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Conceptual Framework of the active ageing policies in employment in Czech Republic

Lucie Vidovićová

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List of abbreviations

ALMP	Active Labour Market Policies
AM	Age Management
AVID	Asociace Institucí Vzdělávání Dospělých ČR, o.s. (The Association of Adult Education Institutions)
BMI	Body Mass Index
CEO	Chief Executive Officer
CSO	Czech Statistical Office
CZK	Czech Crown
ESF	European Structural Funds
EX(1)	Expert Consultation (number)
FG	Focus Group
HRD	Human Resources Development
HREOP	Human Resources and Employment Operational Programme
LLL	Lifelong Learning
MoLSA	Ministry of Labour and Social Affairs
MOPACT	Mobilizing The Potential of Active Ageing in Europe
MPSV	Ministry of Labour and Social Affairs (in Czech language)
NAPSPA	National Action Plan Supporting Positive Ageing
NGO	Non-Governmental Organisation
OECD	Organisation for Economic Co-operation and Development
PR	Public Relations
PwC	Price Waterhouse & Coopers
SME	Small and Medium Enterprises
WAI	Work Ability Index

Lucie Vidovićová, PhD. is a sociologist. Her long-term research interests include the sociology of ageing, environmental gerontology, age discrimination and active ageing. She is also involved in research projects in the field of family and social policy. She conducts research for national as well as European bodies and works as a consultant on a number of implementation projects such as Ageing in the media and Teaching about ageing. Lucie also cooperates with different governmental and NGO bodies in the field of senior advocacy. Her experience includes involvement with the European projects DIALOG (HPSE-CT-2002-00153) and ActivAge (HPSE-CT-2002-00102), and cooperation with EUROFOUND. Recent projects she has been involved in include surveys of older consumers, age discrimination (www.ageismus.cz), ageing in big cities (http://starnuti.fss.muni.cz), and the issue of role overload in active ageing grandparents (http://ups.fss.muni.cz).

Abstract

In this paper we present a general assessment of the labour market situation of older workers in the Czech Republic, starting with a more general overview of the demographic situation and emphasizing the generational differences among the young-old and older cohorts, underlying a number of different problems as well as solutions. Further in the paper we address the impact of the recent economic situation on employment levels, showing that the recovery in terms of employment has not yet begun and that the impact on older workers is (at least) two-fold: firstly, for older workers it is very difficult to find a new job once unemployed; secondly, if employed, the pressure on workability and the increasing demands of workplaces may be harder to bear for the older the worker. We describe a National Action Plan Supporting Positive Ageing (2013-2017) and other examples of good and transferable praxes which address some of the active ageing issues in an innovative way. The second part of this report examines the issues of employability, workability and age-management as perceived by some of the key actors. We go into greater detail on the topic of paid work after retirement, which is considered an important part of the Czech economy, despite the fact that the employment of sizable groups of older workers after retirement is undeclared. Self-entrepreneurship and independent work in later life are another realm of employment that is increasing in importance in the Czech economy; however, as consulted experts argue, it is not to be taken as an unproblematic solution to late-life careers. In the last chapter we turn our attention to the lifelong learning of older workers and to their up-skilling/retraining. In the concluding remarks, we reemphasize the need to address the heterogeneity of the older workforce, in the sense of age/generational affiliation, health, socio-economic and other characteristics.

1. Introduction

The population of the Czech Republic is ageing, and this process is having a profound influence on social and economic policy and on individual outcomes. In this report we look specifically at the issue of promoting active ageing and social and economic participation, in pursuit of the goals of the Europe 2020 strategies. This report is an overview of the problems, issues, and solutions presented as a combination of expert views, including those of employers, employees, trade union representatives, and educators. It also includes a secondary sociological analysis of the available data on active ageing and life-long learning among older workers. The report was prepared as part of the MOPACT- Mobilizing the Potential of Active Ageing in Europe Project, and represents a background analysis for identifying innovative, effective, sustainable and transferable strategies in age-related employment and lifelong learning.

We open the subsequent parts of the paper with a general assessment of the labour market situation of older workers, starting with a more general overview of the demography, emphasizing the generational differences among the young-old and older cohorts underlying a number of different problems as well as solutions. We further address the impact of the recent economic situation on employment levels, showing that the recovery in terms of employment has not yet begun, and that the impact on older workers is (at least) two-fold: firstly, for older workers it is very difficult to find a new job once one unemployed since employers are not hiring; secondly, if employed, the pressure on workability and increasing demands of workplaces may be harder to bear the older the worker. As these changes have to do more with work quality than quantity, the employment rate of older Czech workers is around the EU average, but tending to stagnate, as we also show more in detail in the introductory section of the paper. Different steps could be undertaken to deal with this situation, for example, adopting concepts such as active ageing and healthy ageing in employment. In the Czech Republic, these efforts are institutionalized in the form of a National Action Plan Supporting Positive Ageing (2013-2017), which is also described more in detail here. The second part of this report examines the issues of employability, workability, and age-management. As these concepts have gained increasing attention, we look more closely at small and medium size enterprises, which (in general) tend to have less-developed human resource policies, yet which represent 95% of all enterprises and are one of the biggest employers in the Czech Republic.

The third chapter of the report brings together examples of (and requirements for) social innovations and good practices. We briefly address the ideas of life-course orientation,

quality of work/life, and solidarity between generations as further useful concepts for enhancing active ageing among older workers. We go into greater detail on the topic of paid work after retirement, which is considered an important part of the Czech economy, despite the fact that the employment of sizable groups of older workers after retirement (as much as one third according to some sources) is undeclared. Self-entrepreneurship and independent work in later life are another realm of employment that is increasing in importance for the Czech economy; however, as our experts argue, it is not to be taken as an unproblematic solution to late-life careers. In the last chapter we turn our attention to the lifelong learning of older workers and to their up-skilling/retraining. The results of this exercise show a rather large unused potential on the part of older workers and older learners and point to the need for "early intervention", i.e. supporting the "lifelongness" in lifelong learning, and addressing in advance the possible skills mismatch of future older workers. In the concluding remarks, we reemphasize the need to address the heterogeneity of the older workforce, in the sense of age/generational affiliation, health, socio-economic, and other characteristics.

2. General assessment of the labour market situation of older workers

2.1 "The point of departure"

The current **demographic structure** of the Czech population is characterized by two large baby-boom cohorts, post-WWII and mid-1970s, when natural fertility was supported with strong pro-natalist policies and the general circumstances of the socialist political system (Možný, 1999; Rychtaříková, 2000). These significant fluctuations in the demographic structure have had a significant impact on the social conditions of the country, including on the labour market. It is expected that as a consequence of this particular demographic situation, the Czech population will age in "leaps" and its ageing will culminate around 2050 when the category entitled seniors will incorporate the parents of the post-war baby-boom generation as well as their numerous children.

The combination of this demographic situation with the last six decades of dynamic socio-economic developments of the Czech society results in the existence of certain cohorts characterized by **generational differences**. Today's seniors have lived most of their economically active lives under socialism with a centrally planned economy which was rigid in some aspects but at the same time provided individuals with some certainties and securities. The post-war cohorts of baby-boomers were in their mid-40s at the time of the so-called Velvet Revolution of 1989. This was a time when their families were more or less

complete in terms of the planned number of children and also were firmly embedded in positions at work. At the time, the main actors in bringing about changes were students, roughly speaking people born in the 1960s, i.e. between the two baby-boom waves. The following cohort, i.e. those born in the years with strong population growth and often referred to as Husák's children (after the then president), were the product of the "new era". They were socialized in the conditions of capitalism and economic liberalism. These "ideal types", all ageing, signal very different trajectories on the labour market, with differing starting positions and prospects.

> *Today after roughly twenty years of some sort of capitalism, of building capitalism here, we are getting back to how things used to be. Like before, the longer you worked at a certain position, the more valuable you became for your employer, after 1989 this got a blow and basically destroyed everything, we see it with our own children, in a year they would have four five jobs or even more and that was fine, wasn't it? For us, for our generation, I am now among the 55+, well, our generation when we were to change a job, it was a major problem, wasn't it? Also a social problem that we failed but that is completely different now* (EX4).

The experts point out that Czech managers and also human resources specialists (EX1) are currently recruited mainly from the generation of Husák's children, i.e. they are between 35 and 40, are very active and independent, travel widely, speak foreign languages and are very self-confident. This is the generation that now decides about business and politics (EX7). And their employees tend to be dominantly the first baby-boomers, their parents and possibly older siblings, who had a limited window of opportunity to gain such skills and experiences. The limitations were temporal as well as due to socio-economic status and various forms of capital. In the words of a consulted expert:

> *It is an amorphous group that does not act in a unified manner. Some have already retired, others are of pre-retirement age. And it is the latter who are often discriminated against on the labour market. The successful "Husák's children" often lack inter-generational solidarity. In the 1990s they did not trust those affected by habits acquired under the totalitarian regime and hence in companies – and later also in public service – they surrounded themselves with their peers. Now, with the society in flux, with an ageing population and changing retirement age, "Husák's children" should realize that it is worth re-assessing the potential of local human resources. It is useful to pay more careful attention to differences in employees over 50. It is possible to select active and creative personalities with experiences and knowledge of foreign*

languages and modern technologies from Czech baby-boomers. To have them in their teams and to learn inter-generational solidarity in co-operation with them (EX7).

Employers, when presented with the general question about who they would hire first among the following candidates: a young person who had just started a family, a graduate, an older worker approaching retirement, a female shortly after maternity leave, or a pensioner, strongly preferred a young person with a family (73%; paradoxically, the female after maternity leave gained only 16%), putting older workers in third place (50) (Balcar, Gavenda 2012). The very high share of perceived **age discrimination** in Czech society, especially in the arena of working place (36 vs. 20% in EU27; Eurobarometr 378/2012; Eurobarometr 393/2012; Vidovićová 2008), represents one of the most difficult barriers to overcome when thinking about extending their working lives in the Czech Republic.

2.2 Impact of recent economic situation

Apart from the demographic and social contexts, the labour market is also influenced by the state of the economy. According to the financial analysts who commented on the fluctuations that accompanied unemployment growth in 2013, the Czech economy has not yet recovered from the **recession**. There were more than half a million unemployed in the Czech Republic in 2013 and the main problem is the growing number of unemployed graduates in this statistic. At the end of 2013, the unemployment rate was at more than eight per cent.

"Although no large scale redundancies have been made yet, big employers are not hiring and this is bad news for those who lose their jobs. There are still high risks, especially in northern Moravia, where a number of big employers face an uncertain future," Michal Kozub, analyst for Home Credit. (Nezaměstnanost..., 2013)

There is thus the combination of a low performance economy influenced by political instability, the low purchasing power of households and stagnating business. As a consequence, companies do not sell, they do not need to expand production and hence do not create new jobs and, if they do not reduce staff numbers, they attempt to get the maximum out of their current employees. Thus, these conditions are actually negative for older employees: they are first to face redundancies, there are no new jobs and even if there are, they are out of their reach due to age discrimination or competition from unemployed graduates. Even if older employees manage to remain employed, they have to invest more power and energy than before (EX3, EX6). We encounter references to a so-called “gilded cage,” in which the contributions of older employees are acknowledged but they have

to resist pressure from younger colleagues and at the same time they are aware that they cannot resign as they would not gain other employment due to their age (Seifert 2012). This can have a negative impact on health and can decrease the availability of attractive benefits such as further education (EX3) which leads to a vicious cycle, ending in either unemployment benefits or an (often permanently reduced) old-age pension.

> *In the case of older employees we do not find so much of a high level of specific unemployment, it actually does not differ from other age groups. We find a low level of unemployment which is the consequence of taking up retirement (or early retirement) and incapacity benefits mainly as a consequence of a worsening position on the labour market and an effort to find alternative security/deal with the impossibility of finding work* (EX3).

Older employees are the most threatened group when it comes to employers taking **redundancy measures**, which usually involve letting go of experienced employees with higher salaries, resulting in greater savings on personnel costs. In terms of social security, this group is in the "best position" due to higher severance pay, the duration of unemployment benefits and entitlement to old-age pension (EX5, EX6, EX4).

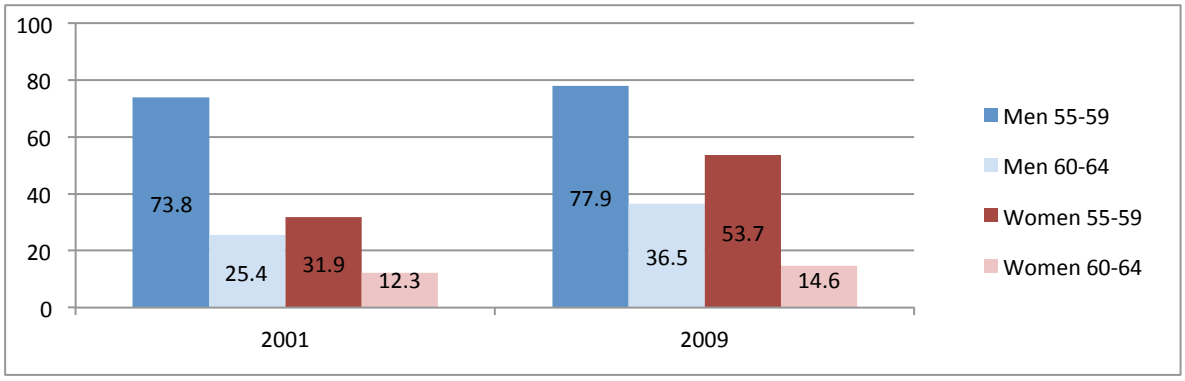
The involvement of the state is seen as inadequate and there is also a lack of non-governmental organizations engaged in supporting the employment of the elderly, for example, in co-operation with employers (FG; for an overview of the critique see also Münich, Jurajda (2012)). So far the biggest role in prolonging the employment of older workers could be ascribed to changes in pension provision rules, namely closing down the easy option of early retirement (now available only with permanently deduced pension benefits), gradually postponing the age threshold, and prolonging the period of insurance needed.

2.3 Employment at older ages

The following numbers from the Czech Statistical Office give us a good idea the situation. Between 2001 and 2009, the **employment rate** of individuals aged 55 to 64 grew from 52.1 to 65.5, i.e. by 13.4 percentage points. This was the fastest growth among all age groups above 15 years. Compared to the previous period (2001 to 2004), the growth in employment slowed down between 2005 and 2009, and in 2009, as a consequence of the economic recession, the year-on-year employment rate decreased in both five-year groups. Also, the decrease was faster than the average decrease in the employment of the total

population of 15+. This clearly indicates the relatively greater vulnerability of those aged 55 to 64 and it also applies in relation to the development of the degree of economic activity of people in this age group. The degree of economic activity denotes the ratio of workforce (employed and unemployed) to the total population of those aged 15+. In this period, the degree of economic activity of men aged 55 to 59 decreased by 0.9 percentage points and by 1.3 percentage points for men aged 60 to 64. In contrast, it grew or in the worst case stagnated for other age groups. (Zaměstnanost..., 2010)

Figure 1. Employment rates of older men and women



Source: Zaměstnanost..., 2010.

In 2001, the employment rate for men aged 55 to 59 was 73.8% and for women it was 31.9%. The difference between them was almost 42 percentage points. In eight years, by 2009, the difference decreased to 24.2 percentage points. In the 60 - 64 age group, the comparison works the other way around. Men continue to have higher employment rates. In 2005 the rate was 25.4% and grew to 36.5% by 2009 while in the case of women, it increased from 12.3% to 14.6%. Hence the male employment rate grew faster (by 11 percentage points) than the female (by 2.4 percentage points) and the difference in the employment rate of the two sexes grew from 13.1 percentage points (2001) to 21.9 (2009) (Zaměstnanost..., 2010).

In general comparison with the 27 EU members, the Czech Republic is in twelfth place with its intensity of employment being slightly above average (in the 15-64 age group it is 65.2% compared with the EU average of 64.8%). The employment of **women** is below average (56.5 compared to 58.7%). The Czech employment rate for women aged 55 – 64 falls even further below average (34.8 compared to the EU average of 37.9%). In contrast, men's employment is above average. The shares of economically active people aged 60 – 64 and of university students are also below the EU average. Although there are significant differences between individual countries by gender, age, education etc., it is clear

that compared to the EU average, the Czech Republic has a smaller share of part-time employees and again, they are mostly women[1].

Despite this or maybe because of this, the number of people **working part-time** is growing quickly in the Czech Republic. According to a CSO survey, the number of part-time workers has grown by about a quarter since 2011. However, Czech employers continue to create mostly full-time positions. Employers' flexibility in hiring is ensured not through part-time positions but rather through short-term contracts. At the moment, the largest supply of part-time jobs is in public administration and business. They are commonly available for call centre staff, IT programmers, cashiers, financial advisers or phone sales workers. *"The overall growth in employment in the last year is due to a growth in part-time positions, the number of full-time positions has not grown significantly"*[2].

According to a PwC survey, only a third of CEOs of important Czech companies surveyed (N=109) plan to hire new employees in 2013, approximately another third would like to maintain the status quo and another third plans redundancies. However, despite the high rate of unemployment, the CEOs (37) have expressed concern about the lack of key competences that should further stress the importance of learning and training for current employees, including their ageing workforce.

2.4 Active Ageing in Employment

If people are to work longer and hence age actively in employment, it is necessary above all to attempt to reform attitudes to ageing at all levels:

- **Society** – rather than stress population ageing, it would be more beneficial to extend middle age.
- **Employers** – the workplace will become the place of the most important changes; it is here that decisions will be made about whether people can and will want to continue working for longer → the approach of the line manager is key → managers' awareness of ageing, age diversity and inter-generational co-operation must be strengthened → research suggests that good management is an essential factor in increasing employees' workability.

[1] http://www.czso.cz/csu/tz.nsf/i/vydelava_mene_nez_polovina_obyvatel
[2] http://www.mpsv.cz/cs/16054

- **Individuals** – an older employee can be beneficial for a company due to his/her life experience → it is necessary to encourage individuals to take personal responsibility for their health and lifelong learning (EX1).

The principle of inter-generational understanding based, for example, on shared generational experiences means that in order for companies and institutions to adequately react to the demands of ageing customers and clients, it is beneficial for them to have elderly among their staff. In other words, diversity of employees leads to gaining a wider segment of the market (EX7). It is possible that this principle is weakened by the dynamic post-1989 developments which resulted in significant social differentiation and to some extent replaced shared generational experiences with new social differences that are not dependent on chronological age.

The situation is somewhat different for big employers who have a certain corporate policy and philosophy and for smaller companies (see also below). However, in the end, even in a big company, it depends on individual managers at various levels, i.e. whether they approach each employee in an individual manner, whether they look for his/her strengths and ways of engaging him/her in team work etc. (EX7).

However, employees' attitudes can differ, as summarized by the impressions of a participant in the focus group, who commented on the specific **role overload**[3] as a significant obstacle for active ageing in employment:

> *I think we agreed that employment should not be extended to older people. Women argued that this was due to the physical and psychological condition in which women around 60 find themselves. They often look after grandchildren and in addition to their ageing parents. Also, it is impossible to find employment after 50 and young people need work in order to look after themselves and their young families and also to acquire work habits. The moment they "get used to" being at home and not doing anything, it is tragic for the whole society and from this point of view it looks weird if the young don't work and a woman aged around 60 does. She has a number of roles, from housewife to carer and grandmother and she should also run to work although she herself has numerous health problems* (FG, follow up notes).

[3] The concept of role overload of young-olds´ in the Czech Republic is described in more detail in our project "Role overload: grandparenting in the era of active ageing" (GA CR 13-34958S). For details, see http://ups.fss.muni.cz/en/research/show/12.

2.5 Healthy Ageing in Employment

An individual's good health and mental capabilities are the principal conditions for a longer working life and hence it is necessary to raise awareness of the individual components of work ability with an emphasis on taking greater personal responsibility for one's health (EX1, EX4). In a way, 40 years of age is considered the ideal limit for a start but generally, a set age limit is not recommended due to different individual characteristics.

An example of good practice can be that of ŠKODA AUTO (see below) as well as the programmes of RWE. These companies offer health programmes for their employees with no age limits which increases their potential positive impact. These programmes go beyond employers' legal duties in protecting health. Rather, they involve above standard healthcare organized by the employer within health management. For example, a directive on employment health services is being discussed and knowledge gained in ergonomic research conducted at RWE in 2012 is being utilized. The first measure is an e-learning video on the topic of ergonomics and further materials will be published (e.g. kitchen posters with stretching exercises). Health Days were organized in co-operation with VZP (health insurance company). These involved capillary blood measurement, BMI, blood pressure measurement and the days also involved a session on healthy backs led by a physiotherapist (EX5).

The demands of employment linked to realistic worries about losing a job were repeatedly cited as an obstacle to staying healthy into advanced age. As EX4 says:

> *It could perhaps be good to … make a … this is probably a strong word … like a period of protection, yes, legislation allows this, that, for example you cannot make a sole breadwinner redundant and similar but just to lightly touch upon this so that [older employers] can also feel that they can sail through to retirement not by spending twenty hours here every day and sleeping for two hours a day so I can sit here in the morning and work so the employer saw that I really belonged here ... This will only give me a heart attack, won't it? It will lead to some health problems which will finish it off and that's it* (EX4).

In terms of healthy ageing in employment, there has been a great deal of active engagement of MoLSA in advertising the concept of a safe workplace and occupational safety[4]. This had

[4] For more details on the programme, see http://www.suip.cz/bezpecnost-prace/bezpecny-podnik/ (instructions also in English and German).

resulted in the biannual publicised certification of "Safe enterprise." Holders of the certificate not only have proof that the Occupational Safety and Health Management System has been implemented, but that it is fully functional in practice as well.

2.6 Political climate set by National Action Plan (2013-2017)

As the employment of older people is considered one of the key issues in increasing the competitiveness of the Czech economy as well as an important part of individual well-being, in February 2013, the Czech government approved the **National Action Plan Supporting Positive Ageing** (NAPSPA) for 2013 – 2017 which includes, among others, the following areas: lifelong learning, employment of older workers in relation to the pension system, volunteering and inter-generational co-operation, and healthy ageing. This is already the third plan that the Czech government has approved. However, in some respects it is radically different from the previous two (approved for periods 2003 – 2007 and 2008 – 2012). First of all, it was created as a consultation document in a series of meetings of thematic groups and it was made available to the general public for comments prior to submission to the government. Secondly, the implementation of the plan should be measured on the basis of concrete monitoring indicators, which will be defined in a separate project. It is above all these two aspects and also the subsequent work of working groups on individual key areas that raise great expectations about the implementation of the plan. It is also given as an example of good practice by interviewed experts (EX1, EX3), it is seen as a measure with great potential to solve the problem of the employment of an older workforce.

In respect to active ageing in employment, NAPSPA has the following general goals: revision of the pension system for increasing the motivation for longer employment of pre-retirees; support for the interests of the unemployed for self-employment with the necessary help and support; implementation of age-management strategies on different levels; and support to occupational medicine. These goals are planned to be met via measures such as: to analyse and adjust the pension system in terms of timing and pathways available; to review the effect of continuous employment on pension benefits; to increase the level of information about the pension system and to enhance the quality of information services provided (including the information on the expected value of pension benefits); to support the self-employment of older workers (see also below); to support institutions providing further education to include up skilling for older workers; to identify, collect, and advertise good practices in flexible approaches to older workers and older people employment; to train and educate management and officers at employment offices working with older clients to create

an age-friendly atmosphere, etc. As these examples suggest, a large portion of the proposed and expected measures could be described as preparatory for further steps in the future (i.e. analysis, collecting information, testing smaller samples, campaigns, etc.).

3. Employability, workability, and age management

More general remarks about the situation of older workers in **small and medium size enterprises** (SMEs) as presented by Balcar and Gavenda (2012) may also help illustrate approaches not only to the situation of older workers, but also to the issues of their employability and workability. The main argument, confirmed by previous research[5], is that SMEs employ a "liberal" approach to the ageing workforce as presented in the generally accepted statement, "*No measures based on age are required, because a person´s attitude about the work matters, not his or her age*". This equality principle helps to fight against age discrimination, but also hides any age-specific requirements an older workforce may have and which need to be addressed in order to enhance employability and work ability (see also an example of attitudes in SMEs about further education and training below). The authors of the survey hypothesize that SME representatives still see the labour market situation as satisfactory and therefore don´t feel any urgent need to define the ageing of the workforce as a problematic issue. If an older person is already an employee of an SME, there are only few expressed concerns about their work quality etc., and a limited share of the SMEs surveyed offer measures to support the work ability of older workers (see Table 1).

Table 1. Measures supporting work ability of older worker at SMEs

	SMEs offering this measure	SMEs where measure is actually used
Customizing the work environment to fit the older employees needs / possibility to modify the workplace	100 (50.3%)	75 (37.7%)
Reduced-time	80 (40.2%)	39 (19.6%)
Possibility to schedule their working hours / modify work tempo (while maintaining the size of the load)	78 (39.2%)	53 (26.6%)
Change of work position/ move to less physically or mentally demanding job	68 (34.2%)	39 (19.6%)
Possibility to adjust the workload (e.g. reduced liability, reduction of exhausting work)	51 (25.6%)	33 (16.6%)
Health care for older employees	40 (20.1%)	30 (15.1%)
Adult education, training adapted to older people	33 (16.6%)	17 (8.5%)
Work from home (tele-working, home working)	25 (12.6%)	14 (7.0%)
Total SMEs surveyed	N = 199 (100%)	

Source: Balcar, Gavenda 2012: 9.

[5] http://www.eurofound.europa.eu/areas/populationandsociety/ageingworkforce.htm (case studies on Czech Republic).

This SMEs survey also looked at the perceived comparative (dis-)advantages of workers 50+ as opposed to workers in their thirties. The usual positive and negative characteristics were emphasized (practical experience, reliability, loyalty, but less language and IT skills). However when only those companies which also stated that these characteristics are key for their particular area of business are taken into account, the positive characteristics of older workers (as opposed to younger) are evaluated more favourably and the negative much more indulgently. Last but not least, Balcar and Gavenda (2012) confirm that there is rather low share of SMEs with a Human Resource Development plan (23%) and very little interest in building an HRD plan aimed at enhancing the potential of older workers (2%).

According to employers the main responsibility for maintaining the **employability** of older workers lies first with the employees, who through their personal development should enhance their work efficiency (71), only then with employers (e.g. through the creation of favourable work conditions) and the state (e.g. by tax benefits), who have smaller roles to play (54%, 48% respectively). It is no surprise that older employees see the responsible actors in the reverse order: the state (70%), employers (69%) and themselves (55%) (Balcar, Gavenda, 2012: 11).

> *KP-A: I also had my share, I was at the employment office, I was a bit younger and when I heard the lady telling me that I am unemployable. KP-B: I heard that too. KP-A: I said: "Why?" "Well, you've got all those professions but you haven't got anything concrete." And at my third visit she invited me to a personal meeting and introduced me to her acquaintance who was selling Amway products so I was considering whether I should file a complaint (laughter) or … KP-C: I was lucky with a woman at the employment office, she consoled me. KP-B: And what did she tell you? KP-C: Well, that I will survive (*all laugh*)* (FG 01:14:05-1).

Experts agree that increasing the employment of older people could be significantly helped by the introduction of the concept of "work ability" comprising "the house of work ability"[6] (Ilmarinen, J. et al., Finnish Institute of Occupational Health, FIOH). It includes not only health and functional capacity but also other personal resources such as competence, values, attitudes, motivation and moreover incorporates the demands of the work that the employee does. The application of the concept of "work ability" and the tool for its measurement "Work Ability Index" (WAI) could initiate changes in the workplace by creating

[6] Kol. Age Management pro práci s cílovou skupinou 50+. Metodická příručka. Praha: AIVD ČR, 2012, ISBN 978-80-904531-5-9.

more suitable work conditions for ageing employees. It has been proven that WAI is a good tool for predicting the ability to manage work and stay in employment. The results of longitudinal study FIOH[7] (with a sample of 6,500 people) after four and eleven years were very interesting: approximately 60% of employees maintained their WAI at a good or excellent level and approximately 10% actually improved it, while about 30% experienced a dramatic decrease in WAI in the process of ageing. For a third of the respondents, work itself did not prevent a decrease in work ability, irrespective of the job and their gender (EX1).

3.1 Age Management

The concept of age management (AM) is gaining increasing popularity in the Czech Republic which in a sense predetermines its successful wider implementation. Some of actions have been undertaken which could be re-used for other concepts and programs in the future. One such action was the "Age Management" project led by EX1 and conducted by higher education partners and the regional branch of the Employment Office. It was launched at a very opportune time, a time of growing awareness of the employability of people aged 50+. The project was based on a strong foreign partner who developed the tool and tested it in Finland and in other EU and non-EU countries. Another very important factor was that the project was in its final stages (i.e. dissemination of its findings and a major media campaign) during the European Year of Active Ageing and Intergenerational Solidarity (EY 2012) and at a time when the National Action Plan Supporting Positive Ageing was in preparation. This is what EX1 considers the most important moment in the implementation; the findings attracted the attention of the Ministry of Labour and Social Affairs (MoLSA) and the Ministry then initiated further developments, most importantly the founding of the Government Council for Ageing - Work Group for Age Management and support for awarding the prize of the Czech Republic's Council for Quality and the Czech Society for Quality which this year awards the prestigious "Prize for the Application of Age Management". Currently, two follow-up projects are being implemented which aim to put the recommendations of the National Action Plan into action and above all to support the implementation of the principles of age management in the private as well as public spheres[8].

[7] Ibid.

[8] Project "Implementace Age Managementu v České republice" [Implementation of Age Management in the Czech Republic] will be implemented by AIVD ČR with international co-operation HREOP and project "Vzdělávání lektorů pro udržitelný rozvoj se zaměřením na age management" [Training tutors for sustainable development with a focus on age management] will be conducted by o.s. Zaměstnanost v JmK.

Further, Age Management, a newly founded charitable organization, focuses primarily on changing attitudes to ageing in Czech society (information dissemination, publishing) and on linking recommendations with pension reform so that the end result is a fully fledged reform rather than simply an increase in the retirement age (something that was also picked up frequently in the focus group). In terms of its strategies, the charity aims to:

- Support the implementation of the concept of age management at employment offices and promote it to the state administration;
- Support its implementation by employers, including the state administration;
- Raise awareness about age management in the area of employment legislation and pension reform.
- Increase the accessibility of qualitative and quantitative data on the possibilities that age management provides, and
- Contribute to a change in attitudes to ageing by informing people about age diversity and its competitive advantages for companies as well as for society at large (EX1; Štorová 2012). This institutionalization of the whole concept may be seen as yet another example of how good examples may gain wider recognition and inspire possible followers.

Last, but not least, a monthly journal "Age management" was launched in 2012 by PR agency ANTECOM as a response to difficulties in finding free media coverage of the topic. The journal is distributed free of charge to 4,000 addresses, mainly to the HR departments of different companies, as well as to expert forums and MoLSA.

Despite the usability of this tool, the majority of employers are not yet prepared for dealing with the issue of various age groups in the workplace. Also, it is assumed that this tends to be a bigger problem for smaller companies (EX1, EX7; Balcar, Gavenda 2012). At the same time, as we also state below, small and medium sized companies (SME) employ the highest share of the workforce. Yet, EX5 from RWE suggests that even in bigger companies, although age management is considered a good strategy and is discussed in the company, it faces a lack of financial and personnel resources. In contrast, the model of a senior programme, like the one developed at ŠKODA AUTO, seems easier to implement. Despite these shortcomings, various RWE companies are implementing age management-like measures, such as an overview of the age structure for 2013 – 2017 and the identification of critical positions in terms of qualifications (i.e. know-how that is to be lost), and a related re-assessment of categories of positions with higher health risks and health checks connected to these risks. The risk assessments will result in the implementation of preventive

measures aimed at decreasing the potential negative impacts on health. Remedial measures will also be sought for those who have bad results in their preventive health checks. There will also be as better focus (decentralization) on rehabilitation programmes. Once the demographic situation is assessed, a recruitment plan will be prepared for "critical positions" and the time needed for induction is also taken into account. The final step involves the preparation of a study assessing potential changes to job positions in light of age.

4. Social innovation and good practice examples

Experts define social innovation as a new approach to meeting social needs. It should create an added value for individuals as well as society. In the context of employment, it is understood mainly as new approaches to the employment and the training of specific target groups (EX1).

Concrete examples referred to identifiable procedures and practices:

- Training managers for work with heterogeneous groups (EX7).
- Training for human resources specialists: The development of human resources must always be ahead of everyday practices in the company. If you have an experienced, even sixty-year-old applicant, the staff at the agency must be able to explain to a potential employer why exactly this almost senior will be of greatest benefit for the company (EX7).
- Training for managers and human resources personnel in implementing age management (EX1).
- (Financial) incentives to employers as an alternative to pension payments or social benefits (EX4, EX7) – effective particularly with ESF resources . There is, however, the question of cost effectiveness (particularly taking into account the invested resources versus the number of created/maintained jobs) and its assessment.
- Increased user-friendliness of technologies meets older people "half-way", it makes their adjustment to technological developments more manageable, and makes it easier to learn skills (EX7).
- The involvement of universities in these topics; their popularization among students in various fields can be considered a good practice leading to social innovation (EX7).

The focus group discussions and expert interviews offer two examples of good practices on how to empower older workers to (re)join the labour force and gain new skills while also creating an added value where mentioned. First was the project "**Auntie at Our Place**" implemented by the city of Neratovice in co-operation with the city´s day care services. This programme aims to help young families in crisis. "Aunties" are women aged over 50 who find it difficult to get employment. It is a condition that they have experience in child rearing and can thus act as mentors. They can find fulfilment in the project; they feel useful and help others (EX3).

"**Clover**" is a similar project financed by ESF via Human Resources and Employment OP (HREOP) and from the budget of the Czech Republic. It is based on the experiences of the Austrian Oma Dienst service. Its aim is to set up contacts between surrogate grandmothers and families with children. Clover aims to ease parents' re-entry to the labour market, and at the same time, to create employment opportunities for unemployed older women. The parents of young children have the opportunity to meet a woman who will take the role of surrogate grandmother in the family. The women establish a professional and friendly relationship with the family; it is a personal relationship with a financial reward. The cost of childcare is lower than commercial alternatives. This enables the family to invite the surrogate grandmother to their home more often. The project enables surrogate grandmothers to gain free access to training sessions and workshops on personal and family skills. Parents with young and school-age children (up to the age of 15) and single parents with children under 15 are the target group that the project intends to help re-enter the labour market and establish a better balance between work and care for the family. The project also enables long-term unemployed women aged over 45 or of pre-retirement age to re-enter the labour market. But even these examples of good practices are not without their issues:

> *You know about Clover or many of you probably know about Clover. I have been registered with them for over a year, everybody laments that there are few grandmothers and many children and I can tell you that I am some sort of a strange case as I've been offering my services for a year and nobody wanted me* (FG 01:15:14-0).

> *They select the families, I, for example, offered that … I have a grandson and wanted another boy and it was immediate. But my mom fell ill and I had to pack it in* (FG 01:16:48-9).

> *It pays fifty crowns an hour, it could be more but nobody is forced into anything or you can do it for free if you agree to it, I came across that, a young mom who wanted*

it, by the way I think she was well off, she told me I have no money for this, I thought that Clover was doing it for free (FG 01:17:26-2).

4.1 Good Practice

Examples of good practices in the employment of an older workforce and in extending their careers (including further training) are mainly given from the following areas:

- measures adopted by companies/employers that are inspiring and transferable to the practices of other (usually big) companies;
- formal awards for examples of good practices, their promotion and increasing awareness of them;
- projects supported by the European Social Fund and implementation of foreign models of good practice.

From the interviews conducted and examples of good practices given below one can extract that one of the crucial features of any good practice is the sole existence of an age-differentiating approach and/or its "visibility" and promotion.

4.1.1 Good practice in companies

The first point was most prominent in interviews with experts. In fact a few of the experts (e.g. EX5, EX6) named the car maker ŠKODA AUTO S.A. as an example of inspiring good practice. It is involved in a variety of projects (such as "Third Career"), personnel programmes (e.g. "Programme for long-term employment 50+") as well as "Workplaces for all ages" aimed at keeping employees in active employment, maintaining key competences in the company, cultivating know-how and finally also strengthening the company's social responsibility in supporting the employment of people with reduced functional ability. The company is motivated by demographic developments as well as the insufficient potential of the young workforce on the labour market and also by the recorded reduction in the productivity of older employees as a consequence of worsening health. The programme is based on the principles of inclusivity (it incorporates all employees) and an individual and social approach. Its pillars are health, social policy and education and it includes preventive healthcare programmes, technological alterations (automation, ergonomics) and measures to motivate employees to maintain their health and prepare for changes (mainly through training and education). Concrete examples include Health Days, personal healthcare plans, certification of workplaces, and the founding of workshops for employees with special needs.

In training and education, examples include mentoring, Foremen to Foremen, and special courses for particular age groups. The Vitalization Programme is another example. It targets employees from the mid-management level up to foremen who are aged over 50. The Vitalization Programme aims to support and strengthen the productivity and potential of seniors, to provide support with employment and private life issues and finally to strengthen individual motivation and flexibility in line with the company's needs. In the area of organization of work, we find measures intended to prevent fatigue from monotonous work at the assembly lines (controlled rotation etc.). Probably the most famous programme, Seniority, is not defined by the age of an employee but rather his/her 30-year history of employment at the company. A "senior" can be transferred to a more suitable position and, depending on the reason for the transfer, a compensation for the difference in income and its duration is calculated, or an employee can remain in his/her current payment grade. If a senior has fewer than five years left before retirement, it is possible for him or her to negotiate about other forms of compensation. Seniors are also annually entitled to one day of paid leave and those working in selected workplaces can also get another five days off for rehabilitation stays that are subsidized by the employer. Yet another example of a good practice from ŠKODA AUTO is the "personnel pool" that is "filled with" employees who lose their functional work ability due to health issues, who have long-term illnesses, who are made redundant due to organizational changes, etc. This pool is then used for new projects, permanent appointments, retraining, extra work or ad hoc projects. The measures listed below are financed from three sources: payroll budget (employee remuneration), a special social fund based on the current collective contract (ca. 200 million CZK in 2012 – for selected social benefits provided by the company) and investment costs (e.g. the creation of positions for employees with special needs). In organizational terms, the Seniority programme measures are implemented by various specialist units, mainly by human resources (Operational care for human resources, Development of human resources, Health and safety…). Apart from the above, the company also provides and organizes preventive programmes that play a role in maintaining the health (not only of) seniors, e.g. when diagnosing serious civilizational illnesses (cancer, cardiovascular diseases) and ensuring timely treatment. The company also created 200 jobs for employees with special needs which are also available for seniors. In addition, all employees receive a monthly payment of 800 CZK for a voluntary pension contribution. Apart from providing a special bonus at employee anniversaries (up to 45,000 CZK), the company also provides a one-off payment at retirement (the sum of two average monthly salaries). The company evaluates these measures as successful, and currently stabilized, likely to be subject only to parametric changes in the future as there are other areas to be prioritized. ŠKODA AUTO intends

to focus on areas such as the creation of flexible positions for sole breadwinners and mothers on parental leave or the internationalization of the workforce.

4.1.2 Rewarding and promoting examples of good practice

The rewarding of companies and their good practice is becoming ever more frequent. Assuming that the number of awards and prizes does not grow exponentially and hence devalue the efforts, this rewarding is a very important and visible element in the implementation of measures contributing to the employability and employment of an older workforce. Examples of such awards include "The Equal Opportunities Company of the Year" (awarded by Gender Studies o.p.s) or "Prize for the Application of Age Management," awarded by the Czech Society for Quality since 2013. The Employers' Club also presents an annual award. The Club has more than 120 members, mainly directors of human resources of renowned employers active in the Czech Republic. In 2013, the Sodexo Employer of the Year was in its 11th year. Apart from the main award, regional employers are awarded in all 14 regions. The participants (in 2013 a total of 88 companies were registered in the main categories) are subject to the international methodology of Saratoga on which the results are prepared by the specialist guarantor PwC. One of the awards, "Employer without Barriers", is rewarded to the employers with a high share of employees with a disability and also considers the physical and social conditions that apply to their employment.

Apart from non-governmental organizations, these awards are also handed out by commercial (or commercially funded) organizations (e.g. the daily newspaper "Hospodářské noviny" or Vodafone) and selected awards are also under the auspices of the Ministry of Labour and Social Affairs. These activities have the benefit of drawing attention to the topic/problem linked to the award and they also have a positive impact on the company/employers. The company not only becomes more visible but also gains a certain competitive advantage; it becomes more well-known and hence potentially attracts a larger pool of applicants, which increases the likelihood of creating a better and higher quality workforce which in turn leads to the company's increased productivity (EX7, EX4).

Similarly, there is a marketing rationale for supporting relationships with former employees as, for example RWE does via its Club of former employees of RWE. Club members get gifts at important anniversaries, participate in Christmas gatherings, receive a subscription to a magazine for seniors (which contributes to their gerontological literacy) and the company magazine, have the opportunity to attend film screenings sponsored by RWE and also

to receive a subsidy for food consumption in specific locations where RWE is present (EX5; www.kbzrwe.wbs.cz; see also Kadera 2012).

4.1.3 The implementation of foreign good practices and support from ESF within HREOP

The projects under the auspices of ESF and also ones the mentioned by experts are often based on models that were already tested abroad and are hence easier to implement as opposed to the search for new avenues. A good example in this respect is the previously mentioned project, "Age Management Strategy in the Czech Republic," conducted by AIVD ČR o.s., which introduced the Age Management methodology, the concept of work ability, and the measurement of WAI in the Czech Republic (EX1).

Another example is the newly implemented Third Career II (2013 – 2015) project, which targets job applicants aged over 50. The project's main focus is to motivate people in the target group to change or to renew their original qualifications and to re-enter the labour market. It aims mainly to maintain or develop the clients' interest and motivation to train or to change a profession so that they increase their chances of employment. Another aim is to place a certain number of clients directly on the labour market using subsidized work places[9]. Similarly, the three year project of the South-Moravian region, "Career without Barriers," used a holistic approach towards job seekers with disabilities and/or over the age of 50. The clients of the regional employment offices were offered counselling, diagnostics, and motivational and educational activities (including personal assistance and retraining). PC skills and "training for guards" courses were among the most popular. These projects are, however, resource heavy with high average costs per single work place created, respectively per a single (re-) employed person. The money spent per one employed person was about 9,050 EURO at the end of the "Career without Barriers" project[10].

Among the projects stemming from the ESF, we also have those of the Ministry of Labour and Social Affairs that are aimed at a particular target group such as a call centre for employment services, advisory services and retraining to increase employability, socially conducive work places, works beneficial to the public, the development of services and co-operation between employment offices and employers for a changing labour market, an increase in the efficiency of systems supporting the employment of people with special needs, the development of the national system of occupational and sector councils as a tool

[9] http://www.esfcr.cz/zakazky/treti-kariera-ii
[10] http://www.mpsv.cz/files/clanky/16497/TZ_231013c.pdf

for employers to influence the development of human resources in the Czech Republic, and prognostics on qualification demands of the labour market[11].

4.1.4 Other

Among other examples of good practices, experts have referred to various forms of financial support or tax relief for employers (EX1, EX3) that would motivate them to employ older workers as the lack of these tax breaks prevents employers from implementing such measures (EX4). Some experts also consider codes of ethics with an anti-discrimination clause to be a good example to follow (EX7).

5. Further concepts

5.1 Life-course orientation

The context of the life cycle is frequently implicit in policy making, e.g. with the definition of life-long learning within NAPSPA as an issue of younger and older students. The "life course approach" is also mentioned in NAPSPA in connection to health when addressing the specific risks related to individual life stages and transitions and to the different needs of various age groups. On the other hand, the individual agendas are rather fragmented and that is why they do not capture the individual phases as interlinked in the context of family or workplace/ employment. Apart from policies, it is also possible to address changes and life phases in the workplace using managerial practices and human resources methods (EX1).

Two key problems were raised among the experts and in the focus group: the previously-mentioned role overload (FG, EX3) and the related extension of the retirement age and its gradual levelling between men and women (to occur by 2044 for those born in 1977). For recent retirees, the retirement age is differentiated according to the number of children raised as a compensation for the time spent on the socially productive activities of care (Dudová 2013).

The problem of the role overload of older women is aggravated by the complicated situation of mothers with young children when they re-enter the labour market, the inefficient capacity of childcare facilities etc. The latter should be eased with a new measure, the so-called small groups of children, and support for company day care centres. Again, in terms of the inter-

[11] http://portal.mpsv.cz/sz/politikazamest/esf/programove_obdobi_2007_-_2013/aktivity_prijemce

dependency of inter-generational life cycles, these measures can also be considered supportive of longer employment, particularly for older women. Research suggests that, for example, the financial difficulties of one's children motivate a later exit from the labour market whilst the need to care for a family member and particularly for grandchildren tends to result in an earlier exit from the labour market (Vidovićová 2013). Research as well as the views of experts and the experiences of FG participants suggest that this is a highly individual matter; the prospect of a longer working life is unacceptable, particularly for those with lower levels of education and those in occupations involving hard manual labour (EX1).

More generally, the need for the application of the "life-course" approach outside of education and health, such as to employability, housing, material welfare or social participation is recognised (CE-Ageing Platform Report)[12].

5.2 Quality of work/life

The impact of work on quality of life in the Czech Republic was studied in detail by Buchtová (2004). Her results show that for both the employed and the unemployed, the same dimensions (cues) are important in the same order: family, health, work, physical well-being, and social relationships. Statistically significant differences were found only in the importance of family, which was found to be more important for employed respondents. On the other hand, the level of satisfaction was, as one would expect, higher for the employed in the realms of work and health, and for unemployed in the realm of leisure. Work was most often connected with the needs of self-actualization, financial independence, life security, life order (daily routine, etc.), social relations, and emotional appreciation (need for success, acknowledgement). There were important generational/age differences, especially among the unemployed respondents, as older people connect work with securing the basic needs of the family. Older unemployed workers have the repeated (perception) of age discrimination and report feelings of social parasitism and personal failure. This survey showed that the weight of functions of work in one´s life course does change, and this change has an impact on the perception of events such as unemployment and on life satisfaction/perception of quality of life. This is mirrored in the fact that overall, the evaluation of subjective life quality was higher for the employed, followed by unemployed mothers after parental leave, other unemployed people, and homeless people, for whom this was the lowest. Among those employed, as age increased so did the importance of health, family, and to a lesser extent, financial security (cf. previous note on pension benefit as safety net).

[12] http://www.ce-ageing.eu/index.php?option=com_content&view=article&id=120&Itemid=144

Meanwhile, a decreasing importance was given to satisfaction with self-actualization, social relationships, and well-being. The results of Buchtová (2004) conclude that the loss of work is a high risk factor to life quality and to the meaning of life for not only for the unemployed, but especially for men and higher age groups.

Quality of work/life is also a topic closely linked to healthy ageing, as already shown above, as the perceived lowered work/life quality, work/life imbalance and/or resulting stress are understood as a problem with an impact primarily on health and only subsequently on employability and the possibility of (extending) a career.

The situation is similar to that of the implementation of the age management concept. It is not a widespread practice yet. Rather, we find solid, outstanding examples of good practices. For example, using funding from the European Social Fund, the bank Česká spořitelna extended its programme for work/life balance which was originally intended for women returning from parental leave to include women aged 55+ (EX7). The programme mainly involves part-time contracts, while shared job positions and gradual retirement are being considered for the future. Ideally the mentoring of older employees should be introduced. Their experiences should be used for the induction of new employees.

There is agreement among experts that decreasing wages and hours should be some of the possible tools but their use is individual and depends on a concrete situation, particularly relating to an individual's financial security (EX1, EX3). These obstacles were hotly debated in the focus group discussion in relation to insufficient income from part-time jobs, their limited availability ("it is only for friends" and clientelism), and the general unwillingness of employers to offer such jobs. Examples from the focus group suggest that often a dilemma of "either, or" is involved:

> *And now, when I was looking for some extra income, not even cleaning because I also care for my mom who is eighty-three. Cleaning is for the incapacitated* (00:28:24-9) ... *Cleaning is for acquaintances* (FG 00:28:36-3).

> *My mother is ninety-one (a smile), at the moment, of course the end can come any time but that was the only advantage of being unemployed that I could care for my mother.* (00:44:12-8) *... Because I am alone in [city]. I am [foreigner – EU], mother came to live with me, it's been seventeen years that she's with me. Well. Also, I'll tell you about my experience. Because my mother is [foreigner – EU], I don't get a penny,*

no social benefits and we have been living together now for about two years on only her pension. The Czech Republic gives nothing to foreign nationals (00:44:40-1).

5.3 Solidarity between generations

The issue of generations on the labour market was intensely discussed by the experts and even more in the focus group. In objective terms, the statistical data point to higher graduate unemployment because seniors are "hidden" in the share of the disabled, early retired and old-age pensioners. The senior women who took part in the focus group repeatedly mentioned the seemingly more difficult position of young people, their social situation (such as lack of role models, social security) and also economic uncertainty and the impact of youth unemployment, all of which prevent the development of work habits (FG). The participants even mentioned that teaching young people work habits is the seniors' generational responsibility. This view was also strongly supported by the experts, with the majority of them talking about the importance of mentoring (EX7, EX2, EX4).

Intergenerational solidarity in the workplace, however, reflects the larger social climate which is assessed as rather intolerant towards age and old people. This is also reflected, as already mentioned, in the Eurostat survey (EB 393) on the spread of age discrimination and its recent increase, in which the Czech Republic continues to occupy the first place among all EU countries.

Experts and focus group participants talk about competing stereotypes on the labour market: in general, older employees are considered to be very loyal compared to more mobile younger ones. Older employees' loyalty can mean higher returns on an investment compared to fluctuating younger employees (EX7, EX4). Older employees are more experienced, and if their profession is valued, it is aided by emotional intelligence as they have experienced failures and learned to deal with them (EX7). However, in the view that prevails, an older employee is not creative, has health problems and understands innovation less. Earlier, it was also believed that most women did not have a driving licence and lacked computer skills. Older generations are also considered less proficient at languages (EX2).

6. Paid work after retirement/undeclared employment after retirement

In the Czech Republic, the concurrence of employment and old-age pension is enabled by the Law on pension insurance no. 155/1995 Coll. and Law on employment no. 435/2004 Coll. Apart from employment, pensioners can also set up businesses and, as we suggest further, self-employment is a relatively frequently selected option[13]. The popularity of these forms of employment in the Czech Republic is illustrated by the widespread awareness of the rules on the concurrence of income and old-age pension among the pre-retirement population. At the same time, for almost half of this population, the more or less active search for paid employment in older age forms part of the preparations for old age. They expect that ca. 10% of their income in old age will come from economic activity (Šlapák et al., 2010). For every seventh woman and ninth man aged 55 to 65, the concurrence of wage and pension is the most important factor when deciding about retirement. For the already retired, this option contributed to a perception of retirement not as a result of pressure or as something "to look forward to" but as "a formality that didn't result in many changes" (Vidovićová, 2013).

According to a workforce survey conducted by the Czech Statistical Office (CSO) there are 238,000 people working in concurrence with retirement in the Czech Republic. Of these, more than 150,000 are old-age pensioners. These almost steadily growing numbers make up 5% of the total workforce and are hence a non-negligible segment of the active workforce (Důchodci..., 2011). This also suggests that the perceived as well as experienced age discrimination against older workforce by employers does not in itself explain their low employment.

Because of the differentiated commencement of retirement, this applies more frequently to women (particularly aged 60 to 64). Later on, the ratio changes in favour of men. In terms of education, working pensioners tend to be more educated. 19% of university educated pensioners work compared to less than 2% of those with primary education. The CSO report identifies the sector employment of old-age pensioners as significantly different from the rest of the active population as ¾ work in the tertiary sector of services. More than 40% of old-

[13] The conditions of concurrence in the last five years are discussed in detail in a recent study by Nekolová (2012). For more on self-employment in the Czech Republic and in international comparison see Průša et al. (2009).

age pensioners work in highly qualified professions in the sciences or as specialists or as technical, medical and pedagogic workers. However, a large share (14%) works in support or unskilled jobs. One´s position in the workplace is also an important feature. Approximately a quarter of all working pensioners continue to work as self-employed, especially men. Part-time employment is more frequent among women; this applies to about 60% of working female pensioners. This, however, is still a smaller share than, for example, in the case of students (Důchodci..., 2011; Holý, 2012).

Pensioners' work is often referred to within a context of scarcity in media discourses and it tends to be portrayed in terms of a lack of inter-generational solidarity on the pensioners' part. "Unemployment: Do pensioners take young people's jobs?"[14] or "Generations battle for work: Youth vs. pensioners"[15] are headlines of articles that frame this problem as a generational battle between the growing numbers of young unemployed persons and seniors who are not content with their pension. In on-line opinion discussions among the readers of these articles[16], we find that seniors are considered more reliable workers with good work morale. Online commentators also voice complaints about the extensive protection that seniors enjoy in the workplace and their willingness to work for a smaller salary without a contract, "shadow work" which "spoils" the labour market and creates unfair competition for younger employees or job applicants. The view that "Working pensioners are always at an advantage"[17] has also been adopted by a number of human resources websites.

Another segment in the media discourse that has recently appeared is the use of the topic of working pensioners to launch a more general critique of society or concrete criticisms of the government or individual ministers. Such criticism addresses already implemented or planned measures such as taxation on pensions in concurrence with high income, removal of tax relief for working pensioners, manipulation with conditions for pension measurement etc. The media comment on these attacks on seniors mainly by pointing out their potentially de-motivating impact: "*Kalousek [former minister of finances] destroys*

[14] http://www.blesk.cz/clanek/radce-prace/131557/nezamestnanost-berou-duchodci-praci-mladym.html (8.10.2010).
[15] http://www.blesk.cz/clanek/radce-prace/131610/generacni-bitva-o-praci-mladi-versus-duchodci.html (10.2.2010).
[16] Examples can be found for example here: http://www.blesk.cz/diskuse/55791/1 or here: http://www.parlamentnilisty.cz/rss/zpravy/Babicko-nepracuj-Kalousek-snizi-prijmy-pracujicich-duchodcu-225879/diskuse
[17] The original news item on the website of the Czech Social Security Administration on 22.9.2010 was replaced with http://www.hrexpert.cz/pracovni-pravo/aktuality/pracujici-duchodci-jsou-vzdy-ve-vyhode.html (23.9.2010) and a number of others.

pensioners? Freeze pensions, tax extra income!"; "*Grandma, not working? Kalousek will decrease the income of working pensioner*"[18].

Research that includes working pensioners suggests that ca. two thirds of them have regular contracts while the remaining third get an "extra income" without a contract. Hence this supports the opinion that a significant portion of the work conducted by working pensioners is "shadowy" i.e. part of the semi-legal economy (Renoy et al., 2004)[19]. Yet, the share of those with "extra income" is higher in the category of "other" (it includes unemployed, housewives and those on parental leave); four fifths of them work without a contract.

Table 2. Work in the shadow economy by respondent's position on the labour market (in %)

	Contractual work or standard entrepreneurship	Extra income without a contract	Total
Employees+ self-employed	98	2	100
Working pensioners	72	28	100
Other	20	80	100
Total	94 (N = 711)	6 (N = 49)	100

Source: Survey "Spotřebitelé a spotřeba ve vyšším věku" 2011 (Vidovićová, 2012).

7. Self-entrepreneurship/independent (freelance) work in later life

There is no other country in the European Union in which small businesses have such an influence on the economy as in the Czech Republic. Companies that employ between one and nine staff make up more than 95% of all companies in the Czech Republic and they are the biggest employer, employing more than a third of all employees. According to the Czech Social Security Administration, in the first half of 2013, the number of self-employed entrepreneurs grew by two thousand to 996,000[20]. However, this form of later-life active engagement is not without problems:

[18] http://domaci.eurozpravy.cz/duchody/45715-duchodci-nepracujte-kalousek-snizi-prijmy-pracujicich-penzistu/; http://www.parlamentnilisty.cz/rss/zpravy/Babicko-nepracuj-Kalousek-snizi-prijmy-pracujicich-duchodcu-225879 (14.3.2012); http://ekonomika.moneymag.cz/1295-dedecku-nepracuj-kalousek-snizi-prijmy-pracujicich-penzistu (16.3.2012).

[19] In foreign literature the term "grey" economy is singled out for the economy linked to population ageing. The semi-legal economy that incorporates employment and trading that are impossible to cover in official statistics and to tax are termed "underground", "shadow" or "informal".

[20] http://zpravy.e15.cz/domaci/ekonomika/pocet-podnikatelu-v-cesku-znovu-roste-je-jich-temer-milion-1013033

> *I would be very careful about this topic as the Czech Republic has a high share of employed people in the group of entrepreneurs without employees. The question is to what extent the Czech economy can absorb this growing trend. With older employees the problem is not only their own motivation for these steps but also whether there is anybody they can delegate the company to in terms of employment policy, whether these short-term businesses can generate new jobs* (EX3).

Also, according to a recent survey published as "Social and economic status of self-employed persons in the Czech Republic" (Vlach et al., 2013), the self-employed may in the future become a sizeable group dependent on social benefits because the minimum social security contributions that they pay entitle them only to a basic state pension which will be insufficient to cover their needs in old age. The study also found that only a fifth of the registered 870,000 self-employed make savings or other arrangements for old age. Only a third of them pay higher than compulsory minimum pension contributions and only 11 per cent pay voluntary health insurance. At the moment the retiring self-employed include those who worked at least half of their lives as employees and their employers paid the compulsory contributions and hence they are entitled to a regular pension. According to the analysis, only less than half of the self-employed make arrangements for unexpected situations or illnesses. Because of a three-week waiting period during which a self-employed person has to cover his/her expenses, health insurance becomes effectively useless other than in the case of prolonged ill health. According to the research, the majority of the self-employed disregard the retirement age as they intend to work as long as they can or as long as they make a living. Two thirds of the self-employed actively care for their health, 80% of them work a maximum of 60 hours a week, and only half of them take more than two weeks off work – Vlach et al. (2013) add.

Regardless of these issues, selected MOPACT experts believe that self-employment should represent one of the supported options for the employment of an older workforce. Among its evident benefits are the use of professional knowledge and experience, self-fulfilment and independence:

> *There are many opportunities. It is possible to set up a small business even in older age, spend time on hobbies and turn these into a business. There could also be programmes to support such businesses, professions like gardening, floristry, production of small items, confectionary, production of ready meals, basketry, sewing, small repairs etc* (EX2).

However, the disadvantages include a significant administrative burden, an unwillingness to risk and in the majority of cases, a lack of financial resources for setting up a business. That is why supportive measures could include favourable business loans and other financial assistance for new businesses (EX1). However, declined bank loans have been identified in research on experience of discrimination as a problem that affects older applicants more frequently than younger ones (Vidovićová, 2008).

KP10: ...because I am a fighter I told myself that I will create a job for myself and today I have a limited company, I am the sole owner and manager. Actually I had it before but it was on ice so I resurrected it and I pay myself a salary and I simply employ myself.

Interviewer: And is this a trajectory that you would recommend?

KP10: I would not recommend it. I would not. Because it requires a strong personality and a strong character and simply when you start from scratch, it is extremely difficult, yes, extremely difficult. I admire businesswomen who do this even at a younger age and even more when you are almost sixty, to start then, that's quite something. I actually continued in a field that I used to be employed in so I somehow continued with what I used to do. And if you ask me how to do it, how to protect yourself from … you … being fired, I tell you I don't know, don't know because … everybody is a different person, aren't they? For example, somebody would never consider setting up a business because it is a huge risk and you also have to invest some money and so on and so on, you cannot start with nothing (FG 00:23:32-8).

Or I can set up a business, yes, I can, maybe on that basis but at my age I have inhibitions (FG 00:12:23-0).

Support for self-employment is one of the key activities included in the National Action Plan for Positive Ageing (20130-2017). This, according to the plan, should be achieved by information campaigns, the yearly monitoring of un-/successful businesses of 50+ entrepreneurs, and an analysis of the tools needed for the start-up of small businesses including small loans (up to 8,000 EURO).

8. Lifelong learning (LLL)

8.1 General assessment of lifelong learning situation for older learners/older workers

The LLL situation for older workers mirrors the situation in this field more generally. The Czech Republic is considered to be among the countries with very low levels of participation in LLL and with no detailed or specific LLL policies for older workers (Münich, Jurajda 2012). As stated previously, there are considerable differences between the "old" older workers and "younger" cohorts, i.e. 55+ and 44-55 age groups, where the latter tend to have higher levels of engagement in further education and retraining, as well as higher language skills and computer literacy.

Table 3. Key indicators of older adult population education

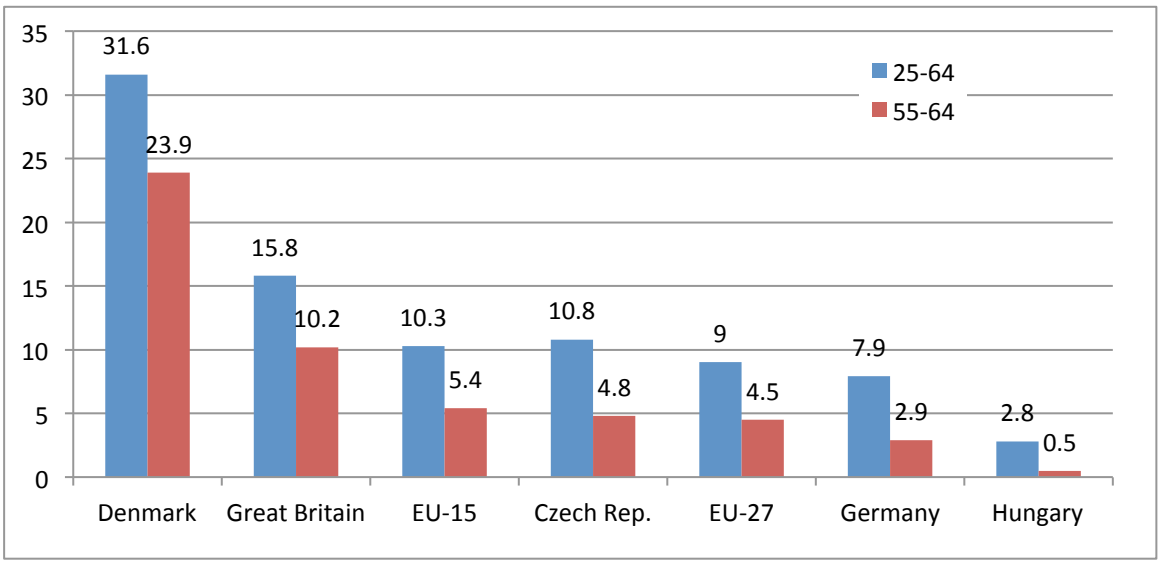
Indicator	Population 55-64					Relation to whole population (whole pop.=100)				Year
	CR	EU-15	EU-27	in	Rank of CR within EU-27	CR	EU-15	EU-27	Age of base popul. (years)	
Share of adult population with tertiary education	13	22	20	%	22-23	65	76	74	25-64	2012
Share of adult population with secondary or higher education	87	61	64	%	4.	94	85	87	25-64	2012
Economic activity rate	52	55	53	%	13.	73	75	74	15-64	2012
Unemployment rate	5.8	7.3	7.3	%	17.	83	68	69	15-64	2012
Type of barrier for further participation in adult education – education not needed for respondent´s job	60	52*	57	%	14/21	145	114*	114	25-64	2011
Participation in further education in last 4 weeks	4.8	5.4	4.5	%	11. / 25	44	52	50	25-64	2012

Note: * indicator is counted for EU-17.

Source: Adult education survey; http://www.dvmonitor.cz/vzdelavani-starsi-populace.

Figure 2. below shows that around 5% of older Czechs participated in further education in the last month, and around 20% did if the whole year is taken into account[21].

Figure 2. Participation of adult population on education/training in last 4 weeks (2012)



Source: Adult education survey 2012; http://www.dvmonitor.cz/vzdelavani-starsi-populace.

The intensity of participation in formal education is decreasing with age, as 9.8% of those aged 25-34 participate, but only 0.6% of those aged 50-64. The participation rates in non-formal education, on the other hand, are most prominent in the middle age category (38%, 44%, and 26%). Although the biggest differences are not age but education dependent, as people with higher education levels participate more often in all three types of education (formal, non-formal, and informal).

Based on the Czech statistical office survey, around 43% of non-formal education is provided by employers (which is higher than the EU average), 28% by non-formal education institutions and about 10% by formal education institutions. In terms of cost, Czech employers cover only about 49% of non-formal educational activities (lower than 69% in the EU)[22].

[21] Share of adult education (both formal and informal) participants in last 12 months of whole population aged 55-64 years. Data source Adult Education Survey (Available from: http://www.dvmonitor.cz/system-indikatoru/iv-vystupy/iv-0-ucast-dospelych-na-dalsim-vzdelavani/iv-0-d1-ucast-dospele-populace-eu-55-64).

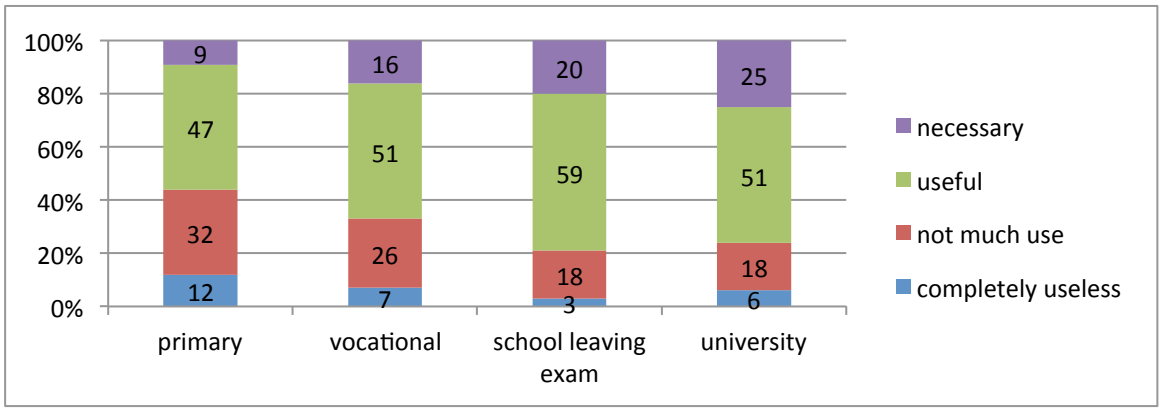
[22] http://www.czso.cz/csu/2009edicniplan.nsf/publ/3313-09-2007

The approach of **small and medium sized enterprises** (SME) towards LLL is considered to be rather unsatisfactory and at the same time differentiated by the size of SME, where companies with 50 – 250 employees tend to be slightly more active than smaller ones. The main barriers for LLL in the context of SMEs are the financial burden of education (both direct costs and absence of financial incentives from the state) and the state of human resources development (lack of HRD competencies of management, absence of HR departments in SME, underestimation of further education for both employer and employees) (Žilayová 2010).

In a smaller and regionally restricted sample, Balcar and Gavenda (2012) show that 67% of SMEs do provide corporate training (regardless of age) according to profession, 82% provide information to employees about further education, 77% provide financial contributions to employees for training, 36% motivate skills development through increasing career opportunities, 25% provide (paid or unpaid) leave for the purpose of education, and 23% provide financial incentives for an increase in qualifications.

For experts, an active interest in LLL is considered to be the key condition for older employees to be successful on the labour market (EX7, EX1, EX3). However, as Figure 3 shows, not all older employees share this philosophy. Almost a quarter of those aged 50+ with a university education believe that further education does not make much sense; among those with primary education almost half believe that.

Figure 3. Importance of adult education among those aged 50+ according to education level



Source: STEM 2006, Position of employees aged 50+; N = 1001.

The results of the ad hoc module of Labour Force Survey (2006) confirm these results, showing that only 4% of men and 3% of women aged 50 – 69 would prolong their current (or last) job if there were given an opportunity to enhance or build his/her knowledge and

expertise (as opposed to 9% in total for more convenient working hours and 7% for better safety and health conditions at work).

This also reflects employers' conviction that further education in older age is not cost effective (EX3) and they are not convinced by the argument that due to the higher mobility of younger employees there is a greater risk of newly acquired knowledge "leaving" the company than in the case of loyal employees of pre-retirement age (EX7). Public opinion also confirms this, as the priorities of education and retraining in the measures of the National Plan for Preparation for Ageing (2005-2012) were considered the least effective (Postavení..., 2006). Meanwhile the absence of further education appears to be counter-productive also from the perspective of the frequently mentioned strategy of mentoring.

Table 4. Participation in retraining in the last 5 years by respondent's age (%)

	15–34	35–49	50–63	Total
How informed are you are about retraining courses?				
Not at all	21	22	28	23
A little	53	51	50	51
Sufficiently	27	27	22	25
Participation in retraining				
No	86	80	90	85
Currently	5	5	2	4
Previously	9	14	8	10
Interest in retraining				
Not interested	38	47	57	48
Interested a little	34	30	29	31
Definitely interested	28	23	14	22

Source: "Nejistoty na trhu práce" 2008; (Vidovićová, 2011: 16).

The results in table 4 suggest that older employees are over-represented in the categories of insufficiently informed, not participating in retraining, and among those with no current interest in this measure of active labour market policies (ALMP). Only 10% of all the senior respondents participate in retraining courses. As to concrete forms that the courses take, these were mainly organized by employment offices (table 5), reflecting the measures of ALMP in which employees aged 50+ are defined as a group requiring special attention.

Table 5. Forms of retraining and further education – current (or in the past five years) course according to respondents' age (in %)

	15–34	35–49	50–63	Total
Retraining organized by an employment office	53	51	46	50
Course (retraining) organized by employer	14	26	10	18
Course leading to diploma or professional certificate	16	32	16	23
Full-time or part-time study – vocational	1	1	0	1
Full-time or part-time study – secondary school	1	8	2	4
Full-time or part-time study – university	7	2	5	4

Source: "Nejistoty na trhu práce" 2008; (Vidovićová, 2011: 17).

Table 5 also suggests interesting age differences in the provision of courses/retraining by employers. Courses are two to three times more frequent in the middle age group of 35 to 49 than in those on both ends. This confirms the concern that employers continue to understand age as a significant discriminatory characteristic and education is a significant area in which ageism manifests itself on the labour market (Glover, Branine, 2001; Vidovićová, 2008).

Table 6. Impact of participation in retraining of employees aged 50+ by education (in %)

	Certainly/rather	Primary and secondary (no school leaving exam)	Secondary with school leaving exam and university	Total
Did retraining help you get a job?	Not	78	53	68
	yes	22	47	32
Did retraining help you learn something and/or increase your chances of employment?	not	35	12	25
	yes	65	88	75

Source: "Nejistoty na trhu práce" 2008; (Vidovićová, 2011: 17). Only employees aged 50 to 63.

Hora and Žižlavský (2009) suggest in a similar context that there is a clear significant contrast between the relatively positive assessment of retraining as a way of learning new skills and improving chances of employment, and the significantly weaker conviction that it leads to new employment (table 6). However, the authors continue to argue that since ALMP measures normally target employees (or applicants) with more serious problems, the fact that almost a quarter of seniors were helped by the programme is a good result. We can see again that almost half of the respondents with higher education perceive a positive impact (Vidovićová, 2011).

8.2 Policy background, path dependency and actors position on LLL

LLL is the subject of an older document "Strategy for Lifelong Learning 2007" which is now linked to the "Strategy for the Development of Human Resources (2000)" (something of a "sister" to the National Action Plan Supporting Positive Ageing) that was approved by the

Czech government for 2007 – 2015. Unlike NAPSPA, it does not include a plan for the definition of monitoring indicators and the proposed measures were not turned into legal ones that would form the basis of a framework for lifelong learning. An exception to this is law no.179/2006 on recognizing the results of further education according to later stipulations. A new development is the launch of the preparation of the Strategy for Education Policy of the Czech Republic till 2020 in January 2013. However, the consultation documents do not seem to stress the role of LLL in any significant way[23].

Due to these systemic reasons the situation of LLL is assessed as not very satisfactory: *It is true that before I understood the desperate situation in which Czech primary and further education is, I considered myself a visionary who was able to push systemic innovation through with the help of employers' organizations which would solve the sad situation. After a clash with public administration, my optimism quickly left me and something on the scale between despair and hope replaced it* (EX6).

As a representative of the **trade unions** explains in more detail, LLL was and is high on their agenda, but they are far from being satisfied with the situation as well: *We as unions pointed out already at the beginning of the new millennium that we were in favour of a single law on education that would really cover the whole area of education, as Komenský, our great thinker, envisioned it – from the cradle to the grave. Thus we wanted a single law that would bring it all together but unfortunately we as unions did not succeed. What we wanted, the issue, we are constantly embroiled in the problem of the law on education that more or less regulates the segment of so-called further education, the whole area of further education colleges. These suddenly appeared, there was market demand for them. As unions we never identified with them, it was a demand from the side of consumers so these were founded. Originally there were to be twelve of them … and in the end there are more than two hundred. They are now also being transformed into the tertiary sector, under universities, especially private ones. So we saw those further education colleges as unfounded in the system and according to current law they are regulated by the law on secondary education while we all actually know that the law on education covers pre-school to secondary vocational and we know that these colleges are above the secondary level but they are still subject to this law. Thus we wanted to unify it all, to have one law that would be about education as such* (EX4)[24].

[23] There is great deal of political instability, as in the 11-year period from 2002 the Ministry of Education, Youth and Sports had nine ministers, which can be regarded as yet another significant systemic barrier to stable development in the given area.

[24] There is a famous Czech film comedy from 1976 directed by Oldřich Lipský which shows the class of "evening courses" for workers illustrating different aspects of adult education in a given historical

8.3 Skill mismatch

According to OECD results, the shares of both over- as well as under-qualified workers in the Czech workforce are about 12%, well under the OECD average (25% and 22%, respectively)[25]. As the CEDEFOP (2010) research paper claims, the Czech Republic, together with Bulgaria and Lithuania in 2005, had the highest proportion of workers matched for both education and skill at over 50% and therefore it is the reference benchmark with the lowest shares of overskilled and undereducated older workers.

On the other hand, there is some evidence that especially women in the final stages of their working career tend to change jobs for one with lower skill demands, while men are more likely to continue with the same job/at the same position as before retirement (Vidovićová, 2012). The question is how much these bridging jobs among women can actually contribute to their prolonged working careers even in concurrence with retirement.

8.4 Policy development in expectation of skill mismatch/missing skills in the future

EX6 states that **employers** are seriously concerned about the developments on the labour market and evident factors that threaten business and competitiveness. They have been criticizing educational policies for years for their negative impact on technical professions at all levels, for the lack of a qualified prognosis of needs development, for the lack of an evaluation of school success etc. At the same time, they continue to declare their readiness to co-operate on innovative measures to tackle the unfavourable situation on the labour market and develop lifelong learning. An example of cooperation is the existence of **sector councils**, which are made up of representatives of important companies that, through their membership and their work, directly influence the management and development of human resources and define the demand for a qualified workforce for the labour market in the immediate future. Since the end of 2011, there has been a total of 29 sector councils in the Czech Republic. In their institutional and personnel make-up, they cover almost the entire structure of activities and occupational positions in the Czech national economy. Sector councils were founded by the biggest representatives

period, which, however, may have cultural overlaps to many of today's expectations. At one moment of the film, an elderly professor recruits a "random victim" for additional courses in Latin. As the student hesitates, saying "but I work in a screw-workshop", the professor replies "Well, even a worker in the screw-workshop can read Virgil in the original..." ("Mareček, give me the pen!" http://www.imdb.com/title/tt0074865/).

[25] http://skills.oecd.org/useskills/documents/32aqualificationmismatchinoecdandselectedcountries2005.html

of employers, i.e. the Confederation of Industry of the Czech Republic, the Czech Chamber of Commerce and the Czech Agrarian Chamber. At the moment there are more than 1,700 representatives and experts from a variety of fields in sector councils and their working groups. To put it simply, sector councils analyse the labour market and its development and based on this and their own work experience, they adjust the information about what their field requires of the labour market at that time. To put it simply, they formulate and publicize their demands. Older members of the workforce have a new opportunity in the national system of professions and the national system of qualifications where they can gain information about how to proceed, what the market requires etc. Last but not least, they can also take a professional exam that will increase their value on the labour market. At the same time as they are learning something new, they can gradually achieve a qualification that is accepted on the labour market (EX6). In experts' opinions, up to three quarters of the older workforce will require some form of retraining in the near future (EX6).

In terms of more specific **education for the labour market** and for increasing employability currently, the following proposal was made by MOPACT experts:

- From the applicants' perspective: a system of professional qualifications (national framework of qualifications) is beginning to function relatively well and exams by qualified persons, mainly due to projects UNIV2 and UNIV3;
- From a staff perspective: the majority of educational activities take place in the workplace, staff education was significantly strengthened by ESF projects utilized by many Czech employers;
- Companies' individual demand for training shadows the economic crisis and many employers have significantly reduced training (EX1, EX6).

In this situation, different projects help employers who need to overcome these difficult times. For example, the "Educate Yourselves for Stability" project aims to maintain employment and strengthen the professional knowledge of employees. It is being implemented by MoLSA with the help of the Employment Office of the Czech Republic. The project enables employers to gain financial support for employees' professional development; this includes a possible contribution to the salaries of employees in training for the duration of the training. However, financial support is only available to employers who can prove a reduction of more than 20% in income per employee, or who are not able to allocate work for more than 20% of the given weekly working hours, or who were forced to apply § 209 of the Labour Code (it identifies a barrier on the part of the employer when the employer cannot assign work to the employee that would cover regular weekly working hours due to temporary problems

with sales or a decrease in demand for its services, i.e. partial unemployment) in the case of employees singled out for training at least one month prior to applying.

Regardless of criticism of FG-participants towards the Employment office services, their regional representative has a strong supportive opinion about further education, including retraining for prolonged work activity:

> *Another option is to make use of what these citizens used to do thus far and continue in a different form of the relationship. e.g. if somebody spent years caring for helpless loved ones and lost contact with the real labour market then s/he can enrol in an accredited course for nursing and continue working in this area. If s/he ends up at the job centre, such a situation must be utilized in the most effective retraining course, to find out about opportunities to join various projects, advisory activities etc. To acquaint oneself with possible subsidies and then search for a job, s/he may even get a subsidy for the salary* (EX2).

8.5 Barriers to Learning

The following barriers to life-long learning were identified in the course of consultations with experts and older workers and mirror some of the indicators presented above:

- Minimal support from employers:

Motivation is not sufficiently supported by employers who, in my professional opinion, gave up on the education of older employees, including their motivation for further education. This is also determined by objective economic reasons when it is not advantageous for the employer to invest finances in an employee who is about to retire (EX3).

- Insufficient time:

The Labour Code stipulates forty hours a year for education and with salary compensation from the employer. The employer is obliged to provide forty, that is five days of eight hours, actually a week out of the year for education. You won't get educated in a week, will you? You take a course, you can't even do a retraining course, you can do nothing because the forty hours are too few. So naturally the law could motivate in some way, particularly the employers aged 50+ to get educated, so they don't have to pay for it themselves so there are conditions created for them so they can attend. I'm not saying that they should attend

full-time like going to school, probably not that but part-time, studying on Saturday and Sunday, that is something that we used to have here and it was also within the regulation on higher education and a lot of it was removed (EX4).

- Financial cost:

So I work at [anonymized] where I get about sixty crowns an hour after tax but training, if there is any, it is on Saturday and Sunday and normally [costs] five six hundred ...what I want to say is that people do not have money for education (FG 00:14:46-5).

- Inefficient, does not yield expected benefits for the employer "you are like a recent graduate again":

It is difficult to get work in a concrete profession, well, if you are educated in something, understandably you want to work in that field and me, for example, at 50 I extended my education to enlarge my horizons and I found, well at the moment it is all fresh but I am slowly and certainly discovering that I don't know whether it will be useful at all because I went for interviews and found that they actually treat me as if I were a recent graduate again because I have no experience in that concrete activity (FG 00:09:54-2).

I also worked in a related field, in addition, I am university educated, so I even learned accounting some time, although, of course, it was not current accounting but I filled the gaps, it was worth nothing, I can maybe use it as wallpaper in my bathroom…, they need zillions of accountants but nobody will take you on anywhere… as you say because you do not have work experience but where should I get it from? (FG 00:11:56-9)

- Job centre makes offers to the unemployed too late and/or not adequately due to the understaffed services[26]:

This is my fourth year of unemployment and shortly I will retire but I did not retire early so I lost my job four years before retiring, a wonderful situation and I am registered at the employment office and I went on a retraining course although it was not any huge extension

[26] The issue of understaffed services was addressed recently by increasing the number of employees at the employment offices, to enhance the „on-site" services and to allow more space for an individual approach to (especially) older clients, and to support the agenda of ALMP (http://zpravy.idnes.cz/urady-prace-posili-o-sedm-set-lidi-dlo-/domaci.aspx?c=A130731_182221_domaci_klm (cit 2013-20-10).

of some benefits but at least it was something I'd say but at this age the employment office offers you retraining too late, they use all sorts of deadlines so they don't have to send you on a course because they themselves suspect that it provides few prospects (FG 00:11:56-9).

The measures of the Employment Office mainly include the already mentioned subsidies, retraining courses, advisory services. It would be good also to train staff at employment offices who would specialize in working with older people. They could help with selecting activities, business opportunities or a new position at work (EX2).

9. Concluding remarks

In this paper we looked at some of the key characteristics of the labour market situation of older workers in the Czech Republic to set the background for the identification of innovative and effective strategies to fully develop the potential of workers during their lifelong careers. In short, the criticism of the state policy is high, the willingness to work and to learn is differentiated, and the identification of main responsible actors is controversial. As the skills mismatch, unemployment rates of older workers, economic performance, and political stability are relatively low, the issue of older (or ageing) workers is in praxis and is still at the edge of public interest. However, that is not true for older workers on the individual level, who reflect serious levels of difficulties when re-/entering the labour market, trying to keep up with increasing demands of the work place or health issues.

What should be stressed is the heterogeneity of the older workers group, along the sex, age, generational affiliation, health status, education and sector of employment/job position, to name those most frequently mentioned in reviewed literature and MOPACT consultations. The problems of role overload of older women, life quality issues of older unemployed men, the potential for getting involved in continuous education or retraining for less educated workers, and the health issues of physically demanding jobs were noticed repeatedly.

When looking at the various dimensions of employability and work ability, given the high levels of reported physical and mental job-related fatigue and comparatively low life expectancy, especially for men, our informed estimate would be that the issue of health should be regarded as the prime dimension of these concepts, the one upon which all others are built up, to use the work ability house model as a conceptual aid.

One of the surprises, given the very little attention devoted to it so far (especially in the context of active ageing), is the identification of the connection of family to work. Here

we do not mean obstacles arising from the role overload and caring responsibilities within the (ageing) family, although these are also a bit under-researched, but the importance and value of "work for quality of life of the family" concept. That is possibly a new field of interest for the Czech Republic, which has one of the highest crude divorce, and marriage to divorce rates in EU[27].

Although the diction of the reviewed literature and interviews conducted is rather sceptical, a number of interesting strategies encouraging and enabling (not only older) workers to remain longer in employment were identified as well. These often stem from explicit (financial) support of the active ageing policies at the European level "distilled" to national and regional policies and supporting measures (cf. Vidovićová, Perek-Bialas, Ruzik, 2006). As many of the identified barriers were connected to financial constraints, the solutions then could be, in short, characterised somewhat coarsely saying "*Give me the money and I will employ/get employed/provide retraining/attend retraining/ take special care of my workers' health/ support active ageing in employment* ...". One way around this mentality could be the advertisement of the actual monetary effects of further education and prolonged working lives for both employers and employees.

Overall, both experts and FG-participants call for more flexibility, for more space to make individual choices: both to work longer or to stop working if the demands of job or of the caring role become too intense, and to have the opportunity to find a less demanding job, a job with decent pay, a job where life experience and/or the will to learn new things will be valued. However, there is an obvious paradox in the requests to work longer (i.e. to have a secure job until retirement), and the call for a decrease in the statutory retirement age, often connected to the urge to solve the issue of unemployment of youth at the same time. There is also inconsistency among the belief that people should be held responsible for their lives/health/jobs and their (as well as employers´) explicit reliance on the state provision of pension benefits as an "obvious" safety-net. As highlighted examples of good practice come mainly from EFS or similar sources, this gives an impression that employers still lack the sources or the will or need to deal with such issues in their own capacity. At the same time the objective increase in productivity, the globalisation of work force opportunities, and the high levels of youth unemployment undermine the pressure ageing of workforce and pose very little obstruction to a nearly limitless workability exploitation. However, it also leaves the need for lifelong learning unfulfilled.

[27] Only Belgium, Portugal, and Hungary have higher divorce rates
http://epp.eurostat.ec.europa.eu/statistics_explained/index.php/Marriage_and_divorce_statistics

As the representative of MoLSA concludes: *We do not generalize like this with active labour market policies. On the contrary, it is necessary to approach every person on an individual basis and select an appropriate tool based on their needs. The most effective ones seem to be the tools of subsidized work places and retraining. It is particularly the subsidized work places that have an immediate effect. I personally consider advisory services and the professional development of employees most effective, particularly in the long term. The creation of subsidized workplaces tends to involve temporary support for a disadvantaged person on the labour market and his/her establishment at the employer. Taking into account the ageing of population, I do not see the only trajectory as subsidizing work places or providing tax reliefs but rather as a systematic collaboration with employers and the public at large in order to make sure that it is publicly accepted that it is normal to be old and that only a satisfied employee works well* (EX3).

And confirming this is the example of the "late bloomer" who achieved her dream at a later age, not only finding employment for herself but also creating new jobs and adding value to the local community, one of the FG participants shares an experience of her close friend:

> *KP-D: And the third example, the one I personally value immensely, I myself would never be able to do it, [Mrs. X] in [city] founded a day care centre ... I want to tell everybody here that she started to chase the money, she found it in [EU-country] in church circles, she got 70 million and started it all at 70. KP-E: Good God!* (01:03:51-6) *KP-D: And she considered it her lifetime achievement, she just assigned it to herself as an aim and a goal and she succeeded in it and I admire her immensely, so when we are 55 we still have 25 years to achieve something, that is what I think* (01:04:08-4).

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Appendix

Data sources: Expert consultations and focus group

Expert consultation: (7 in total)

In the process of data gathering different types of experts from the following institutions were consulted: Association of employers; Confederation of Industry of the Czech Republic; Trade unions; Ministry of Labour and Social Affairs, Employment Office of the Czech Republic (Regional Branch); Association of Institutions for Adult Education.

Focus group participants:

The focus group (FG) discussion was co-organised by NGO Zeny 50+ (http://www.zeny50.cz/) on 1 August 2013 at their premises on Anenská Str. No.10, Brno, the Czech Republic. The lively discussion took approx. 100 minutes, resulting in a transcript of 66 standard pages. All participants signed an informed consent form and agreed for the discussion to be recorded and the participants to remain anonymous in the transcript. Each participant received 250 CZK (approx. 10 EUR) as a reward for participation.

All participants were women with the average age of 57 years; employees, employers, self-employed, unemployed, and working pensioners were represented within the group of discussants. All the participants were approached via e-mail to send any additional comments. This also proved to be a means of data gathering.