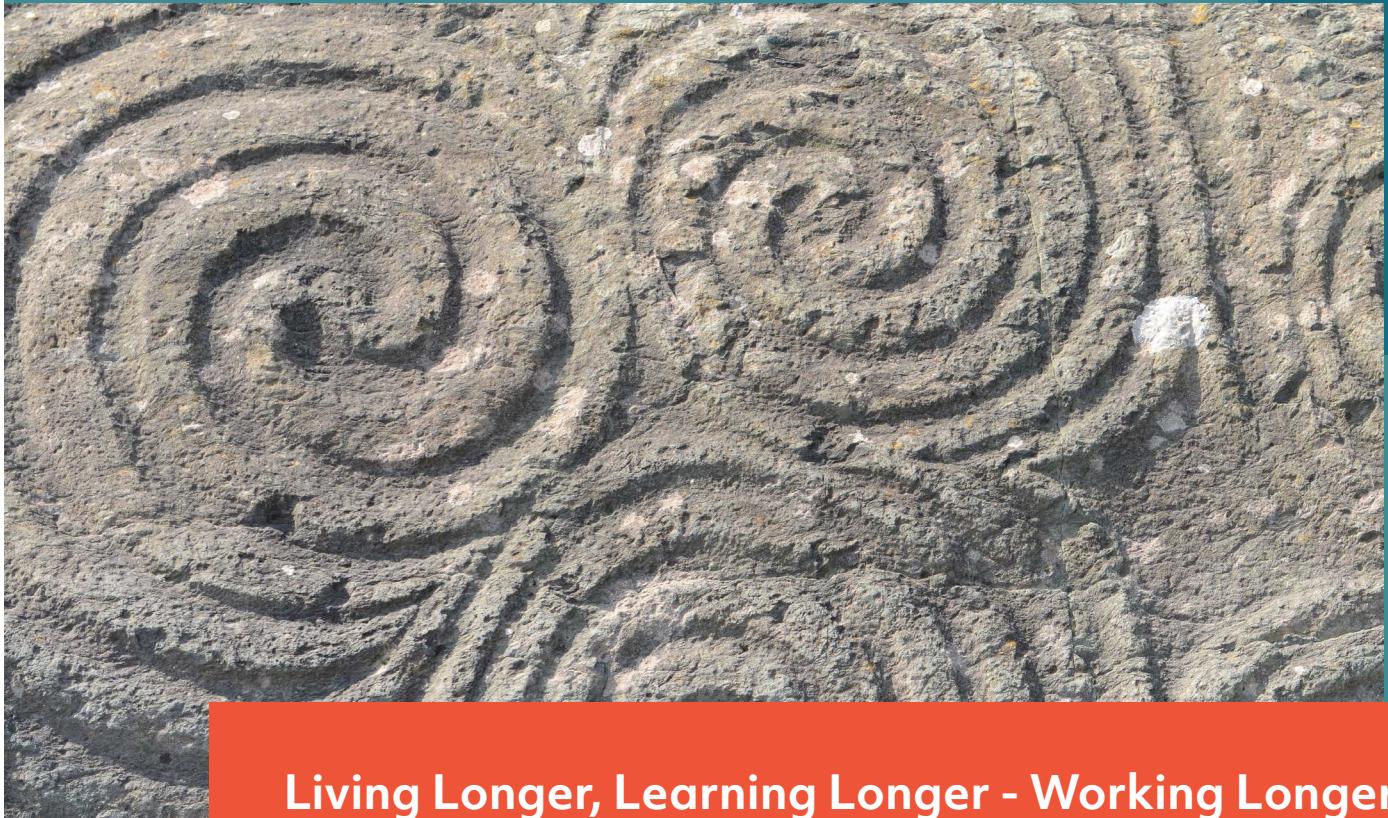


# Higher Education Research Centre



## **Living Longer, Learning Longer - Working Longer? Implications for New Workforce Dynamics**

Maria Slowey and Tanya Zubrzycki



# ***Living longer, learning longer – working longer? Implications for new workforce dynamics***

**Maria Slowey and Tanya Zubrzycki**

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## Foreword



Current demographic trends and ageing populations represent a major societal challenge for Ireland as for most other OECD countries. Including a new cohort of older, experienced people in the workforce has the potential to open new opportunities in the context of the changing nature of work along with the benefits of including age as a dimension of diversity strategies.

This report makes a valuable contribution to this discussion, drawing on available material to explore the implications of longer working lives from the perspectives of key stakeholders: employers, policy makers and individuals.

It provides an overview of current demographic and labour market trends in relation to longer working lives, with interesting examples of good practice to the mutual benefit of both employers and employees. The former may wish to tap into the talent pool presented by older workers, making the workplace more diverse and inclusive, while individuals can continue to contribute their knowledge, experience and skills in new ways as they transition to other forms of engagement.

The policy context is clearly important in terms of pension regulations, but more than this, it is important in addressing skills gaps and supporting lifelong learning, upskilling, reskilling for adults of all ages, particularly for those individuals who do not have access to employer-sponsored training programmes.

This scoping study was undertaken by the Higher Education Research Centre (HERC) in DCU on behalf of Ireland Smart Ageing Exchange and reinforces our commitment to being at the forefront of addressing societal challenges and fostering age diversity and inclusion. It is highly relevant to contemporary Ireland, and I do hope it will provide a strong basis for further development, stimulating discussion and engagement among policy makers, employers, individuals and other stakeholders in the area of longer working lives.

Professor Brian MacCraith  
President, Dublin City University

## Acknowledgements



This is an initial scoping study of a major societal and demographic change taking place in Ireland, with associated challenges for individuals, employers and public policy.

The report is primarily based on a review of relevant literature, and we would like to acknowledge the willingness with which researchers contacted made their work available to us. This material is supplemented by in-depth interviews with a number of experts in positions and disciplines related to longer working, including senior executives and academic researchers. We are

grateful to these individuals and appreciate the enthusiasm with which they participated in this exercise.

Tanya Zubrzycki and I would also like to thank Professor John Field, Dr Rob Mark, the late Louise McDermott, Anne Connolly, Ireland Smart Ageing Exchange staff and members, and Ibec colleagues for their invaluable input at various stages of the work.

We would also like to acknowledge the support of Age Friendly University (AFU) Global Network, DCU and the Centre of Excellence for Diversity and Inclusion, DCU in publishing this report.

The issues are complex and benefit from a multi-disciplinary analysis. We welcome feedback on this scoping study, and particularly invite comment on the major issues which stakeholders would prioritise for empirical research in Ireland.

Maria Slowey,  
Professor and Director, Higher Education Research Centre (HERC)  
Dublin City University

**[www.dcu.ie/herc](http://www.dcu.ie/herc)**

This report reflects the views of the authors and not any other body or institution.

## Glossary

BMA	– British Medical Association
CARDI	– Centre for Ageing Research and Development in Ireland <sup>1</sup>
CIPD	– Chartered Institute of Personnel and Development (United Kingdom)
CJEU	– Court of Justice of the European Union
CSO	– Central Statistics Office (Republic of Ireland)
C&V Pillar	– Community and Voluntary Pillar
DCU	– Dublin City University
D/PER	– Department of Public Expenditure and Reform (Republic of Ireland)
DRA	– Default Retirement Age (United Kingdom)
DWP	– Department for Work and Pensions (United Kingdom)
EMEA area	– Europe, the Middle East and Africa
ESB	– Electricity Supply Board (Republic of Ireland)
EU	– European Union
EU-OSHA	– European Agency for Safety and Health at Work
FWA	– Flexible Working Arrangements
HERC	– Higher Education Research Centre (Dublin City University)
Ibec	– Irish Business and Employers Confederation
ICTU	– Irish Congress of Trade Unions
LFS	– Labour Force Survey (United Kingdom)
NACE	– European Classification of Economic Activities <sup>2</sup>
NCS	– National Carers’ Strategy (Republic of Ireland)
NHS	– National Health Service (United Kingdom)
NGO	– Non-Governmental Organisation
NPAS	– National Positive Ageing Strategy (Republic of Ireland)
OAD ratio	– Old Age Dependency ratio
OECD	– Organisation for Economic Co-operation and Development
ONS	– Office for National Statistics (United Kingdom)
OSH	– Occupational Safety and Health
PIAAC	– Programme for the International Assessment of Adult Competencies (by the OECD)
PM	– Performance Management
PSR	– Potential Support Ratio
QNHS	– Quarterly National Household Survey (Republic of Ireland)

<sup>1</sup> From September 2015 The Centre for Ageing Research and Development in Ireland (CARDI) became the Ageing Research and Development Division within the Institute of Public Health in Ireland (IPH).

<sup>2</sup> NACE is the acronym for “Nomenclature statistique des activités économiques dans la Communauté européenne” (European Communities, 2008, pp.5-6).

ROI	– Republic of Ireland
SPA	– State Pension Age
TFR	– Total Fertility Rate
TILDA	– The Irish Longitudinal Study on Ageing
UN	– United Nations
UNECE	– United Nations Economic Commission for Europe

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- Table 2. Employment rate by age group, Ireland and EU, 2013 (CSO QNHS, 2014);
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- Figure 1. Employment rate for people aged 55-64 by sex, Ireland, 2003-2013 (CSO, 2014);
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## **Research purpose**

The aims of this scoping study are fourfold.

