to voluntary pension savings, since those with higher adjusted household earnings (or lower necessary expenses due to real estate ownership) have better possibilities to invest in voluntary savings.

Intergeneration solidarity: Undoubtedly, the agreement raises staff costs and possibly reduces wage increases affecting all workers for benefits especially to older workers. It is not guaranteed that younger workers will get the same advantages when they are older.

6. Linkage to informal work/civic engagement/social volunteering?

7. Other socially innovative dimensions touched worth being mentioned?

8. Brief SWOT evaluation including transferability, sustainability and usability

Basically the whole package or parts of it are transferable. Several measures are dependent on employers’ financial means, which could be quite good in this sector.

In Germany, partial retirement has mainly been used in the block model, i.e. 3 years of work and 3 years of premature retirement instead of 6 years of part-time work. Therefore it has been abolished since it had adverse effects on the goal of longer working lives, its abolishment is expected to prolong working lives. The collective agreement in the Mining/Chemistry/Energy sector could lead to the wide use of the block model and therefore early retirement through the back door.

9. Further relevant information

IG BCE information on the collective agreement “Lebensarbeitszeit und Demografie” (‘working lifetime and demography’)

<http://www.igbce.de/tarife/5326/lebensarbeitszeit-demografie/as-print>
<http://www.igbce.de/tarife/5326/lebensarbeitszeit-demografie/as-print>

BAVC information on the demography funds

http://www.google.de/url?sa=t&rct=j&q=&esrc=s&source=web&cd=1&sqj=2&ved=0CDEQFjAA&url=http%3A%2F%2Fwww.bavc.de%2Fbavc%2Fmediendb.nsf%2Fgfx%2FE895DC872949A443C125764D00470F74%2F%24file%2Fib_102009_Demografiefonds.pdf&ei=_Gg-U4CiNsSRtQai5IDAAQ&usg=AFQjCNG_AsJHSSxCOp-JNA3JTdybMIABcaA&sig2=He0OZy7IKsw_zpsueIIOkA&bvm=bv.64125504,d.Yms

IG BCE information on partial retirement and the block model

http://www.igbce-blogs.de/demografie-gestalten/?page_id=150
http://www.igbce-blogs.de/demografie-gestalten/?page_id=150
http://www.igbce-blogs.de/demografie-gestalten/?page_id=150

http://www.igbce-blogs.de/demografie-gestalten/?page_id=150

http://www.igbce-blogs.de/demografie-gestalten/?page_id=150
http://www.igbce-blogs.de/demografie-gestalten/?page_id=150
 IG Metall

Good Practice 11

1. Actor

IG Metall (Industrial Union of Metalworkers)

State of the art: What is being done?

IG Metall is the Industrial Union of Metalworkers in Germany and wants older employees to stay in their job until retirement age, although the conditions of work might be physically exhausting in this sector. Several approaches in different companies were realised.

Public incentives used?

In practice/idea/proposal

In practice (in companies)/idea (in IG Metall)

2. Reasons

Older employees in physically exhausting industry, such as iron steel industry

Better conditions of work for older employees, e.g. less hours of work, better ergonomics

3. Description of approach

3.1 Monetary/financial incentives

3.2 Regulations, collective agreements etc.

3.3 Image and awareness campaigns

3.4 Anti-discrimination activities

3.5 Networking of actors (e.g. fostering „joint/mixed approaches“)

3.6 Advise and other kind of support for employers, other key actors, key persons

4. Work after retirement (“silver work”)

5. Linkage to informal work/civic engagement/social volunteering?

6. Overarching dimensions of MOPACT

Other socially relevant dimensions touched worth being mentioned?

7. Brief SWOT evaluation including transferability sustainability and usability

Why is this example seen as of particular wp3 importance? Sectors to emulate actions taken and how

8. Further relevant information (also sources such as literature, interviews etc.)

IG Metall: Gute Arbeit – davon profitieren alle: <http://www.igmetall.de/SID-E4DB7B6D-A798CD80/alters-und-alternsgerechte-arbeitsplaetze-13880.htm>

Good Practice 12

1. Actor

InfraLeuna, 730 employees, located in Leuna (Eastern Germany). Infraleuna owns infrastructure at Leuna. Leuna has been the biggest chemical factory/production cluster in the former GDR. Whereas InfraLeuna has only 730 employees and a turnover of about € 320 million, the Leuna site has a turnover of € 7 billion and about 9 000 employees in 100 companies.

State of the art: What is being done?

The collective agreement 'Zukunftssicherung' is the basis of the demography oriented human resource policy at InfraLeuna. A company funds has five main purposes: (1) life course oriented job design, (2) measures to enable employees to reconcile work and family life, (3) measure of in-company health management, (4) qualification and further training, and (5) occupational pension scheme.

Public incentives used?

No

In practice/idea/proposal

In practice

2. Reasons

An analysis shows that the age distribution will be skewed to the left, so that the biggest group will be between 55 and 59 years old. There are small differences between the four groups of works (1) workers in chemical production, (2) laboratory workers, (3) metal and electrical jobs and (4) industrial services.

Part of the health measures (e.g. skin screening) could be caused by Leuna being a site for the production of chemicals.

3. Description of approach

Is the approach targeted especially on older workers or on all age groups?

3.1 Dimensions and quality of work (career and employment security, wages etc.)

3.2 Values/Motivation

3.3 Professional Competence (Lifelong Learning)

3.4 Health

Health and sports facilities at InfraLeuna are many-faceted:

Company sports contains a football league of employees at the Leuna chemical park, volleyball, swimming for shift workers, back training and preventive sports.

Employees are supported to take part at the Mitteldeutscher Marathon (a marathon in Halle/Saale 20 km away from Leuna), to take part at the Firmenteam Triathlon ('company team triathlon') also in the region around Leuna and the Benefizlauf (charity run).

Further, there is health/reintegration management, work safety measures, the creation of a working environment suited to the ageing process, services by the company doctor, physiotherapy, free extra medical check-ups and a health week once a year. In the health week, offers are eye examinations, ear examinations and glasses checks, nutrition consulting and measuring of body fat, measurement of veins and blood pressure, a back-friendly fitness check-up, lectures and training consulting, a mobile massage and taster courses in the sports room.

Further health offers are cardiovascular training, spine gymnastics, back training for men, autogenic training, water gymnastics, and nutrition consulting.

At action days there is a skin screening and a series of lectures, for example on alcohol, intestinal cancer and flu pandemic.

The services offered by the company doctor consist of medical checkups, provision of drugs for first care, seasonal influenza virus vaccination and monthly information on current health issues.

3.5 Close Social Network

3.6 Family, work-life balance

From 2013 on, life course oriented organisation of working time started with several elements: Job designs suited to the ageing process, part-time work with wage compensation, modified old-age spare time, working time arrangements suited to the ageing process. Further, time for family and elderly care has been implemented, and time for elderly care as agreed on in the collective agreement. Additionally, some groups of workers get special regeneration time and extra time off.

4. Work after retirement (“silver work”)

5. Life course orientation

Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, handicapped workers, social inequality, regional dimensions etc.)?

6. Linkage to informal work/civic engagement/social volunteering?

7. Other socially innovative dimensions touched worth being mentioned?

8. Brief SWOT evaluation including transferability, sustainability and usability

Health measures at InfraLeuna are comprehensive and, like measures for example at Hansgrohe, also contain collective sports (the football league, at Hansgrohe it is the ‘Eisenhans’ triathlon). The football league is possible because the Leuna site resembles a city. This could be imitated by large companies (e.g. teams from different departments or plants) or by companies at industrial/commercial areas (companies as teams) and the choice of sports (football, handball etc.) could be adapted to local circumstances.

9. Further relevant information

Nowak, Joachim (2013): InfraLeuna. Fachtagung Wissenschaft trifft Praxis 2013, 9.-10. Juli 2013 in Nürnberg, Workshop 3 „Beschäftigungsfähigkeit und betriebliches Handeln“.

<http://www.infraleuna.de/en/> (homepage in English).

Good Practice 13

1. Actor

Katjes Fassin. The company is located in Emmerich am Rhein (very close to the Dutch border). The factory reported is one out of three in Germany and is located in Potsdam-Babelsberg (nearby Berlin), 80 employees at the site. The company has 440 employees in total and produces sweets.

State of the art: What is being done?

About half of the 80 employees is older than 50, most of them were long-term unemployed. The company's goal is that in each factory at least one third of employees should be 50 or older. In Potsdam-Babelsberg the share is higher, partly because younger workers tend to leave the region.

Public incentives used?

Yes, the company used government subsidies for the hiring of long-term unemployed, but says it has not been crucial for the hiring decision.

In practice/idea/proposal

In practice

2. Reasons

3. Description of approach

Is the approach targeted especially on older workers or on all age groups?

3.1 Dimensions and quality of work (career and employment security, wages etc.)

3.2 Values/Motivation

3.3 Professional Competence (Lifelong Learning)

3.4 Health

The company cooperated with the local health insurance. Experts from there analysed the workflow and recommended adjustments such as hydraulic lifts. Also, the company offers a health day and 10 back training days per year. Further, office workers have ergonomic chairs and height-adjustable desks. Some workers in production use standing aids.

Further, the company offers back training, health courses, and nutrition consulting in all three factories.

3.5 Close Social Network

3.6 Family, work-life balance

4. Work after retirement ("silver work")

5. Life course orientation

Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, handicapped workers, social inequality, regional dimensions etc.)?

6. Linkage to informal work/civic engagement/social volunteering?

7. Other socially innovative dimensions touched worth being mentioned?

8. Brief SWOT evaluation including transferability, sustainability and usability

The model is successful, revenues as well as production are constantly rising. Most employees stay at the company until retirement. The company states that amongst older workers sickness absence is not higher than among younger workers.

9. Further relevant information

Breukelchen, Tanja (2014): Noch längst nicht zum alten Eisen. In: Change. Das Magazin der Bertelsmann Stiftung 1/2014, 32-37.

<http://www.stuttgarter-zeitung.de/inhalt.aeltere-mitarbeiter-mit-55-jahren-ploetzlich-gefragt.c5921183-085d-438b-93a2-d14e7c89b112.html><http://www.stuttgarter-zeitung.de/inhalt.aeltere-mitarbeiter-mit-55-jahren-ploetzlich-gefragt.c5921183-085d-438b-93a2-d14e7c89b112.html>

<http://www.zeit.de/karriere/bewerbung/2012-03/integration-arbeitsmarkt-aeltere-bewerbung>

<http://www.zeit.de/karriere/bewerbung/2012-03/integration-arbeitsmarkt-aeltere-bewerbungLufthansa>

Good Practice 14

1. Actor

Deutsche Lufthansa AG, Frankfurt am Main (Hesse, Germany), Airline (Industry: Transportation Services), 117.343 employees in Germany (2013)

State of the art: What is being done?

"Lufthansa – Pro 40" – Initiative to obtain long-termed employability

Deutsche Lufthansa has a "life event related human resources management" (translated from original German cited in Flüter Hoffmann 2010: 210, s.a. Armutat/Rühl 2009: 29ff.). The four fields of action are (1) role in the company, (2) employability, (3) workability, and (4) human resources management. They are related to life events: Entering the company, qualification, career development, processes of change, decisive private events, engagement outside of the company and leaving the company.

A special feature at Lufthansa are horizontal and vertical career paths, resulting from the high number of employees and the low number of top management personnel. Horizontal career paths contain rotation, qualification and vertical development (Flüter- Hoffmann 2013: S.210).

Further, Lufthansa offers part-time work, job-sharing and telecommuting, as well as individualised solutions if employees have care obligations. Health care is not restricted to the classic areas of ergonomics and nutrition; Lufthansa offers counselling if employees face personal challenges and crises. In the context of lifelong learning, e-learning is promoted (AARP 2010: 10).

Public incentives used?

No

In practice/idea/proposal

In practice

2. Reasons

3. Description of approach

Is the approach targeted especially on older workers or on all age groups?

3.1 Dimensions and quality of work (career and employment security, wages etc.)

Diversity Promotion: Lufthansa is strongly committed to promoting equal opportunities and diversity in the workplace and implemented a human resources policy to promote the inclusion of all staff.

Age diversity is included in Lufthansa's determination to be an all-inclusive workplace. Twelve areas of age diversity are particularly important to Lufthansa: role in company, employability, personnel development, workability, motivations, regulations, knowledge and experience management, work-life balance, personnel marketing, managing age diversity, performance and change and retirement management.

Lufthansa works to prevent age from being linked to performance. This helps to avoid negative age stereotypes and to maximise the potential of all employees. For its efforts, Lufthansa won the second prize in the competition "Cultural Diversity at the Work Place".

Recruitment: Lufthansa promotes a cooperative and fair atmosphere by making the application process as transparent, efficient and fair as possible. To create an age diverse work environment, Lufthansa recruits applicants of all ages using a neutral, online recruiting tool that selects applicants based solely on qualification.

For staff selection, Lufthansa uses high-quality tools and procedures that provide an objective evaluation and automatically matches the required qualifications for an open position with a qualified applicant. (AARP 2010)

3.2 Values/Motivation

Deutsche Lufthansa uses the term „Senior Professionals“ on the one hand to show appreciation and on the other hand to expect a professional manner of older employees. The programme is applied to encourage demotivated and disappointed employees in terms of process of change, personnel decision or internal change of procedure.

http://www.f-bb.de/uploads/tx_ffbb/artikel_gitta.pdf

3.3 Professional Competence (Lifelong Learning)

Lifelong Learning and Training: For all members of staff, two forms of training programmes are accessible: Corporate College, which is generally skill-oriented, and decentralised training units, which provide job-related training.

Lufthansa founded the first Corporate University in Germany in 1998, the Lufthansa School of Business, which offers courses on interdisciplinary topics, different kinds of off-the-job training, and customised programmes for executives. Several self-directed learning programmes (web-based training) allow employees to choose the most convenient time to learn.

Lufthansa maintains partnerships with renowned business schools to facilitate executive learning. In 2009, Lufthansa was honoured by the European Foundation for Management Development for the General Management Programme by winning in the category "Partnership in Learning and Development".

Lufthansa operates a programme known as Wissensstaffette to facilitate the handover of knowledge. Wissensstaffette is an advice service which works to identify and structure the existing knowledge of a predecessor, the knowledge-giver, and efficiently passes it along to the successor, the knowledge recipient. This specially crafted programme ensures that critical knowledge is not lost as employees leave or retire. It also ensures a smooth transition period and a shorter adjustment period for the successor.

Lufthansa places high value on E-Learning as an efficient and flexible tool for knowledge and information transfer. E-Learning is particularly useful in training for pilots, IT workers and technical staff. E-Teaming is an additional tool group employees can utilise to communicate and cooperate regardless of location (AARP 2010).

3.4 Health

Health Promotion and Protection: Preventive health measures are a top priority for the Lufthansa Group. Comprehensive information on health issues is available both on the Group's intranet and in internal print media.

The company provides ergonomic furniture to all employees. Most offices have height adjustable desks, along with ergonomically adjustable chairs.

General health promotion and protection programmes are available to all employees, but Lufthansa also offers special programmes for certain departments or interests. For example, there is a "Health Week" specifically for administrative staff held once a year in Frankfurt, or "Lufthanseaten laufen," a day aiming to promote the sport of running.

Special health-focus days are held throughout the year to target specific issue areas, such as prevention checks for cancer or cardiovascular diseases. Skin screenings are conducted for cabin crews, whose skin cancer risk may be higher. Vaccinations, examinations and free flu shots are offered. Regular lectures and seminars are held to discuss a variety of health topics from smoking cessation to performance at any age. Emphasis is also placed on the importance of nutrition. Since 2006, when Lufthansa launched LZ Catering, employees have been able to enjoy light, carefully prepared meals and snacks.

Safety is also an important part of Lufthansa's commitment to its employees. All important job-safety activities are coordinated in cooperation with physicians, social counsellors and the responsible business segments. There are continuous efforts to identify and assess emerging hazards in the workplace. Measures are taken to decrease the number of workplace accidents and to detect risks of occupational diseases and other work-related hazards.

To facilitate communication between employees and supervisors, voluntary job safety commissioners gather information on any potential hazards from employees and report it to the designated supervisors (AARP 2010).

3.5 Close Social Network

3.6 Family, work-life balance

Flexible Work Arrangements: Lufthansa offers a wide variety of flexible working arrangements to accommodate individual needs. Part-time options, sabbaticals, job sharing, and flexible working time are just some of the working arrangements offered.

Flexitime is a particularly important option for Lufthansa and employees operating in a difficult economic climate. Lufthansa may reduce working hours for employees, but is able to keep staff on in their current role. Over 3,000 Lufthansa employees currently work on a partial retirement agreement, offering flexibility to older workers seeking transition to full retirement. Early retirement is also available.

Lufthansa offers a variety of child-care and elderly-care solutions. An external consulting and finder service helps Lufthansa employees locate individual child-care solutions. In the main operational cities child-care and emergency care are available to employees.

For elderly care, experts are available to give advice concerning care models and financing options. In 2001, Lufthansa created the option for employees to take up to 364 days for the care of relatives. The company is committed to finding individual solutions that balance the employees' needs and the company's needs.

JobChange, an internal placement agency, is available to assist Lufthansa employees losing their previous positions. The programme helps employees to locate internal job alternatives that match their skill set. Working from home is also an option open to responsible staff members.

Lufthansa makes a concerted effort to reduce atypical working hours. The company goes above and beyond local legislation to ensure employees are properly compensated for their extra efforts. For example, employees recording 112 hours of night shifts are entitled to an additional holiday, and employees subject to atypical workloads can take unpaid leaves of absences (AARP 2010).

4. Work after retirement (“silver work”)

5. Life course orientation

6. Overarching dimensions of MOPACT

7. Linkage to informal work/civic engagement/social volunteering?

8. Other socially innovative dimensions touched worth being mentioned?

9. Brief SWOT evaluation including transferability, sustainability and usability

Some measures are simple yet easily transferable and possibly effective: Height-adjustable desks can be provided in all companies/organizations with office workers (they are more and more widespread), a day like “Lufthanseaten laufen” to promote the sport of running surely is transferable to other companies/organisations.

Voluntary job safety commissioners gathering information on hazards and reporting it to superiors could improve employees' health. Possibly these commissioners are more knowledgeable about hazards than employees themselves.

10. Further relevant information (also sources such as literature, interviews etc.)

Lufthansagroup.com

<http://investor-relations.lufthansagroup.com/en/fakten-zum-unternehmen/key-data/lufthansa-group.html>

AARP 2010:

http://www.aarp.org/work/employee-benefits/info-11-2010/deutsche_lufthansaag.html

http://compass-team.com/Dokumente/Pressestimmen/Personalmagazin:_Mitarbeiter_ueber_40.pdf
(Seite 2 unten)

<http://www.demotrans.de/documents/focusM1802.pdf> (Seiten 92, 93)

http://www.f-bb.de/uploads/tx_ffbb/artikel_gitta.pdf (Seite 9)

Flüter- Flüter- Hoffmann, Christiane/Sporket, Mirko (2013): Arbeit und Beschäftigung im demografischen Wandel – Konsequenzen für das strategische Personalmanagement. In: Hüther, M./Naegele, G. (eds.): Demografiepolitik. Wiesbaden: VS Verlag für Sozialwissenschaften, 200-222.

MoPAct: National Report DE

Good Practice 15

1. Actor

MicroTec: MicroTEC, Gesellschaft für Mikrotechnologie mbH (Bad Dürkheim/ Rheinland- Pfalz), 50 employees in Duisburg and Bad Dürkheim Germany. Tätig im Bereich angewandte Mikro- und Nanotechnologie

Dornseif: Dornseif e.Kfr (eingetragener Kaufmann), snow-plowing service/ winter road clearance (Münster/ Nordrhein- Westfalen) 33 employees in Münster. Dornseif specialised in snow-plowing service/ winter road clearance management in Germany and has about a thousand network partners.

Mixed strategies/actors, i.e. are there different actors involved?

State of the art: What is being done?

MicroTec targeted recruiting on engineers and foremen >54 years in order to have age mixed teams.

The team-oriented and innovation-oriented company culture implies that age and tenure are irrelevant for wages and job promotion

The aim is to complete work life until reaching the age of 67 in terms of Lifelong learning.

Dornseif tries to achieve a higher satisfaction and workability by implementation of age diversity and age mixed teams. In particular knowledge transfer is an important topic at Dornseif. Since 2010 the company is involved in diversity management and age mixed teams.

Dornseif fostered knowledge transfer/ management and experience exchange between older and younger employees by two mentoring programmes. Younger employees are provided a mentor to transfer knowledge from one generation to the other.

Moreover, in order to achieve an age-appropriate work environment, Dornseif implemented a demography commissioner for older employees. Every working place gets risk assessed and optimised.

Public incentives used?

No (both companies)

In practice/idea/proposal

In practice (both companies)

2. Reasons (initiating dimensions)

MicroTec:

Importance of knowledge and skills in the company

Emphasis on working until legal retirement age

Dornseif:

Demographic issues

Age mixed teams to support knowledge transfer/ management

3. Description of approach

3.1 Monetary/financial incentives

3.2 Regulations, collective agreements etc.

3.3 Image and awareness campaigns

3.4 Anti-discrimination activities

MicroTec: Anti- discrimination activities especially concerning ageism

3.5 Networking of actors (e.g. fostering „joint/mixed approaches“)**3.6 Advise and other kind of support for employers, other key actors, key persons****4. Work after retirement (“silver work”)****5. Linkage to informal work/civic engagement/social volunteering?****6. Overarching dimensions of MOPACT****7. Brief SWOT evaluation****8. Further relevant information**

MicroTec and Dornseif:

MoPAct wp3 task 1 National report Germany:

http://ffg.tu-dortmund.de/cms/de/Projekte/Arbeit_Wirtschaft_und_Technik/MOPACT_-_Mobilising_the_Potential_of_Active_Ageing_in_Europe/Extending_Working_Lives_National_Report_Germany_Naegele_Bauknecht.pdf

“Antidiskriminierungsstelle des Bundes”. Topic: “Erfolg kennt kein Alter“:

http://www.antidiskriminierungsstelle.de/SharedDocs/Downloads/DE/publikationen/Broschuere-Good-Practice-Altersvielfalt-20121126.pdf;jsessionid=2938E34C13D03C084888A5DF5F9CA457.2_cid322?__blob=publicationFile

Good Practice 16

1. Actor

Schmiedewerke Gröditz (Saxony, former GDR), Riesaer Straße 1, 01609 Gröditz, steel industry, 800 employees

State of the art: What is being done?

Schmiedewerke Gröditz: The Schmiedewerke Gröditz are aware of the importance of good working conditions for older and younger employees. Therefore, several measures have been undertaken, e.g. the hours of work were reduced to 33.5 hours per week in shift-work. Moreover, the ergonomic burdens, caused by hard work in the steel industry, were reduced by applying ear protection and flexible lighting. Because older workers are experienced, the company has set up an exchange of experiences between younger and older workers, who work usually anyway in groups of mixed ages.

Public incentives used?

No

In practice/idea/proposal

In practice

2. Reasons

Demographic changes in the company's staff lead to necessary changes in the company's employment policy

Better employability, set up by better ergonomics, less hours of work etc., promote efficiency

3. Description of approach

Is the approach targeted especially on older workers or on all age groups?

Schmiedewerke Gröditz: The approach targets especially on older workers, but younger employees benefit from shorter working hours and better ergonomics as well.

3.1 Dimensions and quality of work (career and employment security, wages etc.)

3.2 Values/Motivation

3.3 Professional Competence (Lifelong Learning)

3.4 Health

Schmiedewerke Gröditz: Better ergonomics are realised by flexible lighting and ear protection for the employees.

3.5 Close Social Network

3.6 Family, work-life balance

4. Work after retirement ("silver work")

5. Life course orientation

6. Overarching dimensions of MOPACT

7. Linkage to informal work/civic engagement/social volunteering?

8. Other socially innovative dimensions touched worth being mentioned?

9. Brief SWOT Evaluation

The reduction of weekly working hours can have negative or positive effects on the total number of working hours of older workers, depending on if the reduction is compensated or not by longer working lives.

10. Further relevant information

Schmiedewerke Gröditz: <http://www.igmetall.de/SID-1A00ABB1-D780A07A/schmiedewerke-groeditz-alterns-und-alternsgerechte-bedingungen-13903.htm>

Good Practice 17

1. Actors

Salzgitter AG. Steel production, 25 000 employees worldwide. Located in Salzgitter (Lower Saxony). The group consists of more than 100 companies.

SAP SE: Computer software for businesses. Located in Walldorf (Baden-Württemberg, Southern Germany). 65 000 employees (mostly academics from technical professions), revenues ca. € 17 billion per year, Europe's largest software manufacturer.

Universitätsklinikum Jena: Hospital. About 5 000 employees. Located in Jena (Thuringia, former GDR).

Hering Bau GmbH: Building-related products and services. Headquartered in Burbach nearby Siegen ("in the middle of Germany" as Hering's website says). 500 employees.

Wurst Stahlbau GmbH: Steel construction, also roofs, windows etc. Located in Osnabrück (Lower Saxony, more or less near the Dutch border), 200 employees.

Andryk Logistik GmbH. Haulage contractor. Headquartered in Brühl (North-Rhine Westphalia, nearby Cologne). Not clear how many employees, but the company has about 50 lorries.

State of the art: What is being done?

Various health measures (ch. 3.4)

Public incentives used?

Partly cooperation with public health insurances

In practice/idea/proposal

In practice

2. Reasons

Amongst illnesses and disabilities, the share of mental reasons is constantly rising.

3. Description of approach

Is the approach targeted especially on older workers or on all age groups?

3.1 Dimensions and quality of work (career and employment security, wages etc.)

3.2 Values/Motivation

3.3 Professional Competence (Lifelong Learning)

3.4 Health

Salzgitter AG has introduced a programme for the prevention and early diagnosis of mental illnesses and for the treatment and reintegration of those affected by mental illnesses. The programme links company doctors, the company health insurance funds Salzgitter and the German pension fund Braunschweig-Hannover (Salzgitter is located in this region). This should ensure a therapy procedure without any gaps. The company health insurance funds Salzgitter is operational leader of the programme since for years it is experienced in the introduction and further development of such programmes. After a certain age when sickness probability rises, rehabilitation measures become more important. For the whole area from early therapy to complex issues of multimorbidity, employees need appropriate measures in order to get healthy and restart working soon. Here it is important that the pension fund and the health insurance agree very quickly who is paying for what. The strong links between various actors (see above) allow for a fast and micro-tailored intervention.

SAP SE: The new freedom in the new working world has both positive and negative aspects. To a large degree, employees have to autonomously organise their work, connect with others and set priorities,

but also have to recognise their own need for recovery and act accordingly. If not, they risk to be constantly tensed, exhausted, and possibly burnt out. SAP wants to avoid psychomental stress and carries through employee surveys; leaders present the results in their teams and discuss possible fields of action. Since leaders and leadership culture strongly affect team members' health, SAP regularly organises trainings and workshops for leaders, sometimes even for a whole team, for example with the topic 'work-life-management'. Due to the global nature of SAP, often such trainings take place virtually (with video links). SAP supports employees' work-life balance via support in child care or elderly care (SAP helps employees to find someone who is doing this). Further, SAP recognises that motivation is based on appreciation beyond high wages, i.e. employees have to have the feeling that they contribute to the company's success. An employee survey (2011) shows that SAP's health measures have contributed to employees' high job satisfaction.

Universitätsklinikum Jena: Hospital workers have a higher risk of mental overload than workers in most other sectors; this applies primarily to those working in emergency units or intensive care units. Analyses of invalidity at Jena hospital show that incidences of mental overload clearly increased (whereas part of the measured rise results from the fact that those affected are more prepared to say they are mentally overloaded). At Universitätsklinikum Jena issues of stress, burnout and emotional overload are talked about within the context of health programmes. In cases of psychosocial burdens those affected can use in-house social counselling, where offers range from counselling interviews to psychotherapy (for this there are experts in the house). Further, there are hospital chaplains, who supervise employees who go through difficult times. Another issue is prevention, since emotional overload mostly is a creeping process. The main focus is on low-threshold services, for example the 'Mini-Aktivpause' ('mini active break'). Here, teams of employees have 15 minutes of exercise at their workplace, guided by a professional trainer. The goal is employees' relaxation, physical balance and, after some time, that employees can create their active breaks autonomously and continuously. Further, employees can get individual working time models, dependent on their life phase and personal preferences and circumstances. Lastly, those responsible for hospital HR management know that some jobs cannot be done until legal retirement age. Together with employees HR staff creates so-called 'Karrierebäume' ('career trees') and it is discussed what can be done when the current jobs cannot be done anymore.

Hering Bau: Due to high rates of sickness absence caused by musculoskeletal diseases, in the mid 1990s Hering Bau began with its company-based health prevention. It was assisted by the 'Arbeitskreis Gesundheit' ('Working Group Health') of the local branch of AOK (the largest German public health insurance), where most employees were insured. Firstly, in cooperation with the local fitness studio. The company offered back training courses. Although this has been successful at the beginning, the employees lost interest. One reason was the long travelling distances to the fitness studio. Therefore, the company opened a health studio on its site, which was operated by an external company and which has also been open to non-employees. This is successful. At the same time, regular working place checks began, in order to assess if machines and tools are ergonomically correct and individually tailored. An 'Arbeitskreis Arbeitssicherheit' ('Working Group Work Safety') is responsible for hearing protection, work boots and similar things. In 2009 Hering started its company based health management. All departments are involved in the Working Group Health Management and can raise issues and concerns. Here, company leadership, works council, a specialist for work safety and the company doctor are integrated. In 2011 the main focus has been shifted to mental health. Together with Techniker Krankenkasse, the second largest public health insurance in Germany which also has experts for health workshops, the company developed preventive measures. Stepwise an employee survey is conducted, and one goal is that employees know more about their own limit of performance so that they can ask for help if needed. Further (and innovatively), the company works together with a local advice centre for marriage, family and vital questions and regularly informs its employees about this. Employees use the offer to get advice there. The rate of sickness absence declined (to less than 5 per cent, which is low for this sector), whereas the company says it is difficult to estimate the cost/benefit ratio (and states this is not the main issue). The HR manager gets advice from regular meetings with other HR managers, the 'Initiative Neue Qualität der Arbeit' and the project 'Gesunde Arbeit' ('Healthy Work') which is funded by the Federal Ministry of Labour and Social Affairs. She advises other companies to proceed step by step, and says that an employees survey is a very good method to get information concerning employees' preferences. Further, she says that external support has been helpful.

Wurst Stahlbau is a relevant example primarily for its cost/benefit calculation. The company states that

annual health management expenses of € 40 000 (€ 235 for each employee) lead to savings of about € 170 000. Savings are caused by the low number of work accidents, the low sickness absence rate and the low staff turnover, which leads to low search costs for new employees. Further (and hard to measure), employees' motivation is higher. So what is being done? In 2005, Wurst Stahlbau introduced its company health management order to "do something good for the own employees which exceeds what competitors do" (the head of the personnel department who is also project leader of the company health management, also stating that the company "wants to offer its employees something" and wants its employees "to go relaxed into the weekend"). A consulting institute of AOK (Germany's biggest health insurance) supported the introduction. Firstly, an employee survey has been conducted to get information concerning the working conditions. This has been supplemented by a site inspection, workshops for leaders and talks with management. A steering committee for health management has been founded who agrees on health measures together with management. Working groups meet every 3 months and more often if needed. The goal of health management has been the optimisation of the working environment, the reduction of working strains, behavioural prevention, the identification of contact persons and enthusiasm amongst the employees due to changing health management activities. Advice on order, cleanliness, ergonomics and the re-organisation of some parts of the workflow alone already reduced the number of working accidents. Employees' interest rose in the last years, as well as the number of behavioural prevention measures (from 4/5 to 15). Now there are first aid courses, relaxation courses, smoking cessation courses (by an external partner, yet subsidised by the company), confidential persons for issues of mental health and representatives of HR management for personal talks. All of this led to rising costs yet, as seen in the introduction, the cost/benefit ratio is still very advantageous.

Andryk Logistik GmbH: Most employees are long-distance drivers. This group faces high physical, but also psychic burdens. The first action of the company was ergonomic drivers' cabins. The importance of this special cases results from Andryk Logistik being a small company with a special group of workers (they are mostly not at the company site and not strongly interested in preventive measures such as fitness offers or health courses). The goal was to sensitise employees and to motivate long distance drivers to exercise. The solution came from a driver who is bicycle fan. After asking for permission, he installed a bike suspension

3.5 Close Social Network

3.6 Family, work-life balance

4. Work after retirement ("silver work")

5. Life course orientation

6. Overarching dimensions of MOPACT

7. Linkage to informal work/civic engagement/social volunteering?

8. Other socially innovative dimensions touched worth being mentioned?

9. Brief SWOT evaluation

10. Further relevant information

Salzgitter AG | SAP SE | Universitätsklinikum Jena | Hering Bau GmbH | Wurst Stahlbau GmbH:

Bundesministerium für Arbeit und Soziales [Federal Ministry of Labour and Social Affairs] (2013): Fortschrittsreport „Altersgerecht Arbeitswelt“. Ausgabe 3: „Länger gesund Arbeiten“. Stand: September 2013.

<http://www.bmas.de/SharedDocs/Downloads/DE/PDF-Publikationen-DinA4/fortschrittsreport-ausgabe->

3-september-2013.pdf?__blob=publicationFilehttp://www.bmas.de/SharedDocs/Downloads/DE/PDF-Publikationen-DinA4/fortschrittsreport-ausgabe-3-september-2013.pdf?__blob=publicationFile

Andryk Logistik GmbH:

<http://www.good-practice.org/out.php?idart=17&dbstart=10&dbid=365&dbaction=view>

Good Practice 18

1. Actor:

Sozial-Holding der Stadt Mönchengladbach GmbH

In order to actively meet the challenges in the social sector, the Sozial-Holding der Stadt Mönchengladbach GmbH was founded in 1996. The Sozial-Holding is a 100 % owned subsidiary of the city Mönchengladbach, which combines five subsidiaries under its umbrella. It coordinates community care services for the elderly and other care services. It has over 700 employees, spread within the subsidiaries, and a share of workers over 50 years of 42.5 % (2013).

Mixed strategies/actors, i.e. are there different actors involved?

The measures are planned internal with the CEO and the work council, aligned to the employees' needs. For evaluation purposes and for the psychological counselling external independent institutes were engaged.

State of the art: What is being done?

The requirements in the care sector are going to increase due to a higher standard and the demographic change that goes along with a bigger share of older people in need of care. At the same time the quality of care and the qualification of the employees need to be kept on a high level while there is a lack of qualified personnel. In this context working ability – including health and qualifications – advances to a very important topic.

To cope with these challenges a big variety of measures were implemented. These were among others: Team oriented personnel development (TOP), workplace health promotion, psychological counselling for employees, flexible working time, retirement interviews, senior experts and vocational training.

Sozial-Holding won several awards and received certificates: e.g. Great Place to Work in 2007, Move Europe-Partner Excellence in 2013 and the AARP Best Employers International Award in 2009, 2010 and 2014.

Public incentives used?

no

In practice/idea/proposal

In practice

2. Reasons

As part of its human resources policy, the company assumes that an integrated approach, for example employing older workers, will give a competitive advantage over rival companies. In particular, Sozial-Holding emphasises the importance of health promotion as a way of enhancing staff recruitment and retention, because work continuity is regarded as making an important contribution to the quality of care giving. In order to gain these competitive advantages and in the light of impending demographic change, the company has developed a number of age-related measures together with the works council.

3. Description of approach

Team oriented personnel development (TOP)

A key factor to increase the usage of health measurements and to improve the health status in general is leadership – this was the result of an internal survey about the reasons for not taking part in vocational training. To cope with the current and future challenges in the care sector and to enhance the participation in vocational training of the employees the project TOP was initiated. "TOP" stands for team oriented personnel development and consists of five phases:

Creation of competence profiles on institutional and living area level

Promotion of human resource development competencies in lower and middle management level

Training needs analysis at the team level

Development and implementation of adequate and if possible work-related training opportunities

Evaluation and continuity of personnel development

Psychological counselling for employees

Psychological diseases are on the rise in general but also in the care sector. To avoid long waiting times and to guarantee anonymity an external contractor for psychological counselling was engaged. Employees are being actively informed about this offer by mail, intranet and internal meetings. As psychosocial problems can also affect relatives which may result in strains for employees the service is offered for both relatives and employees.

Flexible working time

A company agreement on flexible working time, already introduced in 2004, was updated in 2013 to strengthen the employees' rights to cope with their increased requirements. For the employees in the nursing homes the following aspects are most relevant:

Stand in for colleagues only under certain conditions, but with more hours (important for part-time employees), this allows greater flexibility for all involved

Short-term assignments are rewarded with a 30 % provision

Limitation of working hours and overtime hours, controlled by a "traffic light system" that indicates the level of worked hours

More reliable planning of free weekends

Limiting the night watch rhythm to a maximum of 6 consecutive nights and at least 6 working hours per night

Is the approach targeted especially on older workers or on all age groups?

The Sozial-Holding supports the dissemination of positive images of aging in companies, for example, by the communication of the company's motto "We are older than 50 – so what?" as a fundamental part of the corporate identity. This is also mirrored in the self-imposed obligation to ensure that all age groups are considered when recruiting new staff.

3.1 Dimensions and quality of work (career and employment security, wages etc.)

3.2 Values/Motivation.

3.3 Professional Competence (Lifelong Learning)

An integral part of the personnel policy is the concept of lifelong learning. Especially for the quality in the field of nursing, it is essential to continually develop the knowledge and skills of employees. The Sozial-Holding motivated employees of all ages to participate in special education, training and further education. Recently the qualification as an assistant for daily routines was offered.

3.4 Health

The workplace health promotion covers orientation for new employees, workplace analyses and health training supported by a certified health advisor. The main aspect of the orientation for new employees is to emphasise the importance and the opportunities for health promotion. Workplace analyses are made to examine the strains of the individual employee. The results of the analyses lead to suggestions for workplace improvements and new initiatives. The health measures cover the implementation of a culture of taking active breaks as well as education and training for general health, back problems, nutrition and addiction. All of the health promotion offers are accompanied and organised by the certified health advisor who was engaged in September 2013. The health advisor visits one retirement home per week so that all employees at the six nursing homes at five locations can benefit from her and take part in health courses about back friendly working.

3.5 Close Social Network

3.6 Family, work-life balance

4. Work after retirement (“silver work”)

When an older employee is in transition to retirement the CEO of the Sozial-Holding offers to talk with him or her about the coming phase of life and if there are possibilities of staying employed with a mini-job. During the talk the CEO recognises the achievements and offers the company’s support if needed. The interview is optional but most employees like to take advantage and feel appreciated by it. The job opportunity can be in a different field or with different tasks than in the current job and is accepted by half up to two thirds of the staff.

5. Life course orientation

Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, handicapped workers, social inequality, regional dimensions etc.)?

6. Linkage to informal work/civic engagement/social volunteering?**7. Other socially innovative dimensions touched worth being mentioned?****8. Brief SWOT evaluation**

The approach is transferrable to other companies but requires a certain size or budget to offer this variety of measures.

9. Further relevant information

AARP (2014): Best Employer International Award. <http://www.aarpinternational.org/resource-library/resources/sozial-holding-der-stadt-m%C3%B6nchengladbach-gmbh-2014-aarp-best-employers-international-award-recipient>

INQA (Initiative New Quality of Work): Good Practice Example. <http://www.inqa.de/DE/Lernen-Gute-Praxis/Top-100-Gute-Unternehmenspraxis/Wissen-Kompetenz/Sozial-Holding-Gesund-und-qualifiziert-pflegen.html>

Move Europe-Partner Excellence:

<http://www.deutscher-unternehmenspreis-gesundheit.de/zertifizierte-unternehmen.html>

Sozial-Holding:

<http://www.sozial-holding.de>

4.2 Good practices on the demand side of labour

Recruitment

The engineering company Fahrion targets older engineers in recruiting. The reasons are a lack of skilled labour and smaller companies' problems to find employees, and the high revenues generated by older engineers. Yet, as the company states, the practice is not transferable as the necessity and the advantages for the recruitment of older workers results from very specific preconditions. Similarly, MicroTEC (small micro/nano technical company), targets recruiting at those over 54.

The bank Ing-Diba has an apprenticeship programme for applicants over 50. There are some preconditions (e.g. a completed business management training or something similar), on the other hand it's a fast track (9 months) to become 'service specialist for dialogue marketing'. Recruitment here is based on crucial skills and not on factors in the CV possibly irrelevant for tasks at hand.

Katjes has a factory where more than half of employees are older than 50 and many of them used to be long-term unemployed. This is fostered by a lack of young workers in the region where the factory is located, whereas the company states that government subsidies have not been decisive.

Lufthansa tries to make the application process as transparent as possible and does not use age as a selection criterion.

Employment protection

BDA (Confederation of German Employers' Associations) proposes to make it easier for employers to lay off older workers. Though older workers are not especially protected by law (long-tenure workers are, whereas this in fact are primarily older workers), some collective agreements necessitate the agreement from work councils for the dismissal of older workers. Further, severance payments are especially high for older workers due to some collective agreements. BDA argues that these special rules make older workers unattractive to employers. Further, BDA argues that also several other advantages for older workers in collective agreements (like shorter working hours, higher wages etc.) make them more expensive and therefore less attractive to employers.

Good Practice 1

1. Actor:

BDA (Bundesvereinigung der deutschen Arbeitgeberverbände, Confederation of German Employers' Associations).

State of the art: What is being done?

The main issue is that special advantages for older workers make them unattractive for employers

Employment protection

The idea is to change the basis of employment protection from age to the duration of employment in the company. According to BDA, this is more closely related to relevant factors like company-specific experience etc. Further, age-based

Background: Though there is no general special employment protection for older workers from the legislator, some collective agreements entail special employment protection for those over 55. Sometimes they are combined with the duration of employment in the company (as in public service for those over 55 and with more than 20 years in service). Further, severance payments are allowed to contain 18 monthly salaries for those over 55 (for those over 20 years in the company) in contrast to 12 for those younger. For example, at Deutsche Telekom according to the collective agreement from 2007 those over 55 and for at least 15 years in the company have special employment protection.

BDA states that also collective agreements make it harder to dismiss older workers since they prescribe not only that works councils are consulted but that in the case of older workers there also has to be written approval by works councils, which also reduces older workers' attractiveness

The main reasoning of BDA is that stronger employment protection puts older applicants at a disadvantage.

Further, for example somebody at 58 with a short tenure in the company can have better employment protection than somebody at 40 even with longer tenure in the company.

Shorter working hours for older workers

Also here collective agreements include special treatment for older workers, making them more expensive and thus less attractive

Higher wages for those with long tenure

BDA states that numerous collective agreements entail this although there is no higher performance. BDA argues that the abandonment of automatic wage increases for long tenures in favour of performance oriented wages allows for possible wage downward mobility which can improve older workers changes to retain their jobs

Unchanged wages for those older workers with different tasks due to health or performance reasons

The argument is that labour is too expensive for new tasks and therefore not competitive, i.e. employers would be better off without the worker

Public incentives used?

In practice/idea/proposal

Idea

2. Reasons (initiating dimensions)

3. Description of approach (which dimension of the demand side of labour is addressed and what are the aims?)

3.1 Monetary/financial incentives

The idea is to eliminate special treatment for older workers since it makes them more expensive (in the case of layoffs and due to shorter working hours resulting in higher costs per hour and due to higher wages)

3.2 Regulations, collective agreements etc.

The proposal is to change collective agreements

3.3 Image and awareness campaigns

3.4 Anti-discrimination activities

3.5 Networking of actors (e.g. fostering „joint/mixed approaches“)

3.6 Advise and other kind of support for employers, other key actors, key persons

BDA proposes several measures to foster employability (qualification, health, flexible working times, organisation of work), i.e. making older workers competitive instead of special protection

4. Work after retirement (“silver work”)

5. Linkage to informal work/civic engagement/social volunteering?

6. Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, handicapped workers, social inequality, regional dimensions etc.)?

Other socially relevant dimensions touched worth being mentioned?

Intergenerational solidarity could possibly be fostered by the abolishment of special advantages (which could in effect be disadvantages) to certain age groups.

Social inequality: On the one hand, making it easier to dismiss older workers could result in those workers' long term unemployment due to their lower reemployment probabilities. On the other hand, strong employment protection leads to long periods of employment for some and unemployment for others. Further, it is to the disadvantage for the young (weaker protection) or the old (bleak reemployment perspectives), depending on the perspective.

7. Brief SWOT evaluation (including transferability) why is this example seen as of particular wp3 importance? Sectors to emulate actions taken and how

It is a typical employer vs. trade union issue. It's a particular importance for wp3 since it summarises one perspective on effects from special regulations for older workers. Surely the trade union position is contrary. Being a ostensible zero-sum game, agreements between main actors are improbable, yet scientific evidence could show the pros and cons of special regulations (for example, estimation on how many older workers retain their jobs due to employment protection and how many do not get a job etc.).

8. Further relevant information (also sources such as literature, interviews etc.)

BDA (Bundesvereinigung der deutschen Arbeitgeberverbände, Confederation of German Employers' Associations):

“Erfolgreich mit älteren Arbeitnehmern” (Successful with older workers)

<http://www.google.de/url?sa=t&rct=j&q=&esrc=s&source=web&cd=1&ved=0CDEQF->

[jAA&url=http%3A%2F%2Fwww.arbeitgeber.de%2Fwww%255Carbeitgeber.nsf%2Fres%2FErfolg-](http://www.google.de/url?sa=t&rct=j&q=&esrc=s&source=web&cd=1&ved=0CDEQF-jAA&url=http%3A%2F%2Fwww.arbeitgeber.de%2Fwww%255Carbeitgeber.nsf%2Fres%2FErfolg-)

reich_mit_aelteren_Arbeitnehmern.pdf%2F%24file%2FErfolgreich_mit_aelteren_Arbeitnehmern.pdf&ei=EF89U9y4DouPswbDjYFY&usg=AFQjCN-FaZC1qLKHtRqmZ36eiLU_FcK2SPw&sig2=TKf1ruoJJBs-NfRDLx2cpw&bvm=bv.64125504,d.Yms

BMAS (Federal Ministry of Labour and Social Affairs): Publication on employment protection

http://www.google.de/url?sa=t&rct=j&q=&esrc=s&source=web&cd=1&ved=0CDEQFjAA&url=http%3A%2F%2Fwww.bmas.de%2FSharedDocs%2FDownloads%2FDE%2FPDF-Publikationen%2Fa163_kuendigungsschutz.pdf%3F__blob%3Dpublication-File&ei=ZI49U9KLJYrQsgaxh4HwBQ&usg=AFQjCNGUGNi_F0VVdrj2-shNbJBOhSNUDw&sig2=Q6uqW8zhvar6UY7dqkZ4Tg&bvm=bv.64125504,d.Yms

Good Practice 2

1. Actor

Daimler AG, Stuttgart (Southern Germany), manufacturer of cars, lorries, buses etc., provider of financial services. 275 000 employees (168 000 in Germany)

State of the art: What is being done?

“Space Cowboys – Daimler Senior Experts”: Retired former employees work for temporary projects, product introductions, trainings and coachings for Daimler.

Retired former employees can apply. Preconditions are long-term professional experience at Daimler, expert knowledge, good company-specific knowledge and a good network. There is no age limit. Payment is on daily basis.

Work as “Space Cowboy” is limited on six months per year.

Pilot projects started in March 2013 and yielded good results according to the company. For example, an IT expert supports a project he initiated as executive.

“Space Cowboys” is part of the Daimler programme “Erfahren in die Zukunft” (‘experienced into the future’) which tries to link the experience of long-term employees with younger workers’ competencies. Goal of the generation management is to link experiences, competencies and knowledge of different generations as well as to preserve the staff’s performance capability and joy of working.

Public incentives used?

No. One might say that the possibility for retirees to earn wage income is used.

In practice/idea/proposal

In practice

2. Reasons

3. Description of approach

Is the approach targeted especially on older workers or on all age groups?

It’s only for retired workers

3.1 Dimensions and quality of work (career and employment security, wages etc.)

3.2 Values/Motivation

3.3 Professional Competence (Lifelong Learning)

3.4 Health

3.5 Close Social Network

3.6 Family, work-life balance

The programme allows former employees to stay in touch with the working life and their former company

4. Work after retirement (“silver work”)

The programme enables former Daimler employees to work after retirement

5. Life course orientation

Number of working days per year is limited, so that “Space Cowboys” still have time for their ‘real’ retirement

6. Overarching dimensions of MOPACT

Gender: Daimler emphasises the “Space Cowgirls” are also welcome.

Intergenerational solidarity: Of course work done by retired former employees will not be done by younger workers, possibly also positions formal positions are occupied which are not available for younger workers (yet this is always the case if someone works). On the other hand, earnings are taxed, so that silver workers contribute to the country’s tax income.

Social inequality: Due to requirements, the programme will mainly/only attracts former employees who had high incomes and enables them to earn even more.

7. Linkage to informal work/civic engagement/social volunteering?

8. Other socially innovative dimensions touched worth being mentioned?

9. Brief SWOT

A strength is that knowledge is passed on and that, as in the example above, those with project specific knowledge are still available, which is especially important in sectors with long projects.

One weakness is that it is closed to former employees of other companies, it is not clear if for every kind of retirement activity for Daimler it is necessary to have company knowledge or company networks. Further, it is not clear how many former workers will be allowed/needed to work as “Space Cowboys”.

A threat is that the programme attracts the interest and the applicants of retired employees who will see that their experience is not as valuable to the company as they believe. This is not due to the design of the Daimler programme, but some reports show that collaboration with silver workers can be challenging, and some other will not be hired by their former company.

10. Further relevant information

Daimler information on the programme “Space Cowboys”

<http://media.daimler.com/dcmedia/0-921-1281854-49-1594591-1-0-1-0-0-1-0-614232-0-1-0-0-0-0-0.html>

A forerunner to this idea has been (since 1999) the Robert Bosch GmbH with Bosch Management Support GmbH (BMS, see other template).

Good Practice 3

1. Actor

Fahrion Engineering GmbH and Co. Located in Kornwestheim, nearby Stuttgart, Southern Germany.

Fahrion is an engineering company working in various areas (enumerated here <http://www.fahrion-engineering.de/page/en/18/Structure.html>)

70 employees

State of the art: What is being done?

Targeted recruiting of older engineers. Job advertisements stating “With 45 too old, with 55 redundant? We are looking for engineers, technicians and foremen until 65”. The result was 500 applications, amongst them 180 from highly qualified and motivated engineers. Beforehand, the company wanted to hire 4 engineers and got 17 applications, whereas “only one has been more or less qualified” (Jens Fahrion, 42, the son of the boss). After the job advertisement and 700 applications, Fahrion hired 12 (or 19, depending on the source) instead of 4 engineers.

In one special case, Fahrion needed someone who could finely adjust a machine to produce steel parts for cars, which needs lots of experience. Only one applicant was able to do that, and he was 65 years old and did this for all of his previous career.

The boss (73 years old) states that within 15 years, an engineer 50 years old generates revenues twice or thrice as high as an engineer 25 years of age. Despite the advantages of older workers, the company also needs young engineers: “A 50-year old constructor does not learn computer simulations anymore”

Half (or 60%, depending on the source) of the 85 engineers is >50 years old. The boss has the target that half of the newly hired engineers are >50.

Public incentives used?

Possibly, if newly hired workers were long-term unemployed

In practice/idea/proposal

In practice

2. Reasons

Lack of skilled labour. Most young university graduates prefer working for larger companies (Daimler, Bosch, Porsche, Trumpf, Würth) in the area due to higher pay and better career prospects than in a medium-sized company. In 2000, many young engineers left due to high labour demand of large companies. Besides the general lack of labour, Fahrion needs experienced workers who can plan e.g. the building of factories autonomously. It takes time until an engineer can do that.

3. Description of approach

Is the approach targeted especially on older workers or on all age groups?

3.1 Dimensions and quality of work

3.2 Values/Motivation

3.3 Professional Competence (Lifelong Learning)

The company states that due to knowledge transfer from young to old and vice versa, expenses for training are rather low.

3.4 Health

The company provides height-adjustable desks.

3.5 Close Social Network

3.6 Family, work-life balance

4. Work after retirement (“silver work”)

5. Life course orientation

6. Overarching dimensions of MOPACT

7. Linkage to informal work/civic engagement/social volunteering?

8. Brief SWOT evaluation

Jens Fahrion himself states that the hiring policy is not transferable to all other companies, especially in the case of physical hard work. According to the boss of the company, older workers are not sick more often than younger workers (or, in another source, the company states that younger ones are sick more often but when, then shorter, while older ones are sick less often and if, then longer). Generally, sickness absence is at 2%, which is rather low.

9. Further relevant information

Website Fahrion 50+

<http://www.fahrion-engineering.de/page/en/67/68/Generation%2050%2b.html>

<http://www.zeit.de/karriere/bewerbung/2012-03/integration-arbeitsmarkt-aeltere-bewerbung/komplettansicht>

http://faktor-a.arbeitsagentur.de/fileadmin/media/pdf/1303/Seiten_aus_Faktor-A_03_13_Macher.pdf

<http://www.sueddeutsche.de/karriere/mit-nochmal-ran-neue-aufgaben-fuer-alte-knaben-1.827992>

http://www.lkz.de/specials/serien/mittelstand-im-focus_artikel,-Aeltere-Mitarbeiter-sind-unentbehrlich-_arid,80797.html

<http://www.stuttgarter-zeitung.de/inhalt.aeltere-mitarbeiter-mit-55-jahren-ploetzlich-gefragt.c5921183-085d-438b-93a2-d14e7c89b112.html>

Good Practice 4

1. Actor

Ing-DiBa. Bank. Headquartered in Frankfurt, located in Frankfurt, Hannover, Nuremberg and Vienna. 2 700 employees.

State of the art: What is being done?

Programme 'Azubis 50+' ('apprentices >50')

The company also provides apprenticeships for applicants >50. The departmental manager for training and further training states "we are an open company and do not select applicants based on factors not relevant for the job. Our employees are not the typical bank clerks, but come from different jobs and sectors...why should long-term unemployment be a reason not to hire someone?".

Apprentices >50 have to go through an apprenticeship of only 9 months (according to a source from 2013 it is 12 months). The programme began with three older women who went through an apprenticeship to become 'service specialist for dialogue marketing'. Later the apprenticeship in Frankfurt had been extended to the profession of bank assistant. As of 2013, 46 older apprentices were trained. For example in 2013, 11 new older apprentices started.

The apprenticeship for older workers is different than the normal dual (employer and school, the typical form of apprenticeship in Germany) apprenticeship. First of all, a four-week-beginners course for customer dialogue prepares the apprentices for the practical job. Afterwards they work and learn for three days per week in the bank, and the other two days they are prepared for the final exam, together with older newcomers from other companies. This is done by an external educational provider. So in contrast to younger apprentices older apprentices do not visit trade school.

Since Ing-DiBa is a direct bank which communicates with customer only via phone, email or (seldom) post, 'customer dialogue' is different than in affiliated banks.

The bank states that relevant are communication skills, expressiveness and service-oriented customer language, and that the curriculum vitae or prior jobs are less relevant. Therefore applicants had to introduce themselves without curriculum vitae; the company clearly expressed that older workers have chances.

Two out of the three used sources did not mention any preconditions, one source (business-on.de) states that apprentices have to have a business management training or similar qualification.

Public incentives used?

Possibly wage subsidies for the hiring of long-term unemployed (whereas apprentice wages are low anyway)

In practice/idea/proposal

In practice

2. Reasons

The company had positive experiences with older workers and considered them to be efficient, flexible, able to learn and very responsible. They are especially valuable in age-mixed teams. Further, the company focused the selection process on skills directly related to the job and not proxies possibly related to the tasks.

3. Description of approach

Is the approach targeted especially on older workers or on all age groups?

3.1 Dimensions and quality of work**3.2 Values/Motivation****3.3 Professional Competence (Lifelong Learning)****3.4 Health****3.5 Close Social Network****3.6 Family, work-life balance****4. Work after retirement (“silver work”)****5. Life course orientation****6. Overarching dimensions of MOPACT****7. Linkage to informal work/civic engagement/social volunteering?****8. Brief SWOT evaluation****9. Further relevant information**

<http://www.best-agers.de/ing-diba.html>

<http://www.presseportal.de/pm/59133/2538727/neuer-ausbildungsjahrgang-azubis-50-startet-elf-senioren-auszubildende-an-den-standorten-hannover>

http://www.business-on.de/saarlorlux/senioren-als-azubis-ing-diba-bildet-generation-50-aus-_id16651.html

Good Practice 5

1. Actor

Otto Group, Hamburg. Mail order company. 4 300 employees. Revenues p.a. € 12 billion.

State of the art: What is being done?

Recruitment of retired employees who previously worked for Otto as consultants on a part-time basis (see 4.)

Public incentives used?

One might argue the possibility of retirees to earn additional wage income is used

In practice/idea/proposal

In practice

2. Reasons

For some tasks retired former Otto employers are valuable, e.g. in information technology with old IT systems.

3. Description of approach

Is the approach targeted especially on older workers or on all age groups?

3.1 Dimensions and quality of work

3.2 Values/Motivation

3.3 Professional Competence (Lifelong Learning)

3.4 Health

3.5 Close Social Network

3.6 Family, work-life balance

4. Work after retirement (“silver work”)

Otto recruits prior leaders and professionals between 65 and 75. Retirees below 65 can only earn € 400 per months since otherwise pension cuts step in. The retirees fill in short-term staff gaps, so that mostly employment lasts for 1-2 months. Retired workers can apply at a company called ‘Otto Group Senior Expert Consultancy GmbH’ (this is the original name, not translated). Otto primarily hires retirees with special knowledge, for example in information technology. The reason is that in the mail order business ‘there are always any old IT systems which have to be transferred into the new system, yet for this one should know the pitfalls and particularities of the old computer programmes’ (FAZ). Also for training of younger workers Otto plans to recruit retired workers. Otto estimates that they need about 50 or 60 retirees.

5. Life course orientation

6. Overarching dimensions of MOPACT**7. Linkage to informal work/civic engagement/social volunteering?****8. Brief SWOT evaluation**

According to the news magazine Focus, DGB (Deutscher Gewerkschaftsbund, Confederation of German Trade Unions) is highly critical when it comes to re-hiring retirees. The DGB boss of Hamburg states that in some special cases they agree with this, but this should not be common, wanting to avoid that "Grandpa works, his daughter is in fixed-term contract work and the grandson doesn't get a job after apprenticeship"

One could evaluate this as a typical lump-of-labour-fallacy critique. A possibly more valid point of critique is the fact that silver work here is short-term, but on the other hand this could be extended.

9. Further relevant information

<http://www.faz.net/aktuell/wirtschaft/unternehmen/versandhandel-otto-holt-seine-rentner-zurueck-11830841.html>

„Themen. Service für Presse, Hörfunk und Fernsehen“. Verlagsbeilage in journalist, November 2012, 28

http://www.focus.de/finanzen/news/arbeitsmarkt/dgb-warnt-hoechste-vorsicht-geboden-otto-konzern-will-rentner-als-berater-einsetzen_aid_787375.html

Good Practice 6

1. Actor

Science: Oliver Stettes (2012): "Altersbilder in deutschen Industrieunternehmen und Personalpolitik für ältere Beschäftigte" (Image of age in German industrial companies and human resources management for older workers)"

State of the art: What is being done?

The author analyses about 1200-1300 industrial companies (data from 2008): What should happen so that they would hire more older workers? The main result is that performance expectations are the main issue, yet employers cannot know a candidate's performance if hired. Since the amortisation period for qualification expenses is shorter with older workers, employers have to believe that newly hired older workers can fulfil their tasks independently rather soon after hiring. Possibly companies consider unemployed workers as being less capable than the median worker or have made negative experiences with newly hired older unemployed workers in the past, and older workers with high capabilities have the problem that they cannot show their capabilities before they are not hired and they are not hired due to other, less capable older jobseekers.

Public incentives used?

Unclear. On the one hand, the possibility for parallel receipt of unemployment benefits and wages implies that unemployment benefits are spent which would not have been spent (due to the wages), on the other hand the idea that employers can be incentivised to hire unemployed workers via low employment protection implies that without the measure recipients of unemployment benefits and wages would have received unemployment benefits also without the measure since they would not have gotten paid work. Yet possible deadweight effects could lead to costs, i.e. if those newly hired unemployed still receive unemployment benefits who would have found a job without the measure.

In practice/idea/proposal

Idea

2. Reasons

3. Description of approach

3.1 Monetary/financial incentives

3.2 Regulations, collective agreements etc.

What follows from the 'lemon market' problem is that for qualified/motivated etc. older jobseekers the main obstacle is to get a 'foot in the door'. Therefore, it should be possible for (older) unemployed workers to combine unemployment benefits and wages and for employers to test applicants' capabilities and motivation for longer periods without being confronted with employment protection.

3.3 Image and awareness campaigns

3.4 Anti-discrimination activities

3.5 Networking of actors (e.g. fostering „joint/mixed approaches”)**3.6 Advise and other kind of support for employers, key actors, key persons****4. Work after retirement (“silver work”)****5. Linkage to informal work/civic engagement/social volunteering?****6. Overarching dimensions of MOPACT**

A fast re-integration of unemployed workers reduces social inequality, since unemployed workers have lower earnings and lower savings (in the mean) than employed workers.

7. Brief SWOT evaluation

The obvious weakness is that weaker employment protection (say, a longer probation period) increases (older) workers risk of getting laid off.

8. Further relevant information (also sources such as literature, interviews etc.)

Stettes, Oliver (2012): Altersbilder in deutschen Industrieunternehmen und Personalpolitik für ältere Beschäftigte. In: F. Berner et al. (eds.): Altersbilder in der Wirtschaft, im Gesundheitswesen und in der pflegerischen Versorgung. Wiesbaden: VS Verlag für Sozialwissenschaften | Springer Fachmedien, 25,42.

5. Extending Working Lives and Lifelong Learning: Drivers and Barriers

5.1 Supply Side

5.1.1 Workability / Employability

Social partners

As an expert⁹ pointed out, 70% of German employees are not covered by a collective agreement. They don't even have a works committee. The question is how to reach this huge share of workers and not just those in large companies who are already well organised. There are prominent measures and companies, yet crucial actors would also be officials from occupational safety and health protection and other government institutions, although their staffing is insufficient.

Another expert agrees with the low coverage from collective agreements, yet points out that the advantage of such agreements is that they can take into account sector-specific circumstances.

DGB (German Federation of Trade Unions) introduced the index 'Gute Arbeit': General working conditions and several sub-aspects are evaluated based on employee surveys. Although the definition of several point ranges as 'bad', 'average' etc. is part of trade unions' job (since they want improvements for workers, possibly they depict working conditions worse than they are), the index can be a good tool for intertemporal or intersectoral comparisons. Further, EVG (labour union for railroad employees) and Deutsche Bahn agreed on a collective agreement which contains measures in several fields such as qualification, health, employment security, part-time work for older workers and family life. The demographic labour agreement is being evaluated and further developed once per year. A key feature is part-time work for those 60+ working in shift work (working hours are shorter, pay cuts are marginal). Further, more individual freedom in terms of working time is supposed to improve employees' work-life balance. A health programme contains prevention and health promotion for older workers. Amongst other things (information, check-ups, sports) the programme also contains mental training.

Similarly, IG BCE (Industrial Union Mining, Chemistry, Energy) and BAVC (Federal Employer Association Chemistry) agreed on the collective agreement 'working lifetime and demography'. Core components are long-term working hours accounts (subsidised from the demography fund of the sector where companies pay in for each employee), partial retirement, partial pensions (can also be subsidised from the demography fund), own-occupation disability scheme (also subsidised), and pension contributions from the demography fund. Most of the features could reduce labour supply.

⁹ On June 30 2016 an expert talk on MoPAct Work Package 3 issues took place in Berlin. Several experts and stakeholders took part. The talk was recorded and transcribed and used for this report. The MoPAct Work Package 3 group promised confidentiality to the experts and stakeholders, therefore their statements are merely referred to 'an expert's' statements.

5.1.1.1 Motivation

5.1.1.2 Health

Macro Level

Mental illness

Meanwhile, employees complain about mental strains more than about physical strains (Schneider/Beblo 2010). Mental strains can result from the intensity of labour, (lack of) social support at the working place or the duration, timing and distribution of working time (GDA 2014), higher unemployment rates, insecure labour conditions, too high or too low job requirements, increasing pressure of competition, constant accessibility, higher flexibility and mobility requirements and bad working atmosphere (Deutsche Rentenversicherung or German Federal Pension Fund 2014). GDA (2014) considers the term 'psychic strain' (psychischer Belastung) as neutral; work completely free from psychic strain is considered neither possible nor desirable.

Meso Level

Physical health

Pieper and Schröder (2015) provide a summary of 32 meta-analyses published 2006 – 2012 (covering nearly 1000 studies) for several categories of occupational health programmes (numbers of meta-analyses in brackets):

- Programmes for increased physical activity (6)
- Programmes for healthy nutrition (3)
- Programmes for smoke cessation and tobacco control (8)
- Programmes for alcohol prevention (1)
- Programmes for weight control (8)
- Programmes with multiple components (12)
- Participative ergonomic measures (1)

Studies analysed are not restricted to Germany. The authors report a high consistency of findings. Programmes for increased physical activity, for weight control (only for combined programmes) and tobacco control are primarily successful where different measures are implemented, aimed at both employees' behaviour and on external circumstances. In the case of tobacco control, positive incentives were the main instrument (competitions, bonus programmes with financial/material aspects). For alcohol prevention and participative ergonomic measures the data situation is not good. Between 2006 and 2012 only one meta analyses on alcohol prevention had been published. In contrast, weight control seems to be of increasing importance in occupational health. For healthy nutrition, positive effects on nutrition could be detected, but no effects on weight or body fat percentage.

In numerous circumstances, e.g. physical activity or healthy nutrition, several authors of meta analyses criticise methodological flaws, as, for example, the lack of control groups or non-objective goals of interventions.

Mental health

Pieper and Schröer (2015) summarise 19 meta analyses covering programmes for the prevention of mental illness. Compared to a comparable time span before 2006, the period 2006 – 2012 has shown a remarkable increase of meta analyses, as one might expect due to the increasing prevalence of diagnosed mental illnesses.

Results are too numerous and differentiated to be reported here. For example, a meta analysis of studies on stress prevention comes to the conclusion that the main goal of lower absenteeism is achieved in 5 out of 9 studies, whereas mainly long interventions with measurements shortly after intervention seem to be successful, hinting at possibly weaker medium- or long-term effects.

Pieper and Schröer (2015) point out that the field of the prevention of mental illness or for increased mental well-being is very heterogeneous, in terms of measures and in terms of measured goals, such as (lower) rates of depressions or anxiety disorders or stress. Primarily for the latter different measurements are possible, reducing the comparability of studies.

Many companies/organisations try to improve their employees' health. For example, ABB offers medical screenings and preventive measures, as well as measures in the areas of nutrition and fitness (e.g. Nordic Walking courses). The engineering company Fahrion provides height-adjustable desks, which is a relatively cheap solution with possibly remarkable benefits.

Audi offers the 'Audi Checkup', a screening scheme for several sickness, offered for free for every employee 35+. Bayer's health management is very comprehensive, consisting of several stages of health checkups, numerous sports courses and reductions of work-related health burdens. Similarly comprehensive are health measures at Hansgrohe, covering areas such as movement (including regular jogging meetings and a company long-distance run), nutrition, relaxation and addiction. Ergonomics for workers is a high priority, such as lifting adjustments and height-adjustable desks (Egenter/Schoof 2010). Similar to Hansgrohe's long distance run, InfraLeuna has its own football league with other companies at the 'ChemiePark'. Further, the company offers volleyball, swimming for shift workers, back training and preventive sports, and a wide range of health-related services, and supports its employees' participation in long-distance runs in the region. Katjes, a company producing sweets, has a health day and 10 back training days every year, and introduced hydraulic lifts and ergonomic office chairs and also height-adjustable desks.

Very simple (and, therefore, inexpensive) measures have been undertaken by Schmiedewerke Gröditz, a steel producer: Ear protections and flexible lighting.

Mental health becomes increasingly important. Here, Lufthansa offers counselling if employees face personal challenges and crises. At Salzgitter (steel production), a programme for the prevention, early diagnosis and treatment of mental illnesses is conducted in cooperation with the local health insurance. At SAP (software), high self-responsibility for working times partly

results in tensed, exhausted and burned out employees. In order to prevent psychomental stress, the company conducts employee surveys which are discussed by leaders with their respective teams. A company survey shows that health measures contributed to high job satisfaction. Universitätsklinikum Jena is a hospital and therefore a typical working place where employees can be mentally overburdened. In the context of health programmes, stress, burn-out and mental overload are talked about. Further, in-house counselling is offered. In the field of prevention, a ‚mini active break‘ allows employees to exercise at their workplace. Again a completely different company, Hering Bau, a company in the field of building-related services and products, shifted its health focus from the traditional field of physical health (e.g. through back training and access for employees to a fitness club) to mental health. An employee survey shows the general picture. A very innovative feature is the company’s cooperation with a local advice centre for marriage, family and vital questions. Employees use the offer to get advice there. The last company, Wurst Stahlbau, a company building steel constructions e.g. for roofs, let a consulting institute of a health insurance conduct an employees survey to get information concerning working conditions. Several measures have been introduced, whereas the interesting feature of this case is the company’s very positive cost/benefit calculation.

Sozial-Holding der Stadt Mönchengladbach GmbH

The core business of Sozial-Holding is running seven nursing homes.

Sozial-Holding offers special courses which help employees to better cope with stress during work. The courses are carried out by the own Bildungs-GmbH (education company). A special characteristic is that courses do not only take place in classrooms but also on the job. That means that trainers accompany the employees for a couple of hours and train them during their daily work. This method has various advantages. It is better combinable with work duties, course content is instantly applied and it corresponds better to the learning habits of older or low qualified employees.

Workplace health promotion in the Sozial-Holding covers orientation for new employees, workplace analyses and health training supported by a certified health advisor. For mental issues the Sozial-Holding offers psychological counselling.

The certified health advisor plays a key role for health promotion because she coordinates the health measures and offers employees personal contact. The health advisor studied rehabilitation and health management, works full-time and with her qualification she may counsel and also give classes. She is present in each nursery home one day per week. There she offers individual health counselling, Pilates and walking classes, rest periods and instructs employees at their workplace, e.g. how to lift a resident. Individual health counselling is about topics like physical health, stress and nutrition. Because of her frequent presence and her personal contact there is high mutual trust between her and other employees. During the orientation for new employees the importance of and the opportunities for health promotion are emphasised. Therefore they know right away what they can do to maintain their health and who they can address for health issues.

In each of the nursery home there is a health representative and a fitness centre. The health representative is qualified, acts as a contact person and gives introductions for the workout

devices. The health representatives in the nursery homes work close together with the health advisor. Furthermore, since 14 years massages and osteopathy are offered by a physiotherapist at the workplace. Costs are covered by the employer. Additionally a long-distance run and a health day is taking place once per year. During the health day employees can conduct health checkups and check e.g. their blood pressure, blood sugar or blood vessels. This can be done during working time; every employee may take part for up to one hour.

Workplace analyses are made to examine the strains of the individual employee. The results of the analyses lead to suggestions for workplace improvements and new initiatives.

Since the prevalence of diagnosed mental illnesses was strongly increasing, psychological counselling for employees was introduced in 2012. However, mental problems are still a taboo and it takes usually very long to get an appointment for a psychological therapy. To avoid long waiting times and to guarantee anonymity, an external contractor for psychological counselling was engaged. Employees are being actively informed about this offer by mail, intranet and internal meetings. As psychosocial problems can also affect relatives which may result in strains for employees the service is offered for both employees and their relatives. To identify psychological strains of employees working in care and to assess the demand of psychological counselling, regularly a survey is carried out by an independent research institute. According to the interviews about 10% of the staff is making use of this service and the prevalence of mental illnesses has been reduced remarkably.

The health measures are highly appreciated and frequently used by the staff. Particularly the certified health advisor, the massages and the psychological counselling are strongly used. Measures that involve physical exercise are not as popular. The fitness centre is not used by many employees and the trial of an instructed break with physical exercises failed even though it was not exhausting. The employees prefer to relax in their breaks and after work because their work is physically demanding. Renaming of the active break into relaxing break increased the interest a lot.

The psychological counselling costs 50,000 Euro per year. As mental illnesses often lead to long term non-productive time the return on investment of the counselling is quite high. Measures are financed by the company's own budget or by governmental funding that all care services are entitled to (e.g. the hospital per diem charge (Pfleagesatz)). The CEO emphasises that the employer has the responsibility to act preventively and pay measures in advance. Hence, the measures developed always result from an actual internal demand and are conceptualised individually.

Driving forces are the CEO and the works council. The CEO is very open to new approaches and keen on working condition improvements. Continuous surveys and analyses of reasons of sickness absence reveal the demands of the employees.

InfraLeuna GmbH

InfraLeuna Ltd. and associated companies own and operate infrastructure facilities at the chemical site Leuna, one of Germany's biggest industrial sites, with about 9 000 employees in more than 100 companies (Nowak 2013). InfraLeuna has 700 employees and offers a wide

range of services and provisions to the companies located at the Leuna site. InfraLeuna is not only providing services but also develops the site (InfraLeuna GmbH 2015a; Nowak 2013).

The preventive health programme exists since 2005. The within-company agreement "Preventive health" is considered the start for a health-conductive design of working places within InfraLeuna (Interview works council 2015). The health programme (concluded as voluntary company agreement) is the basis of the implementation of the company health management, which is to be extended according to the collective agreement „Zukunftssicherung“ („safeguarding the future“) (collective agreement „Zukunftssicherung“ 2012). Health-related measures are comprehensive and encompass measures of occupational safety, of integration management, as well as measures to create age-appropriate workplaces. This is accompanied by offers from the company doctor service, the utilisation of physiotherapy, additional medical checks free of charge as well as a health week und regular activities to health issues and numerous sports activities (Nowak 2013).

The sports programmes offered by InfraLeuna in cooperation with the local sports club is comprehensive. The membership fee for the sports club is covered by InfraLeuna; this also applies to employees' families. The company sports programme encompasses an on-site football league, volleyball, swimming for shift workers (with adjusted opening times), back training as well as preventive sports. Further, employees are supported and motivated to take part in a local marathon run, the company team triathlon and a charity run (Nowak 2013).

The company doctor service offers annual medical check-ups as well as seasonal influenza virus vaccinations. Further, in case of acute sickness, first care free of charge is offered by the company doctor service. Additionally, all employees are informed monthly about current health issues (InfraLeuna GmbH 2015b).

Further, there is an in-company physiotherapist offering massages. Part of the physiotherapist's tasks is to check working places under aspects of ergonomics, the instruction of employees for exercises at the workplace as well as training for the firefighters and the execution of prevention courses (Interview HR department 2015; Interview Works council 2015).

In the context of annual health weeks employees have access to free tests of eyesight, hearing and glasses. Further, offers encompass nutrition advice, measurements of body fat, measurements of vein and blood pressure, a back-friendly fitness check as well as lectures, workout advises and taster courses in the sports room (Nowak 2013).

On action days there are additional medical check-ups, e.g. skin screenings. The high attendance partly results from the fact that measures take place at employees' workplaces. Further, during action days there are lectures on issues such as alcohol, intestinal cancer and flu pandemics (Nowak 2013; Interview works council 2015).

Due to the general rise of diagnosed mental illnesses in Germany, the offers from health management were complemented with external physiological employee consultation. Besides the possibility of advice by telephone, in case of need there is the possibility to get a quick appointment with a psychologist (patients normally wait for months for such an appointment). Based on employee surveys, mental burdens at the workplace are analysed in order to keep them low (Interview HR department 2015; Interview works council 2015; InfraLeuna GmbH 2015b).

In order to coordinate and to further develop health activities, in 2010 a health team has been founded. The team consists of twelve employees from ten work areas. It is headed by the company doctor service. The task of the health team is the optimisation of the health services, e.g. the organisation of the health activities and the continuous provision of offerings supplementing the health week. Another important part of the team's work is the communication of information to employees. The members of the health team meet once every five or six weeks. For the time of the meetings the team members are released from the normal duties (i.e. they get paid for the time of the meetings) (Interview HR department 2015; Interview works council 2015; InfraLeuna GmbH 2015).

From 2012 until 2014 InfraLeuna Ltd. in cooperation with the Fresenius University of applied sciences and the Institute for Applied Work Science (Institut für angewandte Arbeitswissenschaft) took part in the EU-funded project "g.o.a.l.". In this project six employees got further trained and became multipliers for workplace health management. Since 2013 those six employees reinforce the health team. The superordinate task is the communication between employees and health team. Employees' preferences and needs are conveyed to the health team this way, in order to extrapolate demand-actuated measures. Multipliers' work takes place under an annually changing slogan, e.g. in 2015 with the title "InfraLeuna: Wir sorgen vor!" ("InfraLeuna: We take precautions!") (Interview HR department 2015; InfraLeuna GmbH 2015b).

For the implementation of the fields of action laid down in the collective agreement „Zukunftssicherung“ („safeguarding the future“) the ring-fenced financing via an in-company fund is ensured.

According to the HR department, the costs for health measures are low. For sports activities, expenses are limited to the sponsorship of the marathon, financing of equipment and membership fees for the local sports club. Offerings on action days take place in cooperation with statutory health insurances (Interview HR department 2015).

Similarly, health-related staff expenses are low. The physiotherapist is a permanent member of staff. The massages which can be utilised during working time are being paid by employees themselves. In some cases employees can get reimbursed by their health insurance (ibid.).

Further training is financed by the company. In the past, subsidies by the European Social Fund (ESF) were used. Due to the bureaucratic burden InfraLeuna will refrain from applying for ESF funding in the future (ibid.). In comparison to health measures, flexible working time arrangements are a bigger expense factor (Interview works council 2015).

This chapter is based on Bauknecht/Bössing 2015.

Wurst Stahlbau: Health measures and cost/benefit calculation

The company states that annual health management expenses of € 40 000 (€ 235 for each employee) lead to savings of about € 170 000. Savings are caused by the low number of work accidents, the low sickness absence rate and the low staff turnover, which leads to low search costs for new employees. Further (and hard to measure), employees' motivation is higher.

In 2005, Wurst Stahlbau introduced its company health management order to "do something

good for the own employees which exceeds what competitors do” (the head of the personnel department who is also project leader of the company health management, also stating that the company “wants to offer its employees something” and wants its employees “to go relaxed into the weekend”). A consulting institute of AOK (Germany’s biggest health insurance) supported the introduction.

Firstly, an employee survey has been conducted to get information concerning the working conditions. This has been supplemented by a site inspection, workshops for leaders and talks with management. A steering committee for health management has been founded who agrees on health measures together with management. Working groups meet every 3 month and more often if needed. The goal of health management has been the optimisation of the working environment, the reduction of working strains, behavioural prevention, the identification of contact persons and enthusiasm amongst the employees due to changing health management activities. Advice on order, cleanliness, ergonomics and the re-organisation of some parts of the workflow alone already reduced the number of working accidents. Employees’ interest rose in the last years, as well as the number of behavioural prevention measures (from 4/5 to 15). Now there are first aid courses, relaxation courses, smoking cessation courses (by an external partner, yet subsidised by the company), confidential persons for issues of mental health and representatives of HR management for personal talks.

An expert stated that the life cycle is important, and here also the concept of empowerment. Here, it is to be noted that in a different part of the talk an expert stated the lifelong learning increases workers’ control over their tasks, which reduces stress and therefore reduces health hazards.

In some occupations at age 50 and after 30 years of exposure to cancerous substances it is too late. The duration of exposition to health hazard has to be limited, but, as the expert said, the workers also have to earn their money. So for the expert two issues are (1) how to implement this in the company and (2) what to do with those whose health is already bad? For this, the issue of disability management is raised. According to an expert, this is an important issue currently in many companies. For example, in some cases of mental illness it is possible that someone cannot work any longer with contact to customers or other business partners. Here always the question merges if there is any area left where this person could work within the company, also since it is not as simple as with some physical illnesses, that is, adjustment of working conditions can be more difficult. For example, in the MoPAct Work Package 3 Task 1 interviews with assemblymen for fences and gates interviewees pointed out that it is not possible that two men establish gates and fences together and the physical workload is distributed strongly unequally. They said it is possible and done in the company that the younger workers do more physical demanding work, but it is not possible to relieve older workers from physical burdens to a considerable degree.

Another issue is (3) social inequality in health risks: Low formal education, low-skilled jobs lead to higher a probability of health-induced labour market exit, also to death. Especially for those from low-SES families risks cumulate, and at some point one has to ask if it is sensible that they carry on working. The expert stated that different concept are needed, one for the old ones and one for the young ones.

Related to the question what to do with those whose health conditions disallows them to continue in their current job is the topic of job change. An expert referred to jobs with short duration. Here the question is how to allow the worker to shift into a different job. The expert states that basically this issue's potential is by far not used. Qualification for job changes is increasingly a research topic. A part of workability problems can be solved. Job changes can be facilitated by new business areas of the company where the worker is employed, and here the question is if employees are sufficiently qualified for this. Another issue is the silo mentality with closed business and task areas. The expert asks if regulations or deregulations are necessary to facilitate job changes. Also companies have to be active here and to prepare the employee timely for job changes. Further, social partners do not have in mind that employees could change between sectors, they always talk about their sector. This also applies to the Federal Employment Agency, which finances further training for job changes only in emergency situations. The expert suggested that a mobility-facilitating approach in mid-career is desirable.

The project TErrA tries to increase the neuroplasticity of the brain during working life, so that the affected person can imagine a job change when this becomes necessary. It is tried to find practical solutions in regional networks, where there is proximity between the old and the new company of the affected employee. This could be a business model for regional networks. TErrA tries to find solutions with the affected persons, science and stakeholders (local networks), primarily for SMEs since large companies are able to do this. The expert emphasises that cross-system thinking is necessary. For example, a roofer can have a look at the roof with a drone (as understood by the author, before the repair process) and check the quality after the repair process, then his activity is valuable on the labour market. Another issue, the expert stated, are the attitudes. A field test at the pension fund has shown that the preparedness for supportive measures is only weakly developed. There is supply and demand, and even if there was demand, there is no supply. The expert mentions an example: If someone has cared for two people for ten years, and wants to do elderly care as a paid job. Yet the person is not employed.

Concerning implementation at employer level and legal regulations, an expert explained that the state of research on occupational health measures is good. It is known what is good for health, e.g. appreciation, good wages, stress models, autonomy. To the expert the eternal question is: Why is this not implemented in companies? The expert refers to Sena / Zena, a large European management study. There are clear country differences concerning health protection and innovative health promotion, with the Scandinavian countries and the UK as forerunners. They do this, according to the expert, because there are laws and because they are afraid that there is an inspection. The expert stated that he believes that this is an important issue: Often the impression appears that just the right arguments have to be used in order to motivate companies to implement pro-health measures. Yet not all companies are accepting this.

A related idea is to link employee contributions to the health insurance or accident insurance to company-specific labour market exit rates, one expert suggests. Another expert states that there are laws for occupational safety, but they are disregarded, since nobody cares if there is no hazard assessment. If there were more strict controls and more severe punishments for

non-compliance, things would change remarkably, the expert suggests. An expert remarks that this could have negative consequences for companies' hiring policies. There are findings from Finland. The expert states that it is known in which sector the share of workers leaving the labour market early is high. In a second step, trade control and Employers' Liability Insurance Associations could control via hazard assessments. In order not to punish the victim it should be assessed how working conditions are in companies of sectors with hazardous working conditions. Has the employers the hazards under control? Based on the sector-specific disability quota, those with worse results (higher sickness-induced dropout rates) pay more and others pay less. A second idea by the expert is that health insurances reward companies for good projects, as is done for example by AOK Niedersachsen (AOK is a very large health insurance, Niedersachsen / Lower Saxony is a Federal State). Yet, as the expert noted, the whole area is a patchwork of different health insurances with different measures (and health insurances have their local branches). This should be standardised. Companies should be rewarded for good practice in health promotion, get a bonus and in order to compensate for this, other companies have to pay more to health insurance.

Another issue the expert stresses are HR management capacities at SME level. It can be seen that SMEs have problems here. The expert said "we academics say 'no problem, just read this book here'", but the master craftsman has a layman's knowledge on topics like stress and burnout, which is quite understandable. And, as the expert explains, this is related to lifelong learning: Students can read business administration and become company leaders but without any knowledge on occupational safety, or how to treat older workers with chronic diseases. The expert states, the important question is how to get this knowledge onto the level of company leaders.

An expert mentioned a group of actor neglected so far: General practitioners. They are the first to see the patients and they are not involved in the issue of workability. Anamnesis is crucial here and integrated support. In terms of serious illnesses (threatening workability) medical know-how is crucial, here, the expert stated, many things are suboptimal. Here a better networking is necessary, also with rehab, yet rehab always remains at three weeks instead of providing integrated care. Also the company doctor should be involved, in cases where there is one. All of this would unburden especially small companies, which are not able to deal with these tasks. Here, medical experts should be involved and this more or less never happens according to the expert.

5.1.1.3 Life-cycle Orientation / Reconciliation of Paid Work and Care / Informal Work

Definition of 5 life cycles (Conceptual Framework):

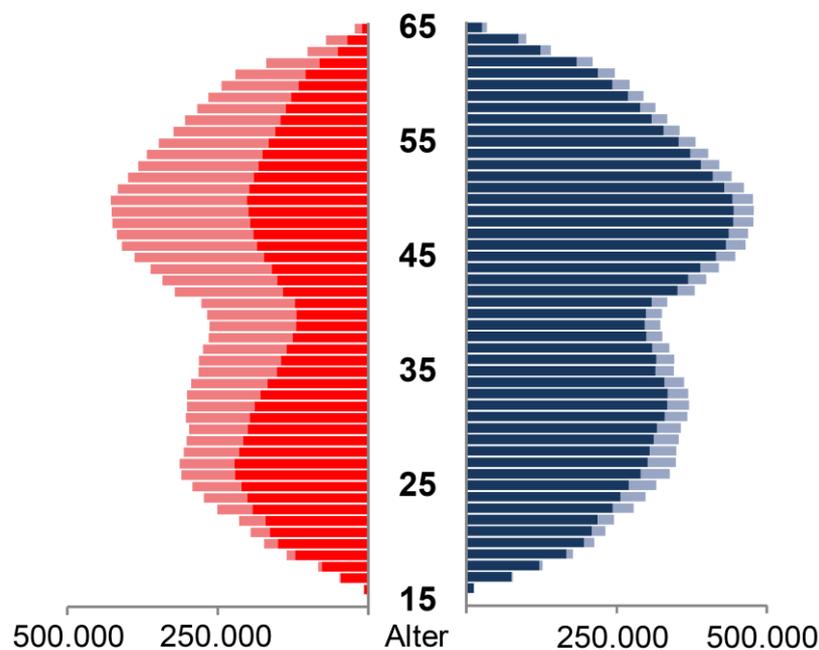
- occupational lifecycle (from choice of occupation to retirement)
- corporate lifecycle (relating to the time from joining to leaving a company)
- job-related lifecycle (from taking up to leaving a position)
- family lifecycle (from parenting to care-giving to parents/dependants)

- biosocial lifecycle (orientation on “age-related” changes in performance)

Private elderly care is conducted mostly by women. In Germany, the gender employment gap is at 10.1% (2015), down from 15.8% in 2006. By comparison, the gap is at 13.3% in the EU-28. These employment rates neglect the widespread part-time work amongst females.

The Federal Employment Agency (Bundesagentur für Arbeit 2015b) provides data for full-time and part-time employment for different age (Alter) groups (data: June 2014). The red group is women. The dark red field is women working full-time, the light red field women working part-time. Similar for men in the blue fields. This shows that the real gender employment gap (counted in working hours) is far larger than the 10% gap suggests. Further, based on the high female employment rates between 45 and 55, it can be expected that cohort effects will contribute to further rising female employment rates. Yet, the high share of part-time workers of women between 45 and 55 suggests that the part-time gender gap will not decrease fastly. If it would be possible to reduce the share of part-time workers as the age group 45-55 becomes older, the older worker part-time gender gap could become smaller. One precondition is that part-time due to childrearing is not followed by part-time due to elderly care.

Figure 1: Full-time (dark) and part-time (light) employment by women (red) and men (blue) in 2014



Macro Level

Independent of company size, in acute cases, employees have the possibility to stay away from paid work for up to ten days. There is no prior notice period (since it is for acute cases). Before 2015 this leave was unpaid, since 2015 there is a substitute payment from the care insurance ('Pflegeunterstützungsgeld' or 'Care Allowance').

Further, in companies with 15+ employees, employees have the legal entitlement to stay away from paid work partly or totally for up to 6 months in order to care for a close relative in his/her homely environment. Since 2015 employees can get an interest-free loan from government to cover income losses. Normally this is paid back in instalments, but in special cases this can

be deferred. In some cases it is possible that the employee has to pay back only parts of the loan or nothing.

In companies with 25+ employees, employees have the legal entitlement to reduce their weekly working hours to at least 15 hours per week for 24 months in order to care for a close relative in his/her homely environment. Also here an interest-free loan from government can be paid out to cover income losses (same arrangements as above). These 15 hours are the weekly mean calculated over the whole year, so that in the 'bloc model' the employee can be totally absent from work for some time.

Meso Level

Deutsche Post, Schmiedewerke Gröditz, Lufthansa: Flexible working-time arrangements

Deutsche Post allows its employees to save up remuneration and to spend it later, that is, to work less without lower pay. The model is subsidised with money from a demography fund where Deutsche Post pays in. The background here is that especially delivery people doubt that they can work until legal retirement age. Schmiedewerke Gröditz reduced the weekly working time in shift work to 33.5 hours. Lufthansa offers a wide range of flexible working time arrangements, such as part-time work, sabbaticals and partial retirement.

Sozial-Holding der Stadt Mönchengladbach GmbH: Flexible working time and care leave

In 2004 the first works council agreement on flexible working time was made. Meanwhile there are two agreements that focus on different target groups. The first is for the elderly care nurses; the second is for the other employees working in administration, training, placement and service. Agreements were updated in the past years; both include an annual working time account. The account allows easy compensation of working hours within a given time frame. A so called 'traffic light account' with green, yellow and red phases is used to avoid a too high number of hours in overtime or negative overtime. For example, if elderly care nurses have a maximum of 21 overtime/negative overtime hours this counts as "green". Between 35 missing or overtime hours the account switches to "yellow". More than 35 missing or overtime hours indicate the red phase. Working less than 40 or more than 42 hours is not allowed. In this case the supervisor needs to reschedule the duty roster together with the employee and make sure that the account is back in balance.

For the employees in the nursing homes the following aspects are most relevant:

- Step in for colleagues only under certain conditions, but with more hours (important for part-time employees), this allows greater flexibility for all involved
- Short-term assignments are rewarded with a 30% provision
- Limitation of overtime hours, controlled by the 'traffic light system'
- More reliable planning of free weekends
- Limiting the night watch rhythm to a maximum of six consecutive nights and at least six working hours per night

It is not only difficult to have flexible working hours because of the requirement of a 24-hour-service but also because the managers and colleagues are not used to assign employees flexibly or to short shifts. Managers and colleagues need to be convinced to accept that flexible hours are helpful. Also, the transition from originally three shifts to flexible shifts makes the roster planning much more complex. Meanwhile over 200 shift models are possible.

“Netzwerk pflegende Beschäftigte” (network for employees with elderly care responsibilities) was founded to help employees as well as employers in frequently and suddenly appearing situations in which they have to care for relatives (<http://www.pflegend-beschaefigte.net>). Sozial-Holding was a co-founder of this initiative. Guidelines, check lists and information material can be found on the website. Even events, information courses and contact persons are offered by the network. A blog and a forum can be used to exchange personal experiences and to pose questions.

The Sozial-Holding also offers “Familienpflegezeit” (care leave), a measure that was introduced by the German government. Familienpflegezeit is an agreement that allows reducing working hours with no less than 75% of the salary for a maximum time span of two years. After care leave the respective employee balances out his negative overtime. The employer is secured by the government in case the employee does not return to work or other lack of work occurs. However, Familienpflegezeit is no measure that the employees of Sozial-Holding make use of.

Dekabank, Lufthansa, Bundesagentur für Arbeit: Life-course orientation

Dekabank has the concept of various stages of occupational life cycle, and various areas of human resource management which are relevant in particular stages. The whole project led to low absenteeism, low fluctuation and high employee commitment. Lufthansa has a ‚life event related human resources management‘, and four fields of HR activities (role in the company, employability, workability, human resources) are related to different life events from entering the company to leaving the company. Similarly, Bundesagentur für Arbeit (Federal Employment Agency) roughly defines four life phases, from school/apprenticeship over career entry and parenthood to the second career phase with horizontal or vertical professional development to the last phase, active retirement. In every phase employees get support, for example in the second phase the ‚3-phase-concept for the return to work‘ (after parenthood, which in the long run also affects older females‘ labour market participation), or in the third phase during mid-career analyses of skills and development possibilities for further career planning, accompanied by further training.

InfraLeuna: Flexible working times, service office

Besides flexible working times there are agreements concerning the financial and social support of employees, especially of those with families (collective agreement „Zukunftssicherung“ 2012).

Under the slogan “family-friendly chemical site Leuna”, together with three partners InfraLeuna has forged an alliance for the better reconciliation of work and family (InfraLeuna GmbH 2015a). The ‘Servicebüro Beruf und Familie’ (‘service office job and family’) emerged from the alliance, which is a crucial contact point for all employees of the companies at the site. The

service office informs and supports the employees in all questions of reconciliation of job and family. Support and consultation are free of charge. Amongst the services of the office are e.g. support in the search for childcare services as well as in the search for consultation services for issues such as maternity protection, parental leave, parental allowance, health etc. Further, there are offers for the placement of care facilities. Due to the close cooperation with the local municipalities and authorities as well as care and child care facilities and information centres it is possible to offer interconnected help tailored to the individual case. According to the works council the offer is widely used (DIHK Service GmbH; Interview HR department 2015; Interview works council 2015). The flyer (in German http://www.infraleuna.de/fileadmin/infraleuna/downloads/Flyer_FSL.pdf) shows the office's services.

Goals of the alliance are the improvement of the social framework conditions for employees at the Leuna site as well as the creation of a positive image of the site and the companies via better reconciliation of work and family. This is supposed to foster employees' commitment to the company as well as their motivation and satisfaction at Leuna. Main emphasis is put on the promotion of the acceptance for familial and social issues (Bündnis Familienfreundlicher Chemiestandort Leuna, undated).

Besides the offers provided by the service office, employees can use legally guaranteed services for private care. So far, this offer had been rarely used, probably partly due to the high share of male employees (70%) (Interview HR department 2015; Interview works council 2015).

Several companies: Reconciliation of work and family

The 'audit berufundfamilie' (jobandfamily) defined 8 areas for the reconciliation of work and family. The following subchapters are organised according to these 8 areas.

1. Working time

Villeroy & Boch, a producer of high-end ceramic/porcelain (about 7,300 employees worldwide) offers flexible working times in order to enable employees to care for relatives. Further, the company has a programme for family care leave which is to be further developed. Rules are laid down in a 2012 company agreement; besides flexible working times the agreement also allows for working time reduction for employees with care obligations. Given the high number of average hours necessary for family care, possibly a reduction of working time is more useful than flexibility. The company emphasises individual tailor-made solutions. If necessary, employees with care obligations can get a personal conversation with company leadership, the works council and the responsible department in order to facilitate working time flexibilisation/reduction for the reconciliation of paid work and family care.

Also **perbit Software GmbH (65 employees)** emphasises life-phase oriented models of flexible working times. Trust-based working hours apply to all employees and control of working times does not exist in favour of time autonomy and a results-oriented culture. Employees with care obligations can get a trial part-time job, so that working hours can get reduced for 3 months. After this 3 months employees can decide if they prefer the part-time model or if they want to return to their prior number of working hours.

Similarly, at **Fraport (20,000 employees, operating company of Germany's biggest airport at Frankfurt/Main)** caring employees can get into a part-time job, either permanently or temporary. Further, the working teams help to create the shift plans and therefore can change the speed of rotation, exchange shifts between employees etc.

B. Braun Melsungen (5000 employees at the main site Melsungen - the company has subsidiary companies worldwide), offering pharmaceutical/medical products on the health market, offers its employees more than 200 part-time models and more than 60 shift work models. Employees can choose the model, dependent on their tasks and their familial background. Further, based on a company agreement the company offers 'family part-time'. Employees can reduce their working time to 50% and get a bonus of 15% in case they care for severely sick relatives. Since care obligations can begin suddenly, this part-time model can be obtained with short lead time. Further, employees can have a break in their employment relationship as long as the relative's sickness endures, with a maximum duration of 3 years (in special cases 5 years are possible). The right to return to work is guaranteed. The company offers an internal consultant for these models or for necessary changes in shift work plans.

Aareon AG (real estate sector, 1,200 employees) offers paid leave for up to 6 weeks. Employees can catch up with the loss of working time within 12 months after the end of paid leave.

2. Work organisation

The **chancery DWL Döcker und Partner (50 employees)** offers its employees laptops for home office in sudden cases of emergency. Further, already at the beginning of care obligations the chancery tries to pay attention to the employees' needs and to adjust working plans to this situation (e.g. these employees are not included in long-term projects).

B. Braun Melsungen offers job sharing models in the manufacturing area. In this area due to shift work an intense coordination of working plans with colleagues and superiors is necessary. In the case of job sharing two employees share one full-time job. In future a part-time board will offer part-time opportunities also for white-collar workers.

The **kfw Bankengruppe (a public development bank, 5,700 employees)** offers job sharing for executives to head a department together and at the same time to reconcile work and family.

Merz-Pharma GmbH & Co. KGaA (2,700 employees) offers, based on the 'Gesamtbetriebsvereinbarung Medien' (General Works Agreement Media), its employees the private use of telephone, internet and email at work. Also, external workers were connected to the company's intranet. This provides the technical preconditions for the necessary information and communication with internal and external actors for the reconciliation of job and family.

3. Job location

At **Merz-Pharma GmbH & Co. KGaA** alternating telework is laid down in a company agreement. If the superior agrees, employees with suitable jobs can work at home between 20% and 60% of their working time. Also – again if the superior agrees – employees can work at home on some (irregular) days. These possibilities support employees with care obligations

e.g. at the beginning of care phases in which they have to organise care, or in critical intermediate phases.

Also **Vodafone D2 GmbH** offers its employees home office for 20% - 50% of their monthly working time. Currently this only applies to the German headquarter in Düsseldorf. At other sites the regulation 'Flexible Office' allows work at home for up to 20% but the company heads to an expansion to 50%.

Also experts suggest a combination of work at home and in the company. They advise against work at home for the full working time since this could lead to coordination problems (berufundfamilie gGmbH 2009).

4. Information / communication policies

The **publishing group Georg von Holtzbrinck GmbH Stuttgart (3000 employees)** initiated its 'Elder Care-Program' in 2008 and informed first executives and then employees via circular mail. The issue reconciliation of work and family – and therefore also elderly care if necessary – is an inherent part of the annual appraisal interviews. In internal events lecturers from an external family service inform employees on (legal, healthwise, scientific) issues concerning care. Further, the annual 'Infomarkt' on the topic 'reconciliation of work and family' offers opportunities to employees to listen to experts on the topic care as well as to become familiar with the offers of the local service provider.

The **health insurance AOK Hessen (3,600 employees)** provides its employees an 'emergency information kit'. Main target group are not only employees in acute care situations; also a preventive information of all employees concerning this issue. The personalised emergency information kit also contains important phone numbers and personal data like power delegations and orders (the topic here are the rights of relatives of dependent persons, e.g. to decide for dependent persons). Further, the kit contains important (pre-printed) forms. The information kit can be order at the HR department and contains the name of the employee. The information kit raised employees' knowledge on internal services for employees with care obligations as well as attention given to the issue. Further, for affected employees it is easier now to raise the issue of their situation, since the communication from the company fostered to view that the reconciliation of work and elderly care is as important as the reconciliation of work and child care.

Merz-Pharma GmbH & Co. KGaA informs employees in works meetings and talks on the possibilities of reconciliation of work and elderly care. Here the focus is on male employees and examples are mentioned where men care for relatives. This is aimed firstly on a removal of taboos concerning this issue, and secondly to diminish the view that elderly care is only an issue for women. With the targeted appeal the company gets positive feedback, and acceptance of the issue 'care and work' rises. This is the basis of further supportive measures offered by the company, which are used by men and women.

At the 2012 company competition 'Erfolgsfaktor Familie' ('Success factor Family') **Siemens Inc. (115,000 employees in Germany, 342,000 worldwide)** received the special prize in the category 'work and care'. Since 2006 'Elder Care – Betreuung und Pflege von Angehörigen' ('Elder Care - Care and support of relatives') is a main part of reconciliation of work and family.

The company informs on the programme via various channels. Flyers and posters underscore the issue's importance. Further, **Siemens** developed the 'Elder Care Portal'. This is a digital platform for employees with acute care obligations. Employees can enter the platform via the company intranet or via (password-protected) the internet and receive fast and suitable information. Cooperation with a family service ensures consultancy by experts for employees.

Vodafone D2 GmbH uses the information portal 'mHUB' and an app for mobile phones to offer employees at home information on care issues.

Within the context of its internal family service, **Fraport** offers a systematic demand evaluation (as far as possible): Timely and good planning is advantageous for the company since this is crucial for frictionless operations flow. There is a huge variety of tasks at Fraport and shift work is part of it. On the 'Infomarkt Pflege' Fraport educates its HR managers with issue-specific knowledge and enables them to talk to experts in the frame of an afternoon event and a series of 30-minute lectures as well as info booths. This happens in cooperation with the Frankfurt Association for Elderly Care, Caritas (a welfare organisation of the Catholic Church), Diakonie (a welfare organisation of the Protestant Church) and further actors. This got positive feedback from HR managers.

5. Leadership skills

At the **health insurance AOK Hessen** the issue 'work and care' is an inherent part of obligatory further training for executives. Contents are thematically integrated into the module 'Diversity Management'. One goal is to inform executives on the economic relevance of the issue and on the importance of adequate support of employees by executives. Due to the positive experiences from further training for executives this is also integrated into the bachelor degree course of AOK Hessen where future executives and specialists are trained.

Also **Aareon AG** focuses on executives for the issue of work and care. Based on the view that realisation on executive level is crucial for a company culture paying to the reconciliation of work and care, the issue was raised for the first time on the executives meeting in 2010. On this meeting an expert informed on this issue and pointed out the relevance for a societal view and a company view. In order to signalise to employees that company leadership pays attention to this issue and supports the reconciliation of work and care, an interview with the CEO has been published on the company intranet.

6. Staff development

Employees with care obligations take part in further training less often than those without care obligations, especially in the case of further training courses outside of normal working times and/or at a different place.

In the **Daimler** factory Wörth (11,300 employees there) there are so-called 'break models' (Pausenmodelle) for employees with care obligations. Employees can get up to one year of unpaid holidays or can leave the company for up to 3 years with the possibility of re-integration. This is often used by employees with care obligations. In contrast to parents who are obligated to take part in further training during their break (up to 4 years) employees caring for older people are not obligated to take part, but it is clearly expressed by the company that further

training participation during the break is highly welcome. Employees in care break take part in further training considerably.

The internet platform '**Vodafone at home**' offer carers (of children or older people) possibilities to stay in touch with Vodafone and to get information on current developments in the company. This is aimed at optimal integration of employees during care breaks.

7. Remuneration

The **perbit Software GmbH** offers employees paid leave for two days per year in particular difficult familial situations. Further, the company exceeds the legally guaranteed provision of 10 days for care and offers 15 days instead with 50% payment. The precondition is a proof that the relative has the level of care 1 (means, amongst other things, that the daily care effort is at least 90 minutes).

8. Service for carers

The **perbit Software GmbH** has a simple solution: For weekend trips or visits to the doctor a wheelchair is provided.

The **Allgemeines Krankenhaus Celle (hospital, 1,900 employees)** has made positive experiences with self-help groups (this contradicts experiences of the *berufundfamilie gGmbH*). In the context of seminars on the issue of elderly care (in cooperation with the local dementia initiative and health insurances) a self-help group emerged. The group meets once a month to discuss experiences in private elderly care. Further, affected employees can use the hospital's social service. Consulting services are supposed to prevent excessive burden on employees and a possible loss of workability.

Henkel AG und Co. KGaA (47,000, washing powder, cosmetics and glue) has the department 'Soziale Dienste' ('social services') for more than one hundred years; it developed into an internal service provider. Amongst its offers is on the one side psychological individual counselling and on the other side organisational and preventive offers in order to support caring employees. One of the advantages is the non-varying contact person for employees.

Additionally since 2009 there is the programme 'Care Support – Pflegebegleitung im Unternehmen' ('care accompaniment in the company') which has as a spin-off a monthly round table for caring employees, moderated by the head of the social service and another colleague. Employees talk about their experiences and frequently experts are invited to inform on issues selected by the group. A scientific evaluation based on a long-term study will show how the project can be further developed.

Volksbank Karlsruhe (a bank) initiated the project 'PflegeINITIATIVE' in 2013. A contact person within the company knowledgeable on care issues has been appointed. This ensures a fast information flow and a fast offerings of further support. Further, the bank cooperates with the Senior Office of the city of Karlsruhe (300,000 inhabitants) and the Caritas Association. Twice per year there are open 'Pflugesprechtage' (Care Advice Days) within the Volksbank's premises; employees can get consultancy there from the expert on older people of the Caritas. The offer is also open outside of these Care Advice Days, contact details can be found on the

bank's intranet. Further, there are individual coachings/individual counselling by internal coaches who support affected employees.

Also **Siemens Inc.** offers a wide range of external services. Amongst other things there is a cooperation with the family service, providing free consultancy from experts to employees. Further, free telephone consultation is offered from 7 until 20 o'clock. Here, employees are forwarded to experts in order to get consultancy soon. Further, there are frequent series of lectures at different company sites. In the so-called 'Feierabend-Akademie' ('Home Time Academy') experienced speakers inform the audience on various issues, such as financing of elderly care, preventive patient care or payments from statutory nursing funds. In order to facilitate Germany-wide participation, employees have the possibility to view the events via 'Live-Meetings'. In some Siemens sites there are additional offers, e.g. in Munich (where Siemens is headquartered) there are offers in dementia consultancy in cooperation with the Alzheimer Gesellschaft München e.v. (Alzheimer Society Munich).

Partly similar to self-help groups, at **Fraport** caring employees are multipliers within the company 'Netzwerk Pflege' ('Network Care').

This chapter was originally published in Bössing/Bauknecht 2015.

5.1.1.4 Lifelong Learning

"Classroom training keeps many participants busy without creating much of an employment perspective" (Romeu Gordo/Wolff 2011), whereas in-firm training provides employees and employers valuable insights (without costs to employers). Romeu Gordo and Wolff explain the strong effect of in-firm training as resulting from direct contact to the firm due to the training, but have to admit that possibly those getting in-firm training could differ from those with classroom training in some aspects not hold constant due to propensity score matching, resulting in an overestimation of in-firm training's positive effects (2011).

Macro Level

WeGebAU

Singer and Toomet (2012) analyse WeGebAU, a programme similar to the British “Train to Gain” programme. The training voucher programme, introduced in the federal state of North Rhine-Westphalia, allowed SMEs to reduce direct training costs by half (firstly it was open to unemployed persons as well, from 2007 it has been targeted on low-skilled employed persons probable to become unemployed). Based on Görlitz (2010), Singer and Toomet (2012) state that a training increase by 4-6%age points could be caused by the programme. The programme is targeted on workers 45 years or older. Since treatment is not allocated randomly, propensity score matching should give a clue about real and spurious effects. Generally, participation *reduced* the probability to be still employed 1.5 years after participation, but increased job-to-job mobility. “...our results offer a mixed view about the efficiency of WeGebAU subsidised training. Trainees leave employment with a probability of about 1-2 %age points higher than the one for non-trainees while they do not seem to work less during the following one-and-a-half-year. The effect on earnings in neither economically nor statistically significant. Our impact estimates are dwarfed by those of somewhat similar programs in the US...our results are rather in line with various European studies” (Singer/Toomet 2012). On the other hand, the authors (2012: 27) state that the negative impact on employment stability could also be positive due to better job sorting (training enabling/motivating employees to search better jobs. Further, the negative effect can be found only in the case of short training of less than 8 days.

One expert reported that in 2008 in the city of Freiburg a regional network consisting of the local unemployment agency, the Chamber of Industry and Commerce, the university used WeGebAU during the crisis to further train their (underemployed) employees. The district of Freiburg had been the only district using all available financial resources from the programme. The crucial point is that due to the trust which resulted from the cooperation, SMEs later asked the local unemployment agency which older long-term unemployed could be useful for their companies, and re-integration numbers of older long-term unemployed could be raised to an extraordinary degree.

Meso Level

Sozial-Holding der Stadt Mönchengladbach GmbH

Sozial-Holding has about 20 apprentices every year. Most of them do an apprenticeship as elderly care nurse. Some apprentices want to reskill and/or are placed by the Federal Employment Agency. Thus, the age of apprentices ranges from 18 to 50 years. This can be an advantage because their experience of life facilitates empathy and helps them to better understand the needs and the behaviour of the residents. Also, it helps to better cope with the task of caring and to set boundaries between the straining work and private life. The company confirms the positive experiences with employing older apprentices because older apprentices are more ambitious to complete the qualification with good results.

A key factor to increase the usage of health offers and to improve the health status in general is leadership – this was the result of an internal survey about the reasons for not taking part in vocational training. To cope with the current and future challenges in the care sector and to

enhance the participation in vocational training of the employees the project TOP was initiated. "TOP" stands for team oriented personnel development and consists of five phases:

- Creation of competence profiles on institutional level and living area level
- Promotion of human resource development competencies in lower and middle management level
- Analyses of training needs at the team level
- Development and implementation of adequate and if possible work-related training opportunities
- Evaluation and continuity of personnel development

The project was carried out for three years between 2011 and 2014. It was funded by the European Social Fund and the Federal Ministry for Labour and Social Affairs. The results of this project were integrated into the leadership measures.

InfraLeuna GmbH

Via its further training offers, InfraLeuna enables its employees to sustain and to extend their skills and to adapt their skills to the company's technical and societal developments (collective agreement „Zukunftssicherung“, 2012). Primarily due to the partly highly specialised jobs and the projected de-manning, knowledge transfer is necessary (Interview HR department 2015).

In order to limit de-manning, since 2007 there are analyses of work places. Part of this is the planning of the time of retirement and questions related to the acquisition and time of initial training of new employees. Internal job advertisements offer possibilities to younger employees for further developments and can possibly prevent fluctuation to other companies after apprenticeship or study (Interview HR department 2015).

Offers for further training are open to all employees to the same degree and across the whole tenure. There is no differentiation according to age (Interview HR department 2015).

There is an annual planning of further training with a fixed assessed budget. Beyond legally required measures, employees and leaders have the right of initiative to demand further training measures (Interview works council 2015).

The further training offers are designed in agreement with the works council. Further, in the context of appraisal interviews employees' needs for further training are ascertained and agreements concerning further training are met. After further training participation all participants give feedback concerning the quality of the further training course. This happens via the form sheet "Erfolgskontrolle Weiterbildung" ('Efficiency Review Further Training') to superiors and the HR department (Interview HR department 2015).

For the sake of career planning the annual appraisal interviews are used to show possibilities for promotion. Due to the wider range of operations, employees have e.g. the possibility to experience other fields of work. For succession planning a planning period of five years is envisaged. Activity analyses are the basis for this (ibid.).

Besides subject-specific further training there are cross-departmental courses, e.g. addiction prevention for apprentices, language courses, course for communication and project management and e.g. for MS Office applications (ibid.).

ABB, Lufthansa, Hansgrohe

Younger and older project leaders work together so that the younger ones can bring in state-of-the-art university knowledge and older workers project management experience. Another example is the ‚Lufthansa School of Business‘ which offers different courses for the company’s employees, also web-based training. Further, there is a partnership with business schools. Lastly, Hansgrohe combines training and motivation measures by inviting its employees to the trade fair for the company’s products (for the trip a special train is chartered, Egenter/Schoof 2010).

Hekatron: ‘Profilpass’ (Skillpass)

There are workshops offered to develop a professional profile, as a pilot project promoted by the European Union. This counselling is meant to help in different situations, it especially seems relevant for those who are passing one phase for another, particularly past age 40 and age 50, for 50-year-olds the HR manager states that the consciousness of “I won’t be here forever” is more pronounced. In those cases the HR manager offers to develop a professional profile of the employee (“Profilpassarbeit”). Here, Hekatron wants his executive managers to show a certain sensibility for the employees. The managers are responsible to recognise whether employees are well or not and to talk to them about their situation, especially to employees aged over 40.

This is different from the professional profile developed by the HR manager during the social counselling, because in those workshops the profiles are developed and discussed in groups. They are about the identification of implicit, informal and formal knowledge. Different to the seminar for “Hinauswachsende”, the workshops are open to all employees, regardless their age. These workshops have two parts. At first, the participants are introduced into the methods to develop a professional profile and then they are 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 gives room to present the personal competence profile to the other participants and to set new individual goals for the professional career. This happens in groups of four or five participants, open to every age group. The outcome Hekatron hopes for is that the participants of these workshops are working in aged-mixed teams and get impulses for their own work, or even present their personal outcome to their superiors.

Frick et al. (2013) and Noack¹⁰ suggest adaptive forms of learning for those with low qualifications in order to give them early success, against the backdrop of their mostly unpleasant

¹⁰ For MoPAct Work Package 3 Task 1, in 2013 three expert interviews were conducted. Publication of experts’ names was agreed with the expert (their statements are also included on Task 1 country reports). Therefore these experts’ names are shown. The three experts were Martin Noack (Bertelsmann Stiftung / Bertelsmann Foundation (a research institute), Alexander Böhne (BDA, Federation of German Employers) and Ingo Nürnberger (DGB, German Federation of Trade Unions).

learning biographies. Further, educational guidance is crucial, especially where people live and work, since otherwise they do not find guidance.

Informal training and competencies learned at the job should be appreciated. The EU demands from its members that they implement a system to recognise all competencies. "Lernen im Job" (learning on the job) is a good example. Temporary employment agencies, companies and chambers recognise competencies which can, combined, even lead to whole professional titles (Frick et al. 2013: 19). This against the backdrop that it is estimated that merely 30% of learning takes place in educational institutions (Baumgartner 2008).

Those older than 50 are often afraid of further training, i.e. that challenges or course pace is too high, or they simply think they are too old for further training, that benefits are too low or that they have learned enough (Ehlers 2010 based on Barz/Trippelt 2004). These barriers should be removed: Advantages of further training should be shown to older workers. Also private-life advantages such as cognitive fitness.

A factor analysis (all age groups) of reasons not to participate in further training results in four relevant factors, i.e. reasons co-occurring and co-not-occurring: (1) Fear (courses too fast, fear of exam), (2) No utility (personal, in the job, too old), (3) dislike of learning, (4) negative learning experiences (Tippelt/Reich 2004), so that conceptions of own age as reason not to participate in further training co-occur with utility considerations. These factors vastly cover subjective, possibly even irrational reasons, which could be overcome by targeted appeals and messages to older workers.

One interview partner said "it always pays off" (Böhne), another one: "They stay until 64,65, soon 67. Giving them training until 58 yet get pay-off. Stopping training with 50, you have negative pay-off, also due to demotivation" (Noack). Further, Noack states that due to them leaving companies for other companies, younger workers partially have low pay-off for the company. Concerning conception of age, Noack states that if the superior thinks older workers are incapable to learn and workers themselves think they would be able to learn, this leads to conflict, dissatisfaction and less engagement: "'You can't teach an old dog new tricks' has to be substituted by 'no one is born a master'". An aspect mentioned several times in this report are leadership skills. Leaders should be made aware of the advantages and disadvantages of further training for older workers (e.g. in terms of their comparatively high number of years in the company in contrast to younger workers in some sectors) in order to raise their preparedness to support older workers' training participation.

Though participation in further training declines with age, possibly short pay-off periods cannot explain for this. Given that the pay-off period is planned to be roughly 3 to 5 years, further training pays off before retirement even for older workers (Lois 2007 based on Simpson/Greller/Stroh 2001), albeit this also depends on how fast skills learnt in the training become obsolete (Lois 2007 referring to Behringer 1999).

Recent research shows that older employees' attitude towards further training is rather instrumental and oriented towards short-term adaption of skills to tasks (Schmidt 2006). Employee

¹¹ states: “For me, further training is important to do my job... as I like”. Willingness could also be fostered by group settings, possibly with other learners in a similar age, which makes also the application of age-fitted learning methods more easy, for example more practical and less teacher-centred learning (Noack). Training participation could be attached to short-term benefits like higher pay, mobility advantages, interesting tasks or something like going to an exhibition, “or a seminar of a supplier, which is further training and reward” (Noack).

According to survey data, nearly half of older participants in further training participate due to personal initiative, whereas this share is slightly lower amongst workers younger than 50 (Schmidt 2006). This applies even more to female participants (Schmid 2006). Training participation due to orders from superiors is more prevalent amongst younger learners; this gap widened since the early 1990s (Schmid 2006: 10). Amongst older workers, employment status, formal education and gender are relevant for participation in further training (Schmid 2006). Often, older employees do not believe that further training can improve their occupational situation (Schmid 2006). Besides lower motivation on the employees’ side (s.a. Böhne), lacking requests from superiors also causes old workers’ low participation (Schmid 2006). Seemingly older workers can get further training if they ask for it. This suggests that they should be encouraged to ask for further training and that superiors should stronger demand older workers to participate in further training. One promising step could be the standardisation of training planning in appraisal interviews.

A factor contributing to the underrepresentation of the low-skilled is that higher cognitive abilities lead to a lower discount rate (placing low value on far future benefits), so that those with low cognitive abilities are less motivated by gains in the far future, which is reducing their training motivation (Antoni 2011). Further, based on previous literature Antoni (2011) points out that some jobs in some segments offer (well-paid) stable employment, others not. If not, these employments are short-termed on average, so that pay-off time is short. Employers anticipate that and are unwilling to pay for training for employees probably leaving the company soon (voluntarily or involuntarily). Further, those with low qualifications have low earnings so that they have less financial resources to privately invest in further training. Antoni (2011) shows that (multivariate) formal education is positively related, as well as parental schooling (whereas own schooling and parental schooling are highly correlated, cf. Antoni 2011). On-the-job training is positively affected by weekly working time, job requirement and company size (Antoni 2011, for the latter it is only probability, not frequency. See also Duell/Vogler-Ludwig 2012 for positive company size effects and the need for more training for older employees in SMEs). To older workers with low formal education, advantages of further training should be shown. Further, short-term incentives could foster their willingness to participate.

Nürnbergger suggests that – if this is agreed with employees’ representatives – superiors can demand further training participation if this has not been done for a long time, which is practicable especially where further training participation is usual. Molnar suggests that at least in

¹¹ The statement from Employee 1 is taken from interviews with two assemblymen for fences and gates (58 and 60 years old) interviewees in MoPAct Work Package 3, task 1. Both assemblymen pointed out that they will not be able to reach the legal retirement age 65 in work.

big companies agreements are made on how many hours of further training for each employee is to be conducted, in order to help those normally excluded.

Concerning lifelong learning the experts stated mainly basic issues. One expert enumerates: Due to longer working lives, lifelong learning become increasingly important. Further, informally gathered skills have to be certified, also to enable employees to change the employer. Thirdly, if employees exit the job, knowledge has to be transferred. The expert states that there is the impression that not many researchers are active in these issues.

Another issue mentioned was training on the job. Especially in crafts and in SMEs this is important. The expert refers a scientific project in the area of crafts.

Another expert mentions the problem that partly both, employers and employees, state that for routine tasks no further training is necessary. Yet when modernisation needs appear employees are not used to learn new things any more. Therefore work has to become more supportive of learning, so that further training is needed. This could also be done via regulations. For example in the care sector regulations for better quality could lead to the need for further training. This can also apply to low-skilled jobs, where formal preconditions could be raised.

Another expert states that the 'Matthew Principle' of further training primarily for those with already high formal degrees can also result from the fact that low-skill groups' work is monotonous and does not need further training. As an alternative to higher skill requirements from the policy level in order to raise learning of the low-skilled, this expert mentions collective agreements as a way to raise further training for all skill groups. For example, the collective agreement by the industrial union of metalworkers and the employers' association twenty years ago. The deal was the employers pays the fees and the employees brings in his spare time.

A suggestion not just related to further training but also to career planning was made by an expert here. The French model providing orientation for those 45 years old or in the job for at least 20 years can be a model. It can be checked if competencies are still appropriate, and if the initial preconditions for the job still exist. The employee can be informed about alternative career pathways. Similar to consultations at the end of the career, in mid-career skills and skill requirements should be checked, since at age 45 training participation declines, also due to lack of knowledge what is possible and who could help. Here, the expert states, universities and similar institutions could be part of this, but also companies should be willing to assist here.

One participant of the expert talk reported that the Federal State of Hesse has the programme 'pro Abschluss' ('pro degree') to enable workers to get a degree during (uninterrupted) working life. Participation is very low, for one expected reasons: Employers are not interested. Without the degree, they get the same work for lower wage costs than with the degree. Further, despite the programme, getting the degree is an obstacle for employees due to the time they need for it. Another reason is that there are only a few offers to teach knowledge that is not (implicitly) taught at companies.

An expert states that there is a lot of uncertainty within companies concerning age-appropriate learning. For example, do older workers really prefer on-the-job-training, or rather classroom training, and what about e-learning? Further, further training in Germany is strongly focused on professional, methodological skills.

Another participant reports that in the Federal State of Thuringia, SMEs strongly use tandem learning with one older worker and one younger workers. Knowledge and experience is transferred from young to old, state-of-the-art knowledge from university or vocational college is transferred the other way round. One advantage is that it is cheaper than formal classroom training.

In the same Federal State, universities and 'Universities of Applied Science' (university-like institutions with a stronger practical focus) are active in further training, since due to low numbers of children there are low numbers of students. Such courses are basically paid for by the participants, and partly co-financed by their employers.

5.1.2 (Sustainable, real) Self-Employment

'Bridging Allowance' for unemployed workers starting their own business

In order to promote self-employment, a 'bridging allowance' was introduced in Germany in 1986. It is equivalent to lost unemployment benefits and is paid for six months during business start-up period. An approved business plan is required. The non-profit organisation 'Gründer 50plus' (50plus Entrepreneurs) helps and advises older workers who want to start their own business (Contreras, et al 2013).

Unemployed workers starting their own business can get a 'Gründungszuschuss' (founding allowance): For the first six months it consists of the unemployment benefits the person would have got without starting an own business, plus € 300 per month for social security. In the following nine months the sum of € 300 can be continued to be paid out if full-time work can be proven (BMAS 2015a).

Loans for long-term unemployed workers starting their own business

In addition to the 'Einstiegsgeld' ('Integration Bonus') long-term unemployed starting (or continuing) their own full-time business can get up a subsidy for equipment (€ 5 000 max.) or loans (here the sum can be over € 5 000). These equipment expenses have to be "appropriate" and "necessary". The "economic sustainability" of the own business is another precondition, which also implies that welfare state dependence will be ended or reduced. The law states that the Job Centre should get a statement from an expert (e.g. the founder's business plan is checked). There is no legal entitlement to these loans or subsidies (Social Security Code II, § 116b, own translation of words in inverted commas). Further, it is possible to get consulting or knowledge from "suitable persons" if this is necessary for self-employment. This precludes the transfer of job skills. Further, those with long-term unemployment benefit entitlements (e.g. means-tested basic security provision) already working in their own business can get consulting, e.g. from founders' initiatives or management consultants or tax accountants.

Crucially, those self-employed with insufficient earnings get financial assistance so that their livelihood is ensured. Further, for the decision if the self-employed person is entitled to benefits for his/her livelihood or not, parts of self-employed earnings are not taken up in the calculation: “Therefore, at the bottom line self-employed have always a higher income than those who only get unemployment benefit II (long-term unemployment benefits, *author*)” (BMAS 2015b, own translation).

Voluntary unemployment insurance for employed and (short-term) unemployed workers starting their own business

Since 2006, company founders who were insured in the unemployment insurance for at least 12 out of the last 24 months can voluntarily enter unemployment insurance. It has to be proven that the person works in his business for at least 15 hours per week. Contributions are independent of income and based on formal education (four levels). Self-employed becoming unemployed can get unemployment benefits between approximately € 700 and € 1300 per month, depending on formal education level and region (Eastern or Western Germany). Unemployment steps in when the self-employed person works less than 15 hours per week.

Possibly the main advantage is that employed persons can become self-employed and limit their risk. Without voluntary unemployment insurance, if their business fails they could only apply for means-tested unemployment benefits. These benefits are low, and due to means-testing the unemployed person possibly has to exhaust his/her financial assets: There are minimum financial assets one is allowed to keep while getting means-tested benefits, and the sum is dependent on age/date of birth, but also for older workers the amount of money is very low. Further, other household members’ income is taken into account for the calculation of means-tested benefits, which is not the case with the earnings-related unemployment benefit I. Therefore, voluntary unemployment insurance can provide temporary security for those starting their own business. If their business fails, their financial assets and incomes of other household members is secure and benefits are higher, at least until unemployment benefits I are exhausted. Until then, the person can either find new dependent employment or the business situation can improve (it is possible to earn € 165 during the receipt of unemployment insurance, so business has to be on a very low level, at least officially).

Concerning the health effects of unemployment exit via self-employment, one expert stated that health-wise all is better than unemployment. Yet, self-employment puts entrepreneurial risk on people who partly never did want to bear such risk. Research shows that self-employed without employees have increased health risks, especially those who began their business when they were older. In the first three years after founding, sick self-employed attend doctors less often and self-employed with cancer take less days off work due to their sickness, which increases their mortality.

Self-employed silver work

For those over the legal retirement age receiving old-age pension benefits there are no legal limits to additional income from self-employment.

This does not apply to those receiving disability pensions or early retirement benefits. Since 2013, those retirees are allowed to earn additional € 450 per month (before: € 400) without

losing parts of their pension entitlements. Still, twice a year a double additional income (€ 900) is allowed without pension deductions (because some employers pay extra holiday allowances or Christmas allowances). All of this refers to the time before they reach the legal retirement age. In case of earnings >€ 450/month there are deductions in disability pensions or early retirement pensions.

Macro Level

Werner et al. (2008) conclude that older people would start businesses more often if their doubts could be eliminated, possibly via elderly-specific consulting.

5.1.3 Work beyond Legal Retirement Age

Although the legal retirement age in Germany is currently at 65 years and 5 months, this chapter refers to those above 65. The chapter begins with a short depiction of the development of German employment rate over 65.

Age group 65 – 69

Based on Eurostat data, German developments are shown in a manner similar to the 55 – 64 employment rates in the first chapter. A comparison of 27 countries belonging to the EU back then or later for which data is available for 2006 and 2015 shows Germany's absolute development and relative position (own calculation based on Eurostat data). Germany's employment rate for those 65 – 69 have improved, yet in contrast to the age group 55 – 64 its relative position is not very good.

2006: Employment rate: 6.6% (Rank 19/20 together with Austria)

2010: Employment rate: 8.6% (Rank 19)

2015: Employment rate: 14.5% (Rank 10)

Age group 70 – 74

Similar to the age group 65 – 69, also here the German position is not as good as with those below 65 yet improving in absolute terms and (slightly) also in EU comparison. The comparison is based on only 27 countries belonging to the EU back then or later for which data is available for 2006 and 2015.

2006: Employment rate: 3.0 % (Rank 17)

2010: Employment rate: 3.6 % (Rank 16-18 together with the Czech Republic and Greece)

2015: Employment rate: 6.2 % (Rank 12)

Macro Level

Workers over the legal retirement age (and receiving pension benefits) do not have to pay contributions to the pension and unemployment schemes. They have to pay contributions for health insurance and nursing care insurance (if they earn more than € 450). Although taxes on income are principally independent of whether someone is over the legal retirement age or not, a "steuerlicher Altersentlastungsbetrag" (tax deduction for older workers, § 24a EStG (Einkommenssteuergesetz or personal income tax code)) regulates that a certain percentage of

the wage is not to be taxed. The percentage declines from 40% in 2005 to 0% in 2040. Further, there is a maximum amount that can be left untaxed. This amount also declines (from € 1900 in 2005 to € 0 in 2040). Yet, for a certain employee, percentage and amount apply for the rest of his/her life, so that e.g. someone who became 64 years old in 2014 can in 2015 (when 65 years old) work with 24% of his/her earnings (not more than € 1140 per month) not being income-taxed.

Those over the legal retirement age who keep working and do not receive pension benefits get a 0.5%points pension rise for every additional working month (Bundesregierung 2013). This means that someone born in January 1950 reaches legal retirement age in May 2015 (65 years + 4 months due to the ‚Retirement at 67‘-reform), and if this person works until January 2016 (66th birthday), pension benefits are 4%points higher (8 months with 0.5%points each). A ‚Minijob‘ (up to € 450 per month) does not increase pension benefits.

Pensions are taxed according to §22 EStG (‚sonstige Einkünfte‘ or ‚miscellaneous income‘). According to the ‚Alterseinkünftegesetz‘ from 2005 (‚Law on Old-Age Income‘, own translation), the share of the pension that is to be taxed will rise from 50% in 2005 to 100% in 2040. Since a rising share of pension incomes has to be income-taxed, this contributes to the general pension decline and incentivises older workers to delay retirement or to work during pension receipt. Although the ‚Grundfreibetrag‘ (the tax free minimum amount) leaves very low pensions untaxed, the rising percentage of pension income to be taxed reduces the level under which gross pensions are not to be income taxed. Since the ‚Grundfreibetrag‘ is twice as high for married couples, in retired one-earner households tax-free pension benefits for the one earner may be twice as high.

Meso Level

Daimler´s programme ‚Space Cowboys‘ allows retired workers to work on temporary projects for no more than six months per year. The programme is rather new (2013), the number of workers affected is very low. A forerunner has been a programme at Robert Bosch GmbH (since 1999). Similarly, Otto, a mail order company, recruits retired leaders and professionals 65-75 who previously worked for the company on a part-time basis. A precondition is that they have special knowledge, for example concerning old computer programmes. Further, Otto plans to use retired former employees for training for younger workers.

Currently, silver work programmes affect only a very small share of retired workers.

Legal regulations: An expert stated that legal certainty is a crucial issue and sees considerable differences between large companies and medium-sized companies. In the former, some regulations can be found, possibly even in the legal grey area. There´s enough knowledge to construct regulations which are legally not contestable. In medium-sized companies, employers ask if and how they could end the employment relationship if they prolong it now. The uncertainty also exists in the area of jobs subject to social security contributions: What is allowed, also during pension receipt, what not etc.

Employees´ willingness to work beyond retirement age: An expert stated that it is crucial if one likes his/her work or not. Another one that it is a mixture of individual and institutional components. The decision is not made at age 60 but earlier. If motivation vanishes at 50 or 55, then

the idea of the earliest possible exit emerges, as far as it is financially possible. Decisions are based on several issues, also the social interaction and the offers for older workers, and knowledge transfer and appreciation, the latter also as a signal for younger workers. The expert stated that it cannot be proven empirically, yet in workshops with older workers they say "if things would always be that transparent I would work longer".

A different expert states that in a survey of 5000 employees half of them want to work beyond retirement age, but mainly those in large companies do not want to work for the same employer. Models are needed to allow for transitions. Crucial factors for the willingness to work longer are work that one enjoys and the willingness to stay mentally fit, and the most crucial adverse factor is monotonous work.

A different expert states that respectful leadership has a considerable effect on employees' willingness to work beyond retirement age. This also applies to appreciation, success, for high-qualified workers and also in the blue collar sector. The expert asks if employees are prepared for work beyond retirement age in companies, if it is talked about their goals and their social surroundings and doubts that there is any progress. One idea could be coachings and information concerning their possibilities, also with respect to legally possible earnings during pension receipt. The expert states that there are so many regulations to be considered, and such much insecurity, and the company level does not deal with this systematically.

Concerning leadership and workplace circumstances is added by an expert that the highest serotonin production is caused by good social relationships. This can also be caused by age-diverse teams and good cooperation between younger workers and older workers. Here not just older workers have to be focused, but also younger workers, since they work together in companies. This is a leadership issue. The second important aspect is that employees want to be supported, so lifelong learning is crucial. And the third precondition is fairness. If all three preconditions are fulfilled, then there is no problem.

An expert states that intrinsic motivation is a very important reason for work beyond retirement age, yet that it is also possible that this result from self-selection since mainly high-SES people get jobs beyond retirement age.

5.1.4 Other Aspects of Workability / Employability

5.2 Demand Side

5.2.1 Financial Incentives for the Employment of Older Worker

5.2.2 Non-Financial Incentives for the Employment of Older Worker

Wage subsidies

The recruitment of workers over 50 can be subsidised by an 'Integration Subsidy' for at least one year and for no more than three years. For those with severe disabilities the maximum duration is five years. The subsidy has to cover at least 30 per cent and not more than 50 per cent of the wage costs – wage and social security contributions – but decreases after one year by at least 10 per cent, and for the severely disabled after 2 years (§421f SGB [social security code] III). Employers may also be exempt from contributing to unemployment insurance if they hire an unemployed person aged 55 or above.

These subsidies are intended to resolve problems created by de facto seniority wages – that is, wages based not on age but on tenure – which raise older workers' reservation wages and have weak negative effects on the employment of men aged between 50 and 64, and yet stronger negative effects on their hiring rates (Keese et al. 2006; Bovenberg/Gradus 2008; OECD 2011).

The research institutes ZEW, IAB and IAW (2005) assessed the effects of integration subsidies for persons with less than six months' duration of unemployment. They were found to increase the probability of re-employment of the treatment group (50–52 years old) in contrast to the control group (48–49 years old). The effect amounted to an increase of re-employment probability of two percentage points against the background of a general re-employment probability of 15 per cent within half a year. The authors stated that this effect was not dominant in their model explaining re-employment, but also not small. However, by contrast, Boockmann and colleagues (2007) state that due to deadweight effects there is no net effect due to hiring subsidies, since subsidised hiring merely substitutes for unsubsidised hiring.

Findings on net effects on employment are contradictory. If these effects are positive, such measures also decrease inequality, since the re-employment of unemployed people raises the incomes of the previously unemployed. If these effects are not positive, inequality is not reduced since those not obtaining jobs due to deadweight effects are also unemployed and therefore also belong to the group with low incomes.

6. References / Sources for Further Reading

- Albanese, A./Cockx, B./Thuy, Y. (2015): Working Time Reductions at the End of the Career. Do they prolong the Time Spent in Employment? Institut de Recherches Économiques et Sociales de l'Université catholique de Louvain Discussion Paper 2015–24.
- an!', Wirtschaftsdienst, 91 (1), 53–60.
- and Disposable Income Inequalities', Political Research Quarterly, 62 (2), 257–275.
- Antidiskriminierungsstelle des Bundes (2012): Handlungsempfehlungen der Expertenkommission "Gemeinsam gegen Diskriminierung: Für eine gerechtere Teilhabe jüngerer und älterer Menschen" http://www.antidiskriminierungsstelle-datenbanken.de/SharedDocs/Downloads/DE/aktuelles/Altersjahr_PK_Handlungsempfehlung_.pdf?__blob=publicationFile
- Antoni, M. (2011): Lifelong learning inequality? The relevance of family background for on-the-job training. IAB Discussion Paper 9/2011
- Bäcker, G. (2012): Erwerbsminderungsrenten: Strukturen, Trends und aktuelle Probleme. Altersübergangs-Report 2012-03.
- Bauknecht, J. (2015, in collaboration with Laura Brüggemann): Changing places: Mid-career review, internal mobility and intergenerational initiatives to extend working life. Company case study Germany # 1: Hekatron. Unpublished project report for the European Foundation for the Improvement of Living and Working Conditions (Eurofound, Dublin).
- Bauknecht, J./Bössing, C. (2015): Best Practice Case Study InfraLeuna GmbH. MoPAct Work Package 3.
- Baumgartner, P. (2008): Die zukünftige Bedeutung des Online-Lernen für lebenslanges Lernen. Genaue Quelle? S. 505-513.
- BDA (2013): Die Gefährdungsschutzbeurteilung nach dem Arbeitsschutzgesetz. Besonderer Schwerpunkt: Psychische Belastung. Ein Praxisleitfaden für Arbeitgeber. Juli 2013.
- Beramendi, P./Cusack, T.R. (2009): 'Diverse Disparities: The Politics and Economics of Wage, Market, BMAS (2014): Chancen eröffnen – soziale Teilhabe sichern. Konzept zum Abbau der Langzeitarbeitslosigkeit. https://www.bmas.de/SharedDocs/Downloads/DE/PDF-Meldungen/konzeptpapier-chancen-oeffnen-teilhabe-sichern.pdf?__blob=publicationFile
- BMAS (2015b): Gründungsförderung. <http://www.bmas.de/DE/Themen/Arbeitsmarkt-/Arbeitsfoerderung/gruendungsfoerderung.html#doc30472bodyText1>
- BMAS (2015b): Gründungsförderung. <http://www.bmas.de/DE/Themen/Arbeitsmarkt/Arbeitsfoerderung/gruendungsfoerderung.html#doc30472bodyText1>
- BMAS (Bundesministerium für Arbeit und Soziales) (2013): Fortschrittsreport „Altersgerechte Arbeitswelt. Ausgabe 2: „Altersgerechte Arbeitsgestaltung“.
- BMI (2015a?): Jedes Alter zählt. Demografiestrategie der Bundesregierung: http://www.bundesregierung.de/Content/DE/_Anlagen/Demografie/demografiestrategie-langfassung.pdf?__blob=publicationFile&v=2, accessed 2015/02/09). → S.71
- Boll, C./ Kloss, A./ Puckelwald, J./ Schneider, J./ Wilke, C.B./Will, A.K. (2013): Ungenutzte Arbeitskräftepotentiale in Deutschland. Maßnahmen und Effekte. Hamburgisches WeltWirtschaftsinstitut
- Boockmann B./Fries J./Göbel, C. (2012): Specific measures for older employees and late career employment. ZEW (Centre for European Economic Research) Discussion Papers, No. 10–059.
- Boockmann, B./Zwick, T./Ammermüller, A./Maier, M. (2007?): Do Hiring Subsidies Reduce Unemployment Among the Elderly? Evidence from Two Natural Experiments. ZEW Zentrum für Europäische Wirtschaftsforschung GmbH Discussion paper No. 07-001.
- Börsch-Supan, A./Bucher-Koenen, T./Kluth, S./Haupt, M./Goll, N. (2015): Vor- und Nachteile höherer Flexibilität als Instrument zur Erhöhung der Beschäftigung Älterer, MEA (Munich Center for the Economics of Aging) Discussion Papers, 06–2015.
- Bössing, C./Bauknecht, J. (2015): Best Practice Case Studies: Reconciliation of gainful employment and
- Bovenberg, A.L./Gradus, R.H.J.M. (2008): Dutch policies towards ageing. In: European View (2008) 7: 265-275.
- Braun, S./Marten M.K./Kamin, K. (2014): Strategien für den Arbeitsmarkt der Zukunft: Die demografische Herausforderung meistern, Kiel Policy Brief 72.
- Brenke, K./ Zimmermann, K.F. (2011): Ältere auf dem Arbeitsmarkt, IZA Standpunkte No. 43. Berlin: IZA.
- Brenke/Zimmermann 2011: 19
- Brussig, M. (2010): Anhaltende Ungleichheiten in der Erwerbsbeteiligung Älterer; Zunahme an Teilzeitbeschäftigung. Altersübergangsreport 2010-03.
- Buchholz, S./Rinklage, A./ Blossfeld, H.-P. (2013): Reversing Early Retirement in Germany. A Longitudinal Analysis of the Effects of Recent Pension Reforms on the Timing and Transition to Retirement and on Pension Incomes.

- Bundesagentur für Arbeit (2015): Hintergrundinformation. Auswirkungen der Rente ab 63 Jahren nach Bundesagentur für Arbeit (2015b): Der Arbeitsmarkt in Deutschland. Männer und Frauen am Arbeitsmarkt 2014. Statistik / Arbeitsmarktberichterstattung Juni 2014, <https://statistik.arbeitsagentur.de/Statischer-Content/Arbeitsmarktberichte/Personengruppen/generische-Publikationen/Frauen-Maenner-Arbeitsmarkt-2015-07.pdf>, accessed July 15 2016.
- Bundesregierung (2013): Rente beziehen und arbeiten: Worauf muss ich achten? <http://www.erfahrung-ist-zukunft.de/SharedDocs/Artikel/Arbeitswelt/Weiterarbeiten-im-Rentenalter/20111104-rente-beziehen-und-arbeiten-erster-teil.html?nn=571318>
- Büsch, Victoria/Dittrich, Dennis/Lieberum, Uta (2010): Determinanten der Arbeitsmotivation und Leistungsfähigkeit älterer Arbeitnehmer und Auswirkungen auf den Weiterbeschäftigungswunsch. In: *Comparative Population Studies – Zeitschrift für Bevölkerungswissenschaft*, Jg. 35, 4, 903-930.
- Collective agreement „Zukunftssicherung“ (2012)
- Contreras, N./Martellucci, E./Thum, A. (2013) National Report Belgium. MoPAct WP3.
- Coppola, M./Wilke, C.B. (2010): How Sensitive are Subjective Retirement Expectations to Increases in the Statutory Retirement Age? The German Case, MEA (Mannheim Research Institute for Economics of Aging) Discussion Paper No. 207–10.
- Deutsche Rentenversicherung (2014): Positionspapier der Deutschen Rentenversicherung zur Bedeutung psychischer Erkrankungen in der Rehabilitation und der Erwerbsminderung.
- Deutsche Rentenversicherung Bund (2015): Rentenzugang 2014. Deutsche Rentenversicherung Bund (ed.): Accessed 2016/03/08 http://www.deutsche-rentenversicherung.de/cae/servlet/contentblob/238812/publicationFile/58385/27_statistikband_rentenzugang.pdf
- Devisscher, S./Sanders, D. (2008): Ageing and Life-course Issues. The Case of the Career Break Scheme (Belgium) and the Life-course Regulation (Netherlands). In: OECD (ed.): *Modernising Social Policy for the New Life Course*. OECD Publishing, 117-132.
- Dietz, M./Walwei, U. (2011): Rente mit 67. Zur Beschäftigungslage Älterer, IAB- Stellungnahme 1/2011
- Dlugosz, S./Stephan, G./Wilke, R. A. (2009): Fixing the leak. Unemployment incidence before and after the 2006 reform of unemployment benefits in Germany. IAB discussion paper, No. 2009, 25.
- Duell, N./Vogler-Ludwig, K. (2012): Germany. European Employment Observatory. EEO Review: Employment policies to promote active ageing.
- Ebener, M./Hasselhorn, H. M. (2015): National Policy Report: Germany. In: Hasselhorn, H. M./Apt, W. (eds.): *Understanding employment participation of older workers: Creating a knowledge bases for future labour market challenges*. Research Report. Federal Ministry of Labour and Social Affairs (BMAS) and Federal Institute for Occupational Safety and Health (BAuA). BMAS/BAuA, Berlin, 76-78.
- Economic Papers, No. 490.
- Egenter, T./Schoof, F.(2010). Beschäftigungsfähigkeit älterer Mitarbeiter bei der Hansgrohe AG. In: Ehlers, A. (2010). *Bildung im Alter - (k)ein politisches Thema?* In: Naegele, G. (Hrsg.), *Soziale Lebenslaufpolitik*. Wiesbaden: 602-618.
- elderly care in German companies/organisations. MoPAct Work Package 3.
- Faz.net (2014): Rentenreform. Nur Dumme arbeiten länger. 2014/05/26. <http://www.faz.net/aktuell/finanzen/meine-finanzen/vorsorgen-fuer-das-alter/rentenreform-nur-dumme-arbeiten-bei-der-rente-mit-63-laenger-12956218.html> (accessed 2014/11/25)
- Federal Ministry of Labour and Social Affairs (undated): Abschlagfreie Rente ab 63. URL: <http://www.rentenpaket.de/rp/DE/Alle-Fakten/Die-Leistungen/Rente-ab-63/rente-ab-63.html> (last access: 17/10/2014), R+V Versicherung (2014). Altersvorsorge. Gesetzliche Rente. URL: http://www.ruv.de/de/r_v_ratgeber/altersvorsorge/gesetzliche_rente/2_rente_mit_67.jsp (last access: 17/10/2014)
- Fehr, H./Kallwit, M./Kindermann, F. (2010): Pension reform with Variable Retirement Age – A Simulation Analysis for Germany', *Journal of Pension Economics and Finance*, 11 (3), 389–417.
- Frick, F./Noack, M./Blinn, M. (2013): Die Weiterbildungsverlierer. Wenig Weiterbildung für immer mehr atypisch Beschäftigte. Gütersloh: Bertelsmann Stiftung.
- Frosch, K. (2006): Reemployment rates over the life course: Is there still hope after late career job loss? *Thünen-series of applied economic theory*, No. 64
- Gasche, M. (2011): Ist die Rente mit 67 ein Renten kürzungsprogramm? – Auf die Sichtweise kommt es
- GDA (2012): Infoblatt: Gemeinsames Arbeitsschutzziel 2013 – 2018. "Schutz und Stärkung der Gesundheit psychischer Belastung".
- GDA (2014): Arbeitsschutz in der Praxis. Empfehlungen zur Umsetzung der Gefährdungsbeurteilung psychischer Belastung. Stand: 27. Juni 2014.
- Gerling, V. (2015, in collaboration with L. Brüggemann): Changing places: Mid-career review, internal mobility and intergenerational initiatives to extend working life. Company case study Germany # 2: Bundesagentur für Arbeit (BA) (Federal Employment Agency). Unpublished project report for

- the European Foundation for the Improvement of Living and Working Conditions (Eurofound, Dublin).
- Giesecke, M. (2014): Actuarial Adjustments, Retirement Behaviour and Worker Heterogeneity', Ruhr
- Giesecke, M./Kind, M. (2013): Bridge unemployment in Germany: Responses in labour supply to an
- Giesecke, Matthias/Kind, Michael (2013): Bridge unemployment in Germany: Responses in labour supply to an increased retirement age. Ruhr Economic Papers, No. 410.
- Graf, N./Hofer, H./Winter-Ebmer, R. (2011): Labor supply effects of a subsidized old-age part-time scheme in Austria. ZAF (2011), 44, 217-229.
- Hexel, D. (no date given, yet after 2007): DGB-Index Gute Arbeit. http://www.google.de/url?sa=t&rct=j&q=&esrc=s&source=web&cd=2&ved=0CD4QFjAB&url=http%3A%2F%2Fwww.parliament.nz%2Fresource%2F0000111656&ei=DIY-TUoyANsSftAatuYHgBw&usq=AFQjCNFol1wz5MO_el2kSeFe1qjE1JWk1g&sig2=fimuy9iQh_MTO2gA018b6Q&bvm=bv.50952593,d.Yms accessed August 20 2012
- Holmlund, B. (1998): Unemployment Insurance in Theory and Practice. In: The Scandinavian Journal of Economics, Vol. 100, No. 1, 100th Anniversary, 113-141.
- <http://www.boeckler.de> (accessed 22 April 2016).
- <https://data.oecd.org/unemp> (accessed 22 April 2016).
- IAQ (2015a): Arbeitsmarkt und Arbeitslosigkeit. <http://www.sozialpolitik-aktuell.de/arbeitsmarkt-daten-sammlung.html>
- increased retirement age', Ruhr Economic Papers, No. 410.
- InfraLeuna GmbH (2015a): <http://www.infraleuna.de/>; <http://www.infraleuna.de/en/>
- InfraLeuna GmbH (2015b): Gesundheitsinformationen (health information)
- IW (2015a): MINT-Frühjahrsreport 2015: Rente mit 63 zeigt erste Nachteile, IW (Institut der deutschen
- IW (2015b): Zurück auf Los. iw-dienst. Informationen aus dem Institut der deutschen Wirtschaft Köln,
- Jacobi, Frank/Kessler-Scheil, Sonia (2013): Epidemiologie psychischer Störungen. Häufigkeit und Krankheitslast in Deutschland. In: Psychotherapeut, 2013, 58: 191 – 206.
- Keese Mark/Hirsch Donald/Bednarzik Robert (2006): Live longer, work longer. Aging and Employment
- Keese, M./Hirsch, D/Bednarzik, R. (2006): Live Longer, Work Longer (Paris: OECD).
- Klinger, Sabine/Rothe, Thomas (2010): The impact of labour market reforms and economic performance on the matching of short-term and long-term unemployed. IAB Discussion Paper 13/2010.
- Krebs, Tom/Scheffel, Martin (2010): A Macroeconomic Model for the Evaluation of Labor Market Reforms. ZEW Discussion paper No. 10-050.
- Kyyrä, T. (2010): Early retirement policy in the presence of competing exit pathways: Evidence from policy reforms in Finland.
- Lois, D.I (2007): Determinanten der Weiterbildungsbeteiligung älterer Erwerbstätiger. In: Arbeit, Heft 1, Jg. 16 (2007), 5-22.
- Möller, Joachim (2009): The German labor market response in the world recession – de-mystifying a miracle. In: ZAF 42, 325-336,
- Noll, Heinz-Herbert/Weick, Stefan (2013): Strategie des „active ageing“ in Deutschland besonders erfolgreich: objektive und subjektive Indikatoren zum Übergang in den Ruhestand im europäischen Vergleich. In: Informationsdienst Soziale Indikatoren (2013), 50, 11-16.
- Nowak, J. (2013): InfraLeuna. Fachtagung Wissenschaft trifft Praxis 2013, 9.-10. Juli 2013 in Nürnberg, Workshop 3 „Beschäftigungsfähigkeit und betriebliches Handeln“.
- Öchsner, T. (2015): Nahles kann sparen: Weniger Anträge auf Rente mit 63 als erwartet, Süddeutsche Zeitung, page 7, 10 January.
- OECD (2011): Government at a glance. Paris: OECD.
- OECD (2012b): Thematic Follow-Up Review of Policies to Improve Labour Market Prospects for Older Workers. Germany (situation mid-2012).
- OECD (2012b): Thematic Follow-Up Review of Policies to Improve Labour Market Prospects for Older Workers. Germany (situation mid-2012).
- OECD (2012c): Sick on the Job? Myths and Realities about Mental Health and Work. Factsheet: Highlights from OECD's Mental Health and Work Review. www.oecd.org/els/disability
- OECD (2012c): Sick on the Job? Myths and Realities about Mental Health and Work. Factsheet: Highlights from OECD's Mental Health and Work Review. www.oecd.org/els/disability
- OECD (2016a) Employment database – Employment indicators, <http://www.oecd.org/employment> (accessed 22 April 2016).
- OECD (2016b) Labour Market Statistics, harmonised unemployment rate (monthly).
- OECD (2016a), Germany: Population (indicator). doi: 10.1787/d434f82b-en (Accessed on 25 July 2016)
- OECD (2016b), Germany: Elderly population (indicator). doi: 10.1787/8d805ea1-en (Accessed on 25 July 2016)
- OECD (2016c), Germany: Life expectancy at birth (indicator). doi: 10.1787/27e0fc9d-en (Accessed on

- 25 July 2016
- OECD (2016d), Germany: Life expectancy at 65 (indicator). doi: 10.1787/0e9a3f00-en (Accessed on 25 July 2016)
- OECD (2016e), Germany: Fertility rates (indicator). doi: 10.1787/8272fb01-en (Accessed on 25 July 2016)
- OECD (2016f), Germany: Unemployment rate (indicator). doi: 10.1787/997c8750-en (Accessed on 25 July 2016)
- OECD (2016g), Germany: Long-term unemployment rate (indicator). doi: 10.1787/76471ad5-en (Accessed on 25 July 2016)
- OECD (2016h), Germany: Self-employment rate (indicator). doi: 10.1787/fb58715e-en (Accessed on 25 July 2016)
- OECD (2016i). Labour Force Statistics 2005-2015
- Peschner, Jörg (2014): Structural drivers of activity and employment rates of older workers. Presented at: Workshop on delivering longer working lives and higher retirement ages. Organised jointly by the European Commission and the OECD. Brussels, November 12 and 13, 2014.
- Pieper, C./Schrüer, S., with assistance from Haupt, J. /ramer, I. (2015): Wirksamkeit und Nutzen betrieblicher Gesundheitsförderung und Prävention – Zusammenstellung der wissenschaftlichen Evidenz 2006 bis 2012. In: iga. Report 28. Wirksamkeit und Nutzen betrieblicher Prävention. Policies. Paris: OECD Publications, 2006.
- Romeu Gordo, L./Wolff, J. (2011): Creating Employment or Keeping Them Busy? An Evaluation of Training Programs for Older Workers in Germany. In: Journal of Aging & Social Policy, 23, 198-218.
- Schmidt, B. (2006): Weiterbildungsverhalten und -interessen älterer Arbeitnehmer. In: bildungsforschung, Jahrgang 3, 2006, Ausgabe 2.
- Schneider, J./Beblo, M. (2010): Health at work: Indicators and determinants. A revised literature and data review for Germany. IAB Discussion paper, No. 17/2010.
- Singer, C./Toomet, O. (2012): What has all this training done? The impact of publicly funded training for employees in Germany.
- Tippelt, R./ Reich, J. (2004): Weiterbildungsinteressen und Weiterbildungsverhalten: Bildungsorientierungen und Weiterbildungsbarrieren. In: Bos, W. u. a. (Hrsg.): Heterogenität. Eine Herausforderung an die empirische Bildungsforschung. Münster u.a., S. 281–300.
- United Nations (2012): UNECE Policy Brief on Ageing No. 13, June 2012.
- Wanger, S. (2010) Auslaufen der geförderten Altersteilzeit ist richtig, Weiterführung im Blockmodell
- Weissenrieder, J./Kosel, M. (eds.): Nachhaltiges Personalmanagement in der Praxis: Mit Erfolgsbeispielen mittelständischer Unternehmen. Wiesbaden: Gabler, 153-170.
- Werner, A. /Faulenbach, N. / Brockmeyer, A. (2008): Das Gründungsverhalten Älterer: Eine empirische Analyse mit den Daten des Gründerpanels des IfM Bonn. IfM-Materialien Nr. 184. Bonn. Wirtschaft Köln).
- WSI (2013) 'Immer weniger Frauen und Männer arbeiten in Vollzeit', WSI GenderDatenPortal,
- ZEW, IAB, IAT (2005): Evaluation der Maßnahmen zur Umsetzung der Vorschläge der Hartz Kommission - Modul 1d: Eingliederungszuschüsse und Entgeltsicherung, June, BMAS Forschungsbericht (Reserach report of the Federal Ministry for Labour and Social Affairs).