- 1) To provide an overview of the current demographic, labour market and policy environment for addressing the issues relating to the older workforce in Ireland in a global context (Chapter 2).
- 2) To explore available research on issues which arise in connection with longer working lives at three stages in the employment cycle: Recruitment; Retention and Development; and Transitions (Chapters 3-5).
- 3) To provide examples of promising ‘age-friendly’ employment practices drawn from the literature and from expert interviews (Chapters 3-5).
- 4) To summarise key issues arising in connection with longer working lives, drawing out implications for key groups of stakeholders, in particular: employers, individuals, policy makers and relevant NGOs (Chapters 1 and 6).



## Executive Summary





# Chapter 1. Executive Summary<sup>3</sup>

## 1.1 Introduction

Recent census data for Ireland show that the number of people aged 65 and over reached 637,567 in 2016 – an increase of 102,174 since 2011, making it the fastest growing population segment. In contrast, the number of people aged 15-64 increased by 44,477, and the number of those aged 0-14 by 26,962 (Central Statistics Office [CSO], 2017a).

This increase in the older population is a trend projected to continue, bringing opportunities and challenges for individuals, employers and society, and requiring a more holistic response. As people are living longer, and given changes in the State Pension Age, many individuals may decide (whether by choice or necessity) to remain longer in the workforce. At the same time, many employers may wish to retain valued, skilled older workers. The demographic changes provide an impetus for the increased social, political and economic engagement of older workers and will have public policy implications that will ultimately impact on employers, employees and the manner in which organisations operate, particularly in terms of the continued inclusion of older workers and supports to enable longer participation of individuals in the workplace, should they so desire. Providing the ability for older workers to extend their working lives in the way they feel appropriate will be an important objective for public policy. Employers too will need the flexibility and choice to balance individual aspirations with organisational needs.

This report is a contribution to building an evidence base, reviewing available research and providing a backdrop for the development of policy and practice in relation to longer working and new patterns of work over the lifecycle within an Irish context. It takes a thematic approach, looking at the work lifecycle from recruitment, retention and development through to the transition into retirement. The report explores issues pertinent at each stage of the employment relationship and examines areas in which initiatives may be required in order to deal with emerging challenges. It also highlights where definitions need to be clarified – not least variations in conceptions of who actually are ‘older workers’ – which can lead to difficulties in comparing findings across research studies.

As employers begin to consider strategies in response to changes in workplace demography a number of issues arise for all stakeholders. These include: identifying the needs of the ageing workforce and responding appropriately; providing choice and opportunity for individuals to meet their career and life aspirations; providing support for employers to meet these changing needs against a backdrop of a globalised,

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<sup>3</sup> NB: This chapter summarizes key points in the report. The relevant chapters contain full references to all sources.

competitive environment; and providing a policy environment that is supportive and innovative to meets these needs.

In light of the demographic trends, it has become increasingly important for employers in Ireland to recognise the benefit which older workers can bring to the workforce, and explore strategies that have proved successful in other countries. When adapted to the local context, such strategies can help eliminate potential barriers to participation of older workers in the labour market and maximise the mutual benefit to employers and individuals.

Some of the barriers identified in the research reviewed in this report include the following:

- Perceptions of age and age-related biases.
- The need to implement age-inclusive Human Resources (HR) practices within organisations, including continuing education and upskilling for all age groups.
- In the recruitment process, the use of techniques such as online recruitment may exclude some older candidates, possibly due to a lack of technological skills or training.
- Some gaps exist at a policy and legislative level in terms of supporting longer working.

Addressing such barriers requires a co-ordinated approach focusing on a range of initiatives such as the development of age inclusive working environments; challenging the perception of age as a limiting factor in career progression; the availability of reskilling and upskilling opportunities for workers of all ages and stages; as well as support of individuals and employers on the policy and legislative level.

## **1.2 New demographics: a challenge and an opportunity (Chapter 2)**

While the details vary slightly, demographic projections in Ireland are consistent with European and global trends, with falling fertility rates and increasing life expectancy among the key drivers of population ageing. This results in an increase in one commonly used socio-economic statistical measure, the Old Age Dependency (OAD) ratio – that is, the number of people aged 65 and over relative to those of the traditional working age of 15-64. Different countries are responding to rising OAD ratios in various ways – some by extending the State Pension Age (SPA) and others (for example, the UK and the USA) by removing the mandatory retirement, with exceptions for some occupations. Not only does it seem likely that policy in Ireland may move in the same direction, but also future retirement age projections discussed in detail in Chapter 2 suggest that the State Pension Age in Ireland may in fact be increasing at a more rapid pace than in many other OECD countries – with major implications for individuals, employers and wider Irish society.

Longer working is being promoted and, to a certain extent, researched on both European and wider international levels. The UK experience is interesting as it provides an example of a country where the mandatory retirement age was abolished in 2011 allowing employees to work longer. In Ireland, a significant policy paper is the

2016 Report of the Interdepartmental Group on Fuller Working Lives (D/PER, 2016a) with recommendations for Government departments and input from stakeholders' representatives relating to extended working lives. Among other issues, Report of the Interdepartmental Group called for clarification of certain aspects of the employment contracts used by employers for longer working, particularly in the light of the amendments introduced by the Equality (Miscellaneous Provisions) Act 2015. Furthermore, in the stakeholders' input some gaps were identified at the policy and legislative levels in terms of supporting employers and older workers at the stage between the traditional contractual retirement age and the State Pension Age, potentially placing some individuals at a financial disadvantage. Some policy initiatives have been taken more recently, both to provide some needed clarifications and, in the public sector, to extend the opportunity to work until 70 for more groups of public servants. However, additional policy efforts may still be needed to address inequalities faced by certain groups of people, and to help employers provide the necessary supports for older workers in these circumstances.

Special attention on the public policy level needs to be paid to the issue of pensions, as studies reviewed in the chapter found a significant part of the workforce in Ireland to lack any cover beyond that of the State Pension. Empirical research considered in this chapter also highlights a particular need for discussions around the impact of longer working on the well-being of the ageing population. The situation facing many women can be particularly challenging as a consequence of the cumulative impact of earnings differentials, pension coverage and caring responsibilities. The anomaly which arose through an averaging of contributions was the subject of lobbying and some public protest.

Furthermore, it will be important to continue engagement by trade unions in Ireland on the issue of the ageing workforce. Trade unions can play an active role in advocating for individuals' interests such as provision of supports to develop skills and knowledge in preparation for longer working lives. According to international recommendations reviewed in Chapter 2, trade unions can also advocate for keeping individuals informed about their choices and support decision-making on issues such as pensions, career planning, alternative ways of working and retirement planning.

### **1.3 Recruitment (Chapter 3)**

Internationally, many employers report recruitment difficulties due to a lack of a qualified workforce. As discussed in Chapter 3, Ireland is no exception to this trend, with more employers reporting that they are not able to fill vacancies in the recent years, a pattern exacerbated by relatively low immigration rates coupled with relatively high rates of emigration of skilled workers.

Some of the ways in which employers in Ireland might address talent shortages include hiring people over 50 and/or extending the working lives of existing employees. There is a need for more empirical research in this area in Ireland, but one Irish study discussed in this chapter found that within the selection process, the majority of

unemployed respondents over 55 perceived age as a factor in preventing them from gaining employment.

To address barriers to age-inclusive recruitment, various studies and experts, as well as practical examples, point to a co-ordinated approach focusing on a range of initiatives such as:

- the implementation of age-inclusive recruitment practices within organisations;
- concomitant development of a range of recruitment methods likely to attract older applicants;
- regular assessment of the age profile of the workforce as a starting point for age-friendly initiatives.

#### **1.4 Retention and development (Chapter 4).**

Chapter 4 focuses on the core part of the working life and is divided into three subsections: (1) perspectives of employers and individuals on longer working; (2) misconceptions about and research on longer working; and (3) development and lifelong learning in the context of changing pattern of work.

##### *Perspectives on longer working*

While there are some examples of innovative practice, empirical evidence of how employers in Ireland are addressing the ageing workforce is limited. Some lessons may be learned from the experience of other countries, particularly those in which the mandatory retirement age has been removed, as proposals in Ireland are heading in a similar direction. For example, a survey conducted after 2011 Default Retirement Age (DRA) removal in the UK found that over a half of participating organisations were of the view that the advantages of employing people over 65 outweigh disadvantages (Wolff, 2013).

From the perspective of individuals, a number of surveys in Ireland reviewed in Chapter 4 show that a high proportion would like to continue working beyond the traditional retirement age, and have a preference, or a need, for a gradual approach to retirement – an important finding for employers who are seeking ways in which they might best address the ageing workforce. International research reviewed in the chapter points to the financial considerations as one of the reasons for longer working; however, other factors such as, for example, not being ready to stop working, as well as social and career factors, were also found to play a role. It has also come across in the international research that flexible working patterns can help people work beyond retirement.

As the population ages, more employees, including older workers, may need to take on caring responsibilities, and this points to potential implications for both public policy and HR strategies. Individuals may require additional supports in their caring responsibilities, and employers may need intervention at the level of public policy so the challenge does not fall entirely on organisations. Some practical approaches to these issues in the international context are described in this chapter and include, for

example, flexible working arrangements, flexible leave, providing information on caring, as well as employee support programmes or wellness initiatives aimed at managing stress in employees providing the caring.

### *Longer working lives – misconceptions and research*

When the retention of staff past traditional retirement age is being considered, some areas of concern which may arise among employers are reviewed in Chapter 4 and include:

- ageing and its effect on cognitive abilities;
- work performance of older employees;
- potential issues with health;
- the potential need for flexible employment terms;
- succession planning;
- the use of multi-generational teams;
- performance management.

Some of these concerns may be based on common misconceptions about older workers. Generally, research studies show that many age stereotypes are unfounded, suggesting a potential need for policy-level support of longer working through research-informed campaigns aimed at employers, individuals, and other stakeholders. For example, one review of existing research discussed in the chapter found that, apart from certain occupations and subject to good health and updated skills, in terms of work performance, older workers appear to perform as well as younger colleagues. Evidently, a balance needs to be found between, on the one hand, recognising the functional capacities of older workers and, on the other, providing relevant support to ensure optimal performance. Some ways of potentially addressing the changes in functional capacities are also suggested in Chapter 4.

In terms of supporting longer working lives, the literature reviewed in this chapter highlights practical steps which can be taken such as:

- health and well-being initiatives, including those aimed at prevention of musculoskeletal problems;
- adaptation of the physical environment with a view to meeting the needs of older workers and, among other potential benefits, improving productivity;
- the use of flexible employment terms.

Various studies find flexible working arrangements to be important to many workers, including older workers and, where feasible, provisions around flexibility in relation to working arrangements may help to retain these employees. The availability of individuals who wish to work adjusted, flexible hours may also have benefits for the employer in terms of meeting customer needs. Drawing on a number of studies, a variety of flexible working arrangements is identified – for example, Atkinson and Sandiford's (2016) useful classification by type includes temporal arrangements (e.g. part-time work, job sharing); spatial arrangements (e.g. homeworking, teleworking);

and also revised work-roles (e.g. release from specific tasks, less demanding responsibilities).

The issue of performance management can arise as an area of concern for employers in connection with longer working. For example, many employers were found to be concerned about the possibility of increased incidences of exits on the grounds of diminished capability (however, research reviewed in this chapter indicates that far fewer employers reported such an increase in practice). Among the potential solutions reviewed in the chapter is the awareness at the level of senior management in supporting an age-friendly ethos in an organisation, as well as initiatives and policies indicating organisation's commitment to age diversity. Various studies and experts recommend regular assessment of the age profile of the workforce as an important step in creating an age-inclusive culture.

Among the mutual benefits to continued engagement by older workers in the workplace is the retention and sharing of the organisational wisdom. Research reviewed points to the potential positive impact on older employees own self-esteem when taking on mentoring roles, as well as benefits to younger workers.

#### *Development – changing pattern of work, lifelong learning education and training*

There is a well demonstrated correlation between levels of education, health and employment. In the OECD Programme for the International Assessment of Adult Competencies (PIAAC) reviewed in this section of Chapter 4, older adults in Ireland showed relatively low levels of performance in both literacy and numeracy, compared with people of similar age in many other OECD countries. Moreover, Ireland has a relatively poor track record of adult participation in lifelong learning, with rates of participation below the EU average and declining with age (SOLAS, 2016). This points to an important area for public policy intervention as adult education could play a part in addressing educational inequalities – assisting older adults to 'catch up' in terms of education with younger age cohorts – as well as practical benefits by providing people over 50 with the necessary education and training to maintain and enhance skills and knowledge, to help equip them for both better longer lives (in terms of health, well-being and social engagement) as well as for longer working.

One of the misconceptions about older workers found in this review of the literature is an assumption in some quarters that they are unwilling to engage in education and (re)train. In this section of Chapter 4, the benefits of upskilling the workforce are discussed, including showing how training can be helpful in extending working lives and in retention of older workers. Older workers were found to be as likely to succeed in education and training as younger colleagues.

Providers (public and private), including higher education institutions, potentially have a major role in supporting lifelong learning and creating an environment in which the continuous acquisition of new knowledge and skills is seen as both socially desirable and possible. The *Age Friendly University*, piloted by DCU, represents one such example. Trade unions can also play an active role in lobbying and negotiating for

lifelong learning and other supports to individuals to maintain and further develop their skills and knowledge in preparation for longer working lives.

Given the rapid pace of change in the nature of work, the only certainty is that working life in the future will require adaptability, flexibility and the continuous acquisition of new skills: while for many individuals this may mean self-employment, for employers (public as well as private) this points to the creation of workplaces where lifelong learning is supported for all employees as critical.

### **1.5 Transitions (Chapter 5).**

With longer lifespans, more people may expect to engage in multiple careers, therefore ‘transitioning’ is becoming a more appropriate term than ‘retiring’, with lifelong learning as an integral element. Recent data reviewed in this chapter show that on average, men in Ireland retire later than the State Pension Age, while women retire before reaching the State Pension Age. Further research is needed to determine the underlying reasons for these patterns.

Studies find that health issues, interconnected with levels of education, are among the key factors influencing individuals to opt for early retirement. For example, survey data for Ireland (Mosca and Barrett, 2011) confirm international patterns in which people with lower educational levels are much more likely to cite health issues as a reason for retirement, compared to those with higher levels of education, suggesting the need both for preventive health measures and for access to lifelong learning at *all stages* of the lifecycle.

As discussed in Chapter 2, special attention at the public policy level needs to continue to be paid to the issue of pensions. Importantly, a significant proportion of the workforce in Ireland was found to lack any cover beyond the State Pension.

There are various choices available to individuals for transitions, including self-employment (e.g. entrepreneurship), social entrepreneurship and freelancing – possibly in the context of the ‘gig economy’. Older workers may require targeted policy support when transitioning to other forms of work instead of retirement. To maintain longer working lives requires information and support regarding pensions, retirement planning, health, as well as career planning and an openness to alternative ways of working.

### **1.6 Concluding reflections (Chapter 6)**

If employers are to continue to tap into all of the available talent in the labour market, the lifecycle of work will need to change. To meet the dynamic needs of the workforce and potentially longer working lives of individuals, changes will be required in how work is organised. There will be a need to examine how careers and succession plans are made and how careers are viewed, as including not only standard full-time employment but also entrepreneurship, freelancing and other flexible forms.

Any changes considered will need to take into account not only older workers but workers of all ages. The particular career milestones faced by individuals across their

## *Chapter 1. Executive Summary*

employment lifecycle may include further education; the need for retraining or upskilling throughout one's career; caring responsibilities (children and older relatives); as well as the ability to engage in more portfolio careers, and would need to be further explored in the context of the ageing workforce.

Suggestions for further study and research are proposed at the end of the report.

## New Demographics: A Challenge and an Opportunity



## Chapter 2. New demographics: a challenge and an opportunity

Chapter 2 provides an analysis of two interrelated socio-demographic trends in Ireland. First, higher life expectancy and the unprecedented growth of the older population, particularly those aged 65 and over (§2.1); and second, an increase in the Old Age Dependency (OAD) ratio as the proportion of the population aged 65 and over rises relative to that of the (traditional) working age cohort (§2.2). The current policy environment surrounding the issue of longer working lives, and recent initiatives at policy level are reviewed for Ireland and internationally (§2.3). The situation facing many women can be particularly challenging as a consequence of the cumulative impact of earnings differentials, pension coverage and caring responsibilities (§2.4).

### 2.1 Demographic context

#### 2.1.1 Irish and global demographic context

##### *Population ageing trends in Ireland*

2016 Census data show the population of Ireland at 4.74 million (CSO, 2017a). Notably, the number of people aged 65 and over reached 629,800 in 2016 – an increase of 98,200 (or 18.5%) since 2011, making it the fastest growing population segment. In contrast, the number of people aged 15-64 increased by 37,700, and of those aged 0-14 by 29,000 (CSO, 2017a, p.6, Table 7).

This is a trend which is set to continue as further projections by the CSO estimate that, depending on the combination of assumptions, the population aged 65 years and over in Ireland will be between 1.5 and 1.6 million by 2051, compared with 629,800 in 2016 (CSO, 2018, Population projections results). Additionally, “the very old population (i.e. those aged 80 years of age and over) is set to rise even more dramatically”, increasing from 147,800 in 2016 to between 535,900 and 549,000 in 2051 depending on the scenario chosen (*ibid.*).

At the same time, the Total Fertility Rate (TFR) referring to the average number of children per woman in childbearing years, is assumed either to stay at the 2016 level of 1.8 or decline to 1.6 by 2031, and remain at those levels until 2051 (*ibid.*, Summary of assumptions).

In the context of stalling fertility rates, the increasing life expectancy – due primarily to “improved living conditions coupled with further developments in medical care”, is the underlying reason behind the ageing of the population in Ireland (CSO, 2013, p.13; Department of Public Expenditure and Reform [D/PER], 2016a, p.26).<sup>4</sup>

##### *Ireland in the global context*

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<sup>4</sup> Report of the Interdepartmental Group on Fuller Working Lives (D/PER, 2016a) is one of the recent efforts in Ireland to address the theme of older workers. It was chaired by the Department of Public Expenditure and Reform. Please refer to §2.3.1 for more details.

Demographic trends in Ireland are consistent with those in Europe and the rest of the world. According to a United Nations report, as fertility rates fall and people live longer, the population aged 60 and over is growing at a fast rate, causing a global phenomenon referred to as “population ageing” (UN, 2015, p.7).

A review of the ageing of the population in *The Lancet* indicates that:

The remarkable gain of about 30 years in life expectancy in western Europe, the USA, Canada, Australia, and New Zealand – and even larger gains in Japan and some western European countries, such as Spain and Italy – stands out as one of the most important accomplishments of the 20th century. (Christensen et al., 2009, p.1196)

The authors add that, if the pace of the past two centuries continues, “most babies born since 2000 in France, Germany, Italy, the UK, the USA, Canada, Japan, and other countries with long life expectancies will celebrate their 100th birthdays” (*ibid.*).

In Ireland, the median population age of 35 was lower than that in other European countries in 2009 (McCarthy, 2010, pp.6-7). However, it is noted that “by 2050, Ireland’s population structure will be quite similar to the rest of Europe” (*ibid.*). (Detailed population growth trends in Ireland by age group during the years 2009-2016 can be found in Appendix 2).

In Europe, just under one quarter of the population is already aged 60 or over, and this is set to rise to one third (34%) in 2050, while globally “life expectancy is projected to rise from 70 years in 2010-2015 to 77 years in 2045-2050, and eventually to 83 years in 2095-2100” (UN, 2015, pp. 8,10).

As shown in Table 1, life expectancy in Ireland is projected to increase further between 2013-2060 from 78.7 to 85.2 years for men (higher than the EU average) and from 83 to 89.2 years for women (almost at the level of the EU average).

**Table 1. Demographic projections for life expectancy, Ireland and EU (years)**

Year	2013	2020	2030	2040	2050	2060
<b>Ireland</b>						
Male at birth	78.7	79.8	81.3	82.6	83.9	85.2
Female at birth	83.0	84.1	85.5	86.8	88.1	89.2
Male at 65	18.1	18.8	19.8	20.8	21.7	22.6
Female at 65	21.0	21.8	22.9	23.9	24.9	25.8
<b>EU</b>						
Male at birth	77.6	78.9	80.5	82.0	83.5	84.8
Female at birth	83.1	84.1	85.5	86.8	88.0	89.1
Male at 65	17.6	18.4	19.5	20.5	21.5	22.4
Female at 65	21.0	21.8	22.8	23.8	24.7	25.6

Note. Adapted from (1) Department of Public Expenditure and Reform [D/PER] “Report of the Interdepartmental Group on Fuller Working Lives”, 2016, Dublin, Ireland, p.4, and (2) from EC-EPC (AWG) 2015 projections in “The 2015 Ageing Report. Economic and budgetary projections for the 28 EU Member States (2013-2060)”, *European Economy*, 3/2015, pp.316, 385.

### **2.1.2 Irish labour market context**

Table 2 shows the employment rate in Ireland and the EU in 2013, by age group and gender (CSO, 2014). Similar to the EU average, the employment rate in Ireland drops significantly for the group aged 55-64, and particularly for women (details in Appendix 3).

**Table 2. Employment rate by age group, Ireland and EU, 2013.**

	% Aged 15-64		% Aged 55-64	
	Men	Women	Men	Women
Ireland	64.6	55.9	58.7	43.1
EU	69.4	58.7	57.5	43.3

Note. Adapted from CSO QNHS, Eurostat LFS data in “Women and Men in Ireland 2013”. CSO Statistical Publication, 2014. Table 2.2 EU: Employment rate, 2013.

While older people work across all sectors and in all types of enterprises (large, medium and small), Table 3 shows economic sectors with higher proportions of older age groups. The largest numbers of those aged 65 and over are to be found in ‘Agriculture, Forestry and Fishing’, followed by those in ‘Wholesale/Retail’, ‘Human Health and Social Work’, and ‘Transportation and Storage’ sectors (D/PER, 2016a).

**Table 3. Employment of older age groups in Ireland by economic sector, 2015.**

Sector	55-59	60-64	65+
Agriculture, Forestry and Fishing	13,900	13,000	22,600
Industry	20,500	11,600	3,500
Construction	9,800	8,800	3,500
Wholesale/Retail	19,600	11,100	7,300
Transportation and Storage	12,100	7,800	3,900
Accommodation and Food Service	4,700	4,300	N/A
Professional, Scientific and Technical	8,700	6,600	3,700
Administration	5,700	3,900	N/A
Public Administration, Defence and Social Security	13,000	5,900	N/A
Education	40,900	23,300	3,000
Human Health and Social Work	27,900	20,200	5,900

Note. Adapted from CSO QNHS 2015 data in the Department of Public Expenditure and Reform [D/PER], “Report of the Interdepartmental Group on Fuller Working Lives”, 2016, Dublin, Ireland, p.10.

The higher numbers of those over 65 working in the ‘Agriculture, Forestry and Fishing’ sector is a feature of the Irish employment context. As summarised by Cantillon and Vasquez del Aguila – in Ireland, a “large proportion of older workers are self-employed farmers who tend to retire later on than other workers” (2011, p.32).

Table 4 shows overall employment for Ireland by NACE Rev 2<sup>5</sup> economic sector (CSO QNHS, 2016). While the comparisons have to be approximate, analysis of the data from Tables 3 and 4 provides an indication of the proportion of older people in the workforce by sector.<sup>6</sup>

Thus, for example, from 109,300 people shown in Table 4 to be employed in the ‘Agriculture, Forestry and Fishing’ sector in the 2016 Q1, about 45% were aged over 55 (21% were aged over 65). In the ‘Education’ sector, the proportion of individuals aged over 55 was slightly lower at approximately 44% (the numbers dropped to 1.9% for those aged over 65). In the ‘Human Health and Social Work’ sector, the proportion of people over 55 was about 22% (2.4% were aged over 65).

<sup>5</sup> European Classification of Economic Activities. NACE is the acronym for “Nomenclature statistique des activités économiques dans la Communauté européenne” (European Communities, 2008, pp.5,6).

<sup>6</sup> Please note that comparisons are approximate, as Table 3 shows 2015 data, while Table 4 contains data for the 1<sup>st</sup> quarter of 2016.

**Table 4. Employment by NACE Rev 2 Economic Sector, 2016 Q1, Ireland.**

Persons aged 15 years and over in Employment (ILO) (Thousand)  
by Full and Part-Time Status, NACE Rev 2 Economic Sector and Quarter

All employment status	2016Q1	% from all employment
Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	272.5	14.0%
Industry	250.0	13.0%
Human Health and Social Work Activities	248.7	13.0%
Education	153.9	8.0%
Accommodation and Food Service Activities	142.4	7.0%
Construction	131.3	7.0%
Professional, Scientific and Technical Activities	110.3	6.0%
Agriculture, Forestry and Fishing	109.3	6.0%
Financial, Insurance and Real Estate Activities	100.7	5.0%
Public Administration and Defence; Compulsory Social Security	98.5	5.0%
Transportation and Storage	95.0	5.0%
Information and Communication	85.2	4.0%
Administrative and Support Service Activities	68.2	3.0%
Other NACE Activities	104.1	5.0%
Not Stated	6.3	0.3%
All NACE Economic Sectors	1976.5	100%

Note. Adapted from CSO QNHS, 2016 Q1 data retrieved from  
<http://www.cso.ie/multiquicktables/quickTables.aspx?id=qnq03>

## 2.2 Dependency ratios and implications for the workforce into the future

### 2.2.1 The Irish context and the Old Age Dependency ratio

The ageing of the population in Ireland has brought about a rise in the Old Age Dependency (OAD) ratio, which refers to the number of people aged 65 and over relative to those of the ‘traditional’ working age of 15-64.<sup>7</sup>

In 2013, at 19% OAD ratio in Ireland compared favourably to the EU average of 28% (Table 5), however, this is projected to come closer to the EU profile in the coming years, reaching 45% by 2050 before decreasing to approximately 36% by 2060 (EC, 2015; D/PER, 2016a). The average OAD ratio in the EU is predicted to almost double and reach 50% by 2050, meaning that there would be one person aged 65 and over for every two individuals of ‘traditional working age’ (EC, 2015).

**Table 5. Demographic projections for OAD ratio 15-64, Ireland and EU.**

Year	2013	2020	2030	2040	2050	2060
Ireland	19%	24%	31%	39%	45%	36%
EU	28%	32%	39%	46%	50%	50%

Note. Adapted from (1) Department of Public Expenditure and Reform [D/PER] “Report of the Interdepartmental Group on Fuller Working Lives”, 2016, Dublin, Ireland, p.4 and (2) from EC-EPC (AWG) 2015 projections in “The 2015 Ageing Report. Economic and budgetary projections for the 28 EU Member States (2013-2060)”, *European Economy*, 3/2015, pp.316, 385.

The rising OAD ratio presents both challenges and opportunities. Among the challenges is increased pressure on the State Pension system. In Ireland, one of the steps taken to address this was a rise in the age of eligibility for the State Pension for both men and women from 65 to 66 in 2014, with a further increase to 67 scheduled for 2021, and another to 68 in 2028.<sup>8</sup>

A review of literature on this topic concludes that:

As ‘older workers’ become a dominant demographic group in the workplace, finding solutions to the economic and social pressures arising from ageing populations through increasing the labour market participation of these ‘older workers’ is a persistent and pressing policy concern. (McCarthy et al., 2014, p.374)

<sup>7</sup> Many official statistics and studies of skills, notably the OECD Programme for the Assessment of Adult Competencies (CSO, 2012a), continue to use the age 64 as the end of working life. However, with many countries extending the retirement age this may need updating.

<sup>8</sup> Retirement in Ireland is discussed in more detail in §5.1.

### 2.2.2 Global context and Potential Support Ratio (PSR)

The effect of current retirement patterns is explored at an international level in a UN *World Population Prospects* report (2015), concluding that:

Population ageing is projected to have a profound effect on the number of workers per retiree in various countries. (UN, 2015, p.7)

To estimate this effect, the UN report uses the Potential Support Ratio (PSR), which refers to the number of working age people (20 to 64 years old) for every person aged 65 or above – essentially the reverse of the OAD ratio described in the previous section.

The estimated 2015 PSR of 4.5 for Ireland<sup>9</sup> means there were approximately 4.5 working age individuals for every person aged 65 or above. Overall, Europe and Northern America were found to have PSRs at or under 4.0, comparing unfavourably to Asian countries (8.0) and Latin America and the Caribbean (7.6); Japan, at 2.1, had the lowest PSR in the world (UN, 2015, p.7).

Consistent with the rising OAD ratios in Ireland and EU, the future projections show a worldwide trend of contracting PSRs:

By 2050, seven Asian countries, 24 European countries, and four countries of Latin America and the Caribbean are expected to have PSRs below 2, underscoring the fiscal and political pressures that the health care systems as well as the old-age and social protection systems of many countries are likely to face in the not-too-distant future. (*ibid.*)

### 2.2.3 Implications for the workforce

One clear implication for the workforce arising from such challenges includes raising the “typical age of retirement, and most governments are moving in this direction” (Christensen et al., 2009, p.1205). Different countries are responding in various ways and with different degrees of change: some, including Ireland, are extending the State Pension Age (SPA), and others (e.g. the UK and the USA) are removing the mandatory retirement age (however, some industries and occupations regulated by law may be exempt). There have been proposals to remove the mandatory retirement age in Ireland as well (Dáil debates, 23 February 2017).

Drawing on comparative data presented by the *Finnish Centre for Pensions* (2017) on current and future State Pension Ages in different countries, it appears that Ireland is at the forefront in the speed in which it is moving to increase the State Pension Age (to 68 in 2028), compared to EU and other countries (Appendix 4). It is noted that the general retirement age in the EU15 states was 65 in 2017, and in most of the “new Member States, the retirement age will be raised to the same level over the next decade” (2017). It is further noted that “Denmark, France, Germany and Spain have

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<sup>9</sup> United Nations, Department of Economic and Social Affairs, Population Division (2015). *World Population Prospects: The 2015 Revision*, DVD Edition. Potential Support Ratio (Age 20-64 / Age 65+). Retrieved from <https://esa.un.org/unpd/wpp/Download/Standard/Population/>

decided to raise the retirement age from 65 to 67 years, while the goal is 68 years in Britain and Ireland". Notably, in many countries, including:

Finland, Cyprus, Denmark, Greece, Italy, the Netherlands, Portugal and Slovakia, the general retirement age will be linked to the development of the expected life expectancy. In Britain the retirement age will be raised taking life expectancy into account. (Finnish Centre for Pensions, 2017)

As people are living longer and changes are introduced in the age of eligibility for the State Pension, many individuals, whether by choice or economic necessity, are likely to remain longer in the workplace. Employers also may wish to retain valued, skilled older workers. The worldwide demographic changes are reflected in Ireland and provide an impetus for the social, political and economic engagement of older workers. Christensen et al. note increasing numbers of people in their 60s and 70s who are capable of contributing to the economy as a result of the "improvements in health and functioning along with shifting of employment from jobs that need strength to jobs needing knowledge" (2009, p.1205). The authors conclude that, while the question of whether the "increases in life expectancy are accompanied by a concurrent postponement of functional limitations and disability" remains open, there is evidence that "ageing processes are modifiable and that people are living longer without severe disability" (*ibid.*, p.1196).

As will be discussed in the following chapters, many people in transition from employment to retirement express a preference to work on a part-time, flexible basis. In turn, as argued by Vaupel and Loichinger, this may open more opportunities for younger workers resulting in a rebalancing of working life – such a trend would lead to a challenge of the development of support systems for new life course patterns, with a call for more studies on "how to organize 20- and 30-hour work weeks so that they are profitable for organizations and satisfying for individuals", with the ultimate goal of spreading the work "more evenly across people and over the ages of life. . . . [where individuals] could combine work, education, leisure, and child-rearing in varying amounts at different ages" (2006, p.1912).

Increasing OAD ratios and the resulting need for longer working lives have been included in the policy agenda of many countries, and Ireland is no exception. The next section discusses some of the relevant policy-level initiatives in Ireland and internationally.

## 2.3 Policy environment: Ireland and international

### 2.3.1 Recent policy-level initiatives – Ireland

In Ireland, as has been mentioned, one of the key policy documents is a report of an interdepartmental group chaired by the Department of Public Expenditure and Reform (D/PER, 2016a).

The report of this group incorporates previous work on the theme undertaken by a *Cross-Departmental Working and Retirement Group* (2012) and is supplemented by

inputs from relevant stakeholders, including: Ibec, ICTU, and a consortium (*Community & Voluntary Pillar*) comprising the National Women's Council of Ireland, Social Justice Ireland, Age Action Ireland, Irish Rural Link, the Irish National Organisation of the Unemployed and the Irish Senior Citizens Parliament (D/PER, 2016b).

The Interdepartmental Group indicates that:

At an international, EU and Irish domestic level, key policy documents have . . . confirmed that unless women and men, as they live longer, also stay longer in employment and save more for their retirement the adequacy of pensions cannot be guaranteed and the required increase in public expenditure would be unsustainable. (D/PER, 2016a, p.23)

Among the measures that may support longer working, the report emphasises the need to “tackle the established ‘cultural norm’ of perceiving retirement age to be 65”, to provide financial incentives for working longer, to improve working conditions and provide older people with needed skills, as well as to “tackle age discrimination and negative attitudes to working at an older age” (*ibid.*).

A good deal of the latter work builds on a number of earlier reports. From the Department of Health, the *National Positive Ageing Strategy* (2013) establishes a goal of removing the barriers for participation of people as they age in various aspects of “cultural, economic and social life”, with specific objectives (among others) to:

Develop a wide range of employment options (including options for gradual retirement) for people as they age and identify any barriers (legislative, attitudinal, custom and practice) to continued employment and training opportunities for people as they age.

Promote access (in terms of affordability, transport availability, accessibility of venue) to a wide range of opportunities for continued learning and education for older people. (*National Positive Ageing*, 2013, p.20)

Another national goal of the Positive Ageing Strategy is to “recognise and support the role of carers” by implementing the *National Carers’ Strategy* published in 2012 (2013, p.20). The *National Carers’ Strategy* for Ireland sets as one of the main objectives to “enable carers to remain in touch with the labour market to the greatest extent possible” including opportunities for training and re-entering employment, access to home care and community services, and flexible working arrangements (*The National Carers’ Strategy*, 2012, pp.11,18).<sup>10</sup>

Finally, *The National Pensions Framework* published in 2010,

. . . outlines the government strategy for the state and private pension systems. It states that a key objective is to maximise the participation of older people in

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<sup>10</sup> Caring responsibilities in connection with longer working are further discussed later in the report in §4.1.5.

education, employment and other aspects of economic and social life. (CARDI, 2015b, p.6)

The work of CARDI (Centre for Ageing Research and Development)<sup>11</sup> is important in drawing attention to implications of ageing, in particular the health arena. The authors call for policy makers to fully understand and take account of “the health impact of introducing longer working lives especially for those in caring roles” (CARDI, 2015b, p.1). For example, CARDI research indicates that, while the Irish *National Pensions Framework* “states that participation of older people in employment will be encouraged and facilitated it does not address health issues among lower-paid workers”, pointing to a potential need for a public policy response (2015b, p.6).

Furthermore, a UK review highlights that “consideration of the implications of longer working lives for health and well-being has been virtually absent in policy discussions” (Cornia, 2014) - an issue that carries gender equality implications discussed later in the report (§2.4).

An Expert in the field and advocate for older people (Respondent 5) offers an insight into policy considerations relating to extended working lives:

It is critically important that the life course approach is adopted in addressing the interrelationship between paid work and retirement within a lifelong and life wide context. There are considerable risks in concentrating on chronological age without consideration of other factors such as gender, disability, location, nature and type of employment and unpaid caring duties.

Current and future policies towards promoting longer working lives should be firmly based on justice and equality. Any policy changes to the relationship between work and retirement must be planned carefully in full consultation with all the stakeholders, employers and employees represented by Ibec, trade unions, advocacy groups, although pensioners have been inadequately represented to date.

Any proposals to encourage longer working lives must be based on choice for the groups and individuals affected with an emphasis on encouragement and support rather than enforcement based on the “one size fits all” approach (Respondent 5).

In support of the above, Respondent 5 refers to a recent Age Action report *Towards a Fair State Pension for Women Pensioners* (2017). On the question of the raising of the SPA in Ireland, this respondent continues that:

Policies on pensions must be developed and implemented in coordination with policies on employment, social welfare and education and training. The changes to the State pension age and the contributions to the State pension by Government in 2012 were not properly communicated to or discussed with other stakeholders beforehand. As a result, Ireland, with youngest population in the EU, is increasing the State pension age more quickly than many other states, including some that have nearly three times the proportion of people over 65 in their populations (Respondent 5).

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<sup>11</sup> From September 2015 The Centre for Ageing Research and Development in Ireland (CARDI) became the Ageing Research and Development Division within the Institute of Public Health in Ireland (IPH) ([www.cardi.ie](http://www.cardi.ie)).

### **2.3.2 Irish Employment Equality Legislation and some of the surrounding issues**

In Ireland, the Equality (Miscellaneous Provisions) Act 2015 aimed to align Irish legislation with relevant EU provisions and the views of the Court of Justice of the European Union (CJEU) on setting retirement ages for employees. The Interdepartmental Group comments that "the amended legislation sets out the grounds on which employers will have to justify the setting of particular retirement ages", with such grounds being underpinned by objective justification (D/PER, 2016a, p.14).

In its input to the work of the Interdepartmental Group, the Irish Congress of Trade Unions (ICTU) notes that where a gap exists between the retirement age set in an organisation and the age of eligibility for the State Pension, this may place individuals at a financial disadvantage (D/PER, 2016b, p.2).

In terms of using fixed-term contracts by employers "to provide for an employee seeking to work beyond the normal retirement age",<sup>12</sup> the report of the Interdepartmental Group indicates that "some concern was raised by IBEC that legislative changes introduced via the Equality (Miscellaneous Provisions) Act 2015 had created practical difficulties for employers seeking to provide this facility" and "clear guidance to employers on this issue would be helpful" (D/PER, 2016a, p.8).

As a follow-up to the Report of the Interdepartmental Group, a *New Code of Practice on Longer Working* issued by the Workplace Relations Commission in 2017 provides a tool to further guide employers and employees (*Industrial Relations Act 1990 (Code of Practice on Longer Working) (Declaration) Order 2017*). The topic of retirement and fixed-term working practices has also been taken up by the Irish Human Rights and Equality Commission (IHREC, 2018). At the same time, Ibec plans to "continue to engage with relevant Government departments in an attempt to create a legislative framework which is fit for purpose on an issue notorious for its complexity" (Ibec Employment Law Services, 2018).

#### *Public sector employees*

In relation to public sector employees, recent legislative changes in Ireland have addressed an anomaly in relation to age of eligibility of entitlement to the State Pension by extending the opportunity to work until the age of 70 for many cohorts – with continuing separate arrangements for particular categories such as Gardaí or Prison Officers (Government of Ireland, 2018<sup>13</sup>; D/PER, 2018).

### **2.3.3 International policy-level initiatives**

Longer working is being promoted, supported and researched on both European and wider international levels, and this section explores some of these initiatives.

#### *European Union*

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<sup>12</sup> 'Normal retirement age' as referred to in the Report of the Interdepartmental Group (D/PER, 2016a, p.8)

<sup>13</sup> Public Service Superannuation (Age of Retirement) Bill 2018 is available at the following link: <https://www.oireachtas.ie/en/bills/bill/2018/76/>

The European Commission's *Europe 2020 strategy* "identifies demographic change as one of the major challenges that Europe faces" and sets a "measurable target" for employment of 75% of the population aged 20-64 by 2020 to deal with this (EU-OSHA, 2016, p.4).<sup>14</sup> An example of how this issue is being addressed in practice is through the *EU Strategic Framework on Health and Safety at Work 2014-20* which sets an additional goal to

address the ageing of the workforce . . . [outlining] specific measures to promote the identification and exchange of good practice to improve OSH conditions for all workers. (EU-OSHA, 2016, p.4)

This work is complemented by a campaign, *Healthy Workplaces for All Ages: Promoting a Sustainable Working Life*, with the overall aim to "help workers, managers and employers recognise and manage the challenges of an ageing workforce, focusing not on one group, but on workers of all ages" (EU-OSHA, 2016, p.4).

Among other resources, the campaign website (<https://healthy-workplaces.eu/>) provides a helpful collection of case studies demonstrating "some of the practical ways in which the challenges of an ageing workforce have been successfully addressed". The EU-OSHA has also established an awards programme aiming to highlight leading examples of organisations adopting innovative safety and health practices in the workplace.

In terms of building an evidence base, efforts on the theme of ageing population are supported by the EU Research and Innovation programme *Horizon 2020*, in particular by the *Health, Demographic Change and Wellbeing* programme which forms a part of it. On the *Horizon 2020* website, the programme is described as an "investment in better health for all" which aims, among other goals, to "keep older people active and independent for longer and support the development of new, safer and more effective interventions".<sup>15</sup> It is important to note, however, that in Ireland the research funded under the EU Horizon 2020 programme has tended to focus more on health issues and less on issues from the perspective of social science research.

#### *United Nations Economic Commission for Europe (UNECE)*

An *United Nations Economic Commission for Europe (UNECE)* Policy Brief on the issue takes as a core principle that "it is desirable for persons to be able to remain in employment as long as they are fit enough and wish to work" (2012, p.12). According to the Brief, this can be supported by "abolishing mandatory retirement" and adjusting statutory pensionable age to "provide for smooth and gradual retirement options that leave room for personal choice with the ultimate aim of supporting people to promote their own well-being and quality of life" (p.12).

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<sup>14</sup> Please refer to Appendix 3 for employment rates in EU and Ireland in 2013, by age group. Note: data in Appendix 3 include population aged 15-19, while the EU 2020 target mentioned in this section is for population aged 20-64.

<sup>15</sup> From the *Health, Demographic Change and Wellbeing* programme website <https://ec.europa.eu/programmes/horizon2020/en/h2020-section/health-demographic-change-and-wellbeing>

To further support active labour market participation, UNECE recommends

establishing flexible retirement arrangements, by forming a working environment that is adapted to the needs of all generations, through continuous education and training, as well as by promoting positive images of older employees and anti-discrimination policies. Older persons can integrate better socially when they find structures for volunteering, for instance in intergenerational settings. (2012, p.2)

*Removal of mandatory retirement age*

In response to demographic pressures, many countries are extending the age at which people can get the State Pension, and in some countries, such as the United Kingdom and the United States, the mandatory retirement age has been removed.

While the United Kingdom, United States and Irish retirement contexts are different, some of the findings from the UK and US studies are included in our report on the basis of their relevance to the current and planned changes to the SPA in Ireland, and similarity in terms of demographic pressures.

*The United Kingdom*

Like other OECD countries, the United Kingdom has seen a shift in policies towards older workers from encouraging retirement at the traditional age to preventing premature work exits and supporting fuller working lives, with people leaving work before State Pension Age viewed as having potentially ‘catastrophic’ consequences for individuals, businesses and economy (Phillipson et al., 2016; Department for Work and Pensions [DWP], 2014, pp.6-8). Phillipson et al. indicate that “this approach is now accepted across the political spectrum in the UK” resulting in:

unprecedented policy reform [over the last 15 years] across a number of spheres designed to extend working lives: equalities legislation, welfare and benefits reform, changes to pensions, and initiatives around employment. (2016, p.188)

However, the authors also note that “a lack of coordinated policy up until now means that important challenges exist with regard to extending working lives” (*ibid.*, p.187). Many older people, and notably those in the poorest sectors, are particularly affected, as “ill-health and low levels of qualifications limit the employment prospects” (*ibid.*). The authors also point out that “retention rates of older workers may have improved, but prospects for recruitment in older age remain poor” (*ibid.*). It is emphasised that the extent to which “employment in older age is influenced by the household and wider family context” is yet to be recognised in the policies (*ibid.*). The potential increase in caring responsibilities discussed in §4.1.5 reinforces the need for such policy initiatives.

The United Kingdom experience is important as an example of a country in which the DRA was abolished by the 2011 Employment Equality Regulations, enabling people to “work for as long as they want and are able” (Nicholson et al., 2016, p.ii). Older

workers can “still retire voluntarily and draw any occupational pension to which they are entitled” (*ibid.*).

Multiple surveys and studies emerged in the UK in connection with the proposals and the subsequent removal of the DRA, exploring the implications for the employers, employees and the society. Findings from several such surveys are presented later in our report. While they are helpful in providing an overview, not all may be applicable to the Irish context.

The Centre for Ageing Better in the UK has recently undertaken several studies on the theme of age-friendly workplaces (<https://www.ageing-better.org.uk>). One such study commissioned by the Centre for Ageing Better addresses three topics in particular where “a lack of good existing practical guidance available to employers” was identified: “reducing age bias in recruitment”, “promoting good quality flexible work” and “maximising the benefits of age diversity at work” (Smeaton and Parry, 2018, p.5). A recent guide by the Centre for Ageing Better sets out actions on how employers can become more age-friendly (Centre for Ageing Better, 2018).

### *The United States*

In the United States, AARP’s<sup>16</sup> Public Policy Institute is the “focal point of public policy research, analysis and development at AARP” that “informs and inspires public debate on the issues we face as we age” (<https://www.aarp.org/ppi/about-ppi/>).

An AARP report *Disrupting Aging in the Workplace: Profiles in Intergenerational Diversity Leadership* (Trawinski, 2016) presents case studies of leading employers conducted “to examine programs and practices that address age diversity and the intergenerational workforce” (p.4). Five employers of different sizes and representing different industries were selected for the study: Huntington Ingalls Industries, UnitedHealth Group, Centrica, PNC, and AT&T, and interviews were conducted “with human resources staff, diversity officers, and program managers” (p.4). Examples from these case studies demonstrating age-friendly practices are included in relevant sections of our report (§3.2, §4.1.5), with a summary below:

#### EMPLOYER PERSPECTIVES, UNITED STATES:

- Talent recruitment across all ages helps build a diverse and experienced workforce (United Health Group, Centrica PLC).
- Apprentice programs open to people of all ages helps recruit and retain talent (Huntington Ingalls Industries, Centrica PLC).
- Special programs designed to help people re-enter the workforce following an extended absence provide an opportunity for permanent employment (Centrica PLC).

<sup>16</sup> “AARP is a nonprofit, nonpartisan organization, with a membership of nearly 38 million that helps people turn their goals and dreams into ‘Real Possibilities’ by changing the way America defines aging” (Trawinski, 2016, p.25).

- Raising awareness of intergenerational differences enhances understanding and leads to better-functioning teams. Companies can raise awareness through such methods as videos, training programs, events, and employee resource groups focused on intergenerational issues (Huntington Ingalls Industries, UnitedHealth Group, PNC, AT&T).
- Employee resource groups increase employee engagement and often house mentoring programs. Some have evolved into employee business resource groups that help solve business problems and further business goals. Some companies use employee groups as a path for leadership development (Huntington Ingalls Industries, PNC, AT&T).
- Cross-generational mentoring programs help facilitate knowledge transfer – a critical need for many companies (Huntington Ingalls Industries, PNC, AT&T).

Source: Adapted from Trawinski, 2016, pp.5-6.

Recent developments in different countries indicate efforts to address the needs of the ageing workforce and issues relating to longer working lives. However, much remains to be done, on both the policy and the organisational level, and co-ordinated measures will be the key to maximising the benefits for individuals, businesses and society.

### *Trade unions*

Trade unions can play an active role in lobbying for policy development to provide supports to individuals in preparation for longer working lives. One of the important areas of support is lifelong learning with a view to helping the individuals maintain and further develop their skills and knowledge.

A study undertaken by CROW (Centre for Research into the Older Workforce) for the British Trades Union Congress (TUC) provides recommendations for trade unions, some of which are included below:

#### Recognition of diversity within the older workforce:

The TUC has highlighted significant inequalities in terms of class, gender and geography in life expectancy, physical ability to work and retirement income (TUC, 2013). . . . Older workers are looking to their unions to support them in a variety of ways: not only in protecting pension rights (although this is very important), but also supporting life-long learning, work-life balance and healthy working environments. Different older workers will be looking to their unions to help them get the right balance between work and retirement. (Flynn, 2014, p.7)

#### The need for work to be better tailored for older workers:

. . . . with a view towards promoting healthier and higher quality workplaces for older workers (ibid., p.8).

#### Supporting career development measures for older workers:

.... Mid- and late-career reviews are opportunities for older workers to consider their career plans with the support of their employers, managers and trade union representatives. (*ibid.*, p.9)

## 2.4 Gender equality: gendered division of labour, pension coverage and caring responsibilities

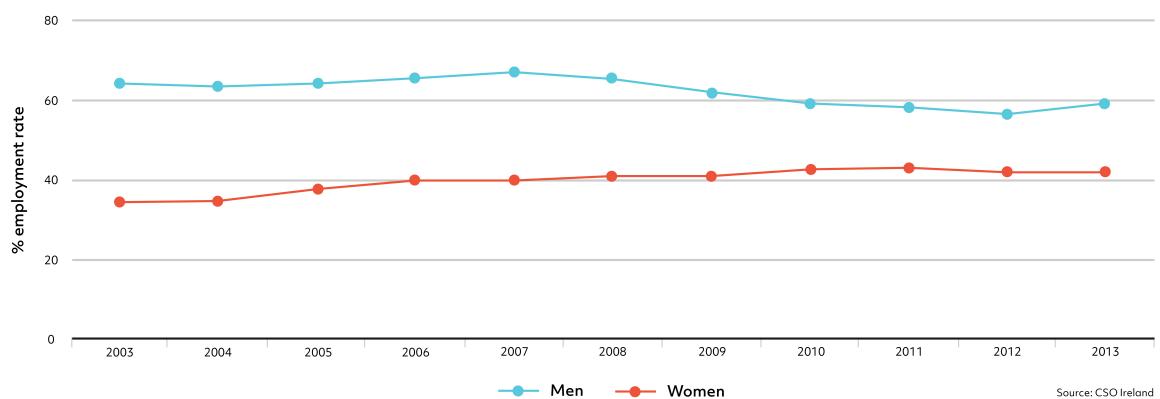
While longer working may have impacts for both genders, the situation facing many women appears to be more challenging, particularly in terms of the earnings gap, pension coverage and caring responsibilities, among other areas of concern.

### *Gendered division of labour*

According to the *European Commission: Representation in Ireland* website (EC, 2017, “Employment,” para. 1), women in Ireland earned on average around 13.9% less than men in 2014 (the EU average pay gap was 16.7%). The inequality becomes even more obvious when considering “the gender overall earnings gap, which takes into account disadvantages women face in terms of lower hourly earnings, working fewer hours and lower employment rates due to caring for children or relatives”: this gap was found to be 34.7% (EC, 2017, “Employment,” para. 2).

Figure 1 compares the employment rates for men and women aged between 55 and 64 in Ireland. While the employment rate for women shows steady growth between 2003 and 2013, including during the recent economic recession, it has consistently stayed below the rate of employment for men, which declined during the financial crisis but has been improving since 2012 (CSO, 2014).

**Figure 1. Employment rate for people aged 55-64 by sex, Ireland (2003-2013).**



Note. Adapted from CSO Statistical Publication (2014) “Women and Men in Ireland 2013”, “Ireland and EU: Employment rate” section, Table 2.3 Ireland: Employment rate for persons aged 55-64. Source: CSO Ireland.

In 2013, the employment rate for women aged 55-64 in Ireland was 43.1%, slightly below the EU average of 43.3%. For men in this age category, the employment rate was 58.7%, just above the EU average of 57.5% (CSO QNHS and Eurostat LFS data in CSO, 2014). (Appendix 3).

The gender difference becomes more significant for the 60-64 age group, with a labour force participation rate of 34.5% for women compared with 56.4% for men in Ireland in 2013 (CSO QNHS in CSO, 2014) (Appendix 5).

For the people aged 65 and older, the participation rate in the Irish labour force has experienced a steady growth from 7.9% in 2005 to 9.4% in 2013, again with a significant gender difference of 13.9% to 14.5% among men and 3.1% to 5% among women (OECD, 2016a).

#### *Pension coverage*

Despite four decades of the pursuit of equal pay, it remains, as Grimshaw and Rubery (2015) put it, ‘a case of constantly moving goal posts’. Meanwhile, data show that:

women earn less over their lifetimes; this results in lower pensions and a higher risk of poverty in old age. In 2012, 21.7 % of women aged 65 and over were at risk of poverty, compared to 16.3 % of men. (*Tackling the Gender Pay Gap*, 2014, p.2)

This fact, combined with women’s longer lifespan, presents an “allied gender issue” where “older worker retention will support a move out of poverty for women” (EQUAL, 2007, p.11).

The issue of pension coverage deserves a particular attention. Although the working environment for women in Ireland has improved since the repeal of the marriage bar and the introduction of “stronger equality legislation from the EU”, inequalities still remain with women being, for example, “far less likely to be covered by occupational pensions than men and they also make up the majority of part-time workers in Ireland” (EC, 2017, “Employment,” para. 9).

Mosca and Barrett’s analysis of *The Irish Longitudinal Study on Ageing* (TILDA)<sup>17</sup> results in Ireland shows that 41% of women compared to 20% of men aged 50 to 64 were not covered by an occupational, PRSA or private pension schemes at their work (2011, p.234). Earlier data indicate that “occupational and private pensions are supposed to complement the basic State Pension, but half the workforce lacks coverage” (CSO, 2008 in Raab and Gannon, 2014).

Furthermore, some concerns have been raised about the averaging system for calculating the contributory State Pension, potentially placing some individuals with career breaks at a disadvantage (Mel Cousins and Associates, 2008). The issue has been taken up by the Irish Human Rights and Equality Commission quoting evidence about the disproportionate impact which averaging (and also habitual residence conditions) can have on “people with broken insurance records”, including women who took time away from paid employment for caring or other responsibilities as well as “returning emigrants and missionaries who have worked in Ireland in their early life”

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<sup>17</sup> The Irish Longitudinal Study on Ageing (TILDA) was launched in 2006 and includes nationally representative data on the health, social and economic situation of over 8,000 adults in Ireland aged 50 and older, over a 10-year period ([www.tilda.ie](http://www.tilda.ie)).

(Logan, 2017, pp.4-5). The anomaly which arose through an averaging of contributions was also the subject of lobbying and some public protest.

### Caring responsibilities

Demographic trends of ageing population, particularly among people over 80 years old, may result in more employees needing to take on caring responsibilities for family members. Census data and empirical studies show a consistently unequal distribution of care work between men and women: in Ireland, women provided “almost two-thirds (66.1%) of all care hours”, and “the peak age for caring amongst women was 45-49 with more than 1 in 10 (11.2%) of all women in this age group providing unpaid care” (CSO, 2012c).

A report of the *National Women’s Council of Ireland* states that:

the most unequal distribution of care work between women and men occurs during prime working years – between the ages of 30 to 64 – when careers are developed and consolidated. The pattern is most pronounced for full time carers: women comprise almost 70% of those in their thirties providing full time care. (NWCI, 2009, p.8)

This may have more significant implications for women who wish to continue working, as empirical research shows that “older women are more likely to feel that age is a barrier for them returning to work” and “while companies appreciate men’s experiences, they consider older women less competitive for the current market” (SSRR, 2007 cited in Cantillon and Vasquez del Aguila, 2011, p.36).

Another study draws attention to the “work-specific and more general risks of older women, including stress, discrimination, physical hazards and the ‘double burden’ of paid work and caring responsibilities” (Payne and Doyal, 2010, p.172).

The Irish context for caring for older people, implications for the workforce and practical examples for employers are discussed in §4.1.5.

## 2.5 Summary and implications

The Irish population aged 65 and over is projected to increase from its 2016 level of 629,800 to 1.5-1.6 million by 2051 (CSO, 2018). While the details vary slightly, demographic projections in Ireland are consistent with European and global trends, with falling fertility rates and increasing life expectancy among the key drivers of population ageing (UN, 2015) (§2.1.1). This results in the increase in one commonly used socio-economic statistical measure, the Old Age Dependency (OAD) ratio – that is, the number of people aged 65 and over relative to those of the traditional working age of 15-64 (§2.2.1). Different countries are responding to rising OAD ratios in various ways – some by extending the SPA, and others (e.g. the UK and the USA) by removing the mandatory retirement age. Not only does it seem likely that policy in Ireland may move in the same direction, but also future retirement age projections suggest that the State Pension Age in Ireland may in fact be increasing at a more rapid pace than in many other OECD countries (Finnish Centre for Pensions, 2017) – with major implications for individuals, employers and wider Irish society (Appendix 4) (§2.2.3).

Longer working is being promoted and, to a certain extent, researched on both European and wider international levels. The UK experience is interesting as it provides an example of a country where the mandatory retirement age was abolished in 2011 allowing employees to work longer (§2.3.3). On the policy level, a significant policy paper in Ireland is the *Report of the Interdepartmental Group on Fuller Working Lives* (D/PER, 2016a,b) with recommendations for Government departments and input from stakeholders' representatives relating to extended working lives. Among other issues, it calls for clarification of certain aspects of the employment contracts used by employers for longer working, particularly in the light of the amendments introduced by the Equality (Miscellaneous Provisions) Act 2015 (D/PER, 2016a). Some policy initiatives have been taken more recently as a follow-up to the Report of the Interdepartmental Group. A *New Code of Practice on Longer Working* issued by the Workplace Relations Commission in 2017 provides a tool to further guide employers and employees (*Industrial Relations Act 1990 (Code of Practice on Longer Working) (Declaration) Order 2017*). The topic of retirement and fixed-term working practices has also been taken up by the Irish Human Rights and Equality Commission (IHREC, 2018). In the public sector, recent legislature in Ireland extends the opportunity to work until 70 for many groups of public servants (§2.3.2; D/PER, 2018; Government of Ireland, 2018).

However, additional policy efforts may still be needed to address inequalities faced by certain groups of people, and to help employers provide the necessary supports for older workers in these circumstances. Special attention on the public policy level needs to be paid to the issue of pensions, because a significant part of the workforce in Ireland was found to lack any cover beyond State Pension (Mosca and Barrett, 2011). Empirical research highlights a particular need for discussion around the gender implications and the impact of longer working on the well-being of the ageing population (CARDI, 2015b). The situation facing many women is especially challenging in terms of the earnings gap, pension coverage and caring responsibilities (§2.4).

Furthermore, it will be important to continue engagement by trade unions in Ireland on the issue of the ageing workforce. Trade unions can play an active role in advocating for individuals' interests such as provision of supports to develop skills and knowledge in preparation for longer working lives. They can also advocate for keeping individuals informed about their choices and support decision-making on issues such as pensions, career planning, alternative ways of working and retirement planning (Flynn, 2014). International recommendations for trade unions outlined in §2.3.3 can be reviewed for relevance for the Irish context.

In order to support an individual's desire or need to remain in the workplace beyond the traditional retirement age and work in the way that best meets their needs, co-ordinated efforts from employers, trade unions and the State are required. Supporting employers in balancing individual aspirations with organisational needs forms part of this public policy objective.



# Recruitment



## Chapter 3. Recruitment

Chapter 3 discusses the labour market challenges and opportunities presented by the new demographics, both in Ireland and globally. For example, increasing shortages of talent may have implications for organisations' recruitment practices and age diversity and inclusion policies. Common perceptions of who constitutes an older worker, as well as individuals' concerns related to recruitment are also explored, and examples of some age-inclusive recruitment practices are provided.

In light of the demographic trends, it has become increasingly important for employers in Ireland to recognise the potential benefits which older workers can bring to the workforce, and to explore recruitment strategies that appear to have proved successful.

### 3.1 Talent shortages and workers over 50

#### 3.1.1 Talent shortages in Ireland

A recent global analysis undertaken by the ManpowerGroup in its *Talent Shortage Survey*<sup>18</sup> finds that, while the reported talent shortages in Ireland still compare favourably to that in most other countries, the proportion has been growing by 9 percentage points in both 2015 and 2016 (ManpowerGroup, 2015; 2016). In the 2014 survey, only 2% of the participating employers in Ireland reported a talent shortage. However, in the 2015 survey, this figure jumped to 11%, and in 2016 it increased further to 20%. By comparison, 18% of employers in the UK and 40% of employers globally reported difficulty filling vacancies in 2016 (ManpowerGroup, 2015, p.42; 2017).

According to a Senior Executive (Respondent 1),

There is a lot of dialogue about the 'talent shortage' in Ireland. However, in my experience, various Government reports and expert groups tend to recognise 'talent' largely in terms of graduates and younger people, and thereby neglect experienced workers over 50. Ireland has had high third-level education participation for the last several decades, and it is a public obligation to use the talent we already have rather than importing it. There is a need to focus on programmes for reskilling and retraining the exiting talent, including the workforce over 50. (Respondent 1)

A list below from the *Talent Shortage Survey* indicates the top ten jobs that employers in Ireland reported difficulty filling:

1. Skilled Trades
2. Sales Managers
3. Engineers
4. Sales Representatives
5. Drivers

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<sup>18</sup> More than 42,300 employers in 43 countries and territories participated in the ManpowerGroup 2016/2017 eleventh annual *Talent Shortage Survey*, <http://www.manpowergroup.com/talent-shortage-2016>

6. Accounting & Finance Staff
7. IT Personnel
8. Management / Executive (Management / Corporate)
9. Nurses
10. Technicians (ManpowerGroup, 2015, p.42)

These findings are reinforced by those in the PwC 11<sup>th</sup> CEO Pulse Survey (2016) of 255 participating business leaders from various sectors in Ireland, which identified an acute shortage of skills (p.35). Eighty-one percent of Irish CEOs placed “the lack of ‘availability of key skills’ as a top business threat affecting their growth prospects, “an eleven-year high” with “pressure on skills being higher in Ireland than globally” (PwC, 2016b).

When asked which aspects of their talent strategy are being changed to “attract, retain and engage the “people you need to remain relevant and competitive”, over half of the respondents in Ireland (53%) indicated making changes to ‘workplace culture and behaviours’ (PwC, 2016a, p.25). Changes to ‘effective performance management’ and how they focus on the ‘pipeline of leaders for tomorrow’ were noted by a further 47% and 42% of participants respectively (*ibid.*). However, fewer than one third of Irish CEOs who responded indicated they were changing their ‘focus on skills and adaptability of our workforce’, and only 18% were changing how they ‘focus on diversity and inclusion’ (*ibid.*), showing that less emphasis may be placed on this dimension of talent strategy.

Similar results were shown in a smaller-scale PwC HRD [HR Directors] Pulse Survey (2017) involving 67 participating HR leaders in Ireland (PwC, 2017, p.18). The lack of availability of key talent remained “a key concern amongst Irish HRDs”, with 77% of respondents “experiencing talent constraints in their business, with the greatest skills gap being in the areas of IT, data analytics, risk and finance” (*ibid.*, pp.2,4). The survey found that “the skills shortage is having a serious impact on business performance with 67% of Irish HR leaders reporting a delayed or cancelled strategic activity or new market opportunity” (*ibid.*, p.2).

### **3.1.2 Global talent shortages**

In 2015, employers surveyed across Europe, the Middle East and Africa (EMEA) reported the highest level of difficulty in filling jobs since 2008, with 32% saying they are “having recruitment difficulties due to lack of talent in the labour market, five percentage points above the proportion reported in 2014” (ManpowerGroup, 2015, p.27). Among the top five reasons for difficulty in filling jobs cited by respondents were:

- lack of technical competencies (hard skills) (43%)
- lack of available applicants/no applicants (37%)
- lack of experience (24%)
- lack of workplace competencies (soft skills) (16%)
- looking for more pay than is offered (12%)

(Adapted from ManpowerGroup, 2015, p.31, Figure 8)

To fill these gaps, an increasing number of employers at the global level reported (re)training of existing employees: increasing from 20% in 2015 to over 50% in 2016 (ManpowerGroup, 2016), showing a potential trend for retaining the existing experienced talent, which can include older workers.

### **3.1.3 Labour market demand and supply – a look at talent over 50**

#### *Labour market demand*

On the demand side of the labour market, the issue of talent shortages attracts international attention. In the UK, for example, McNair, Flynn, Worman, and Willmott (2012) describe the UK's ageing working population as both an opportunity and a challenge for employers. The authors point out that "UK employers would need to fill an estimated 13.5 million job vacancies in the next ten years but only 7 million young people will leave school and college over this period", and note that "migration alone will not fill the gap" (p.2). They highlight among the "key facts" that:

**Older people are the main untapped source of labour:** unlike migrants, they already live here, and their numbers are growing. (McNair et al., 2012, p.4)

Long-term international migration trends for Ireland are different from those in the UK, where net migration has been continually positive since 1994; over the last 10 years, it "has ranged from a low of +154,000 in 2012 to a high of +336,000 in 2015" (ONS, 2018, p.6). Ireland experienced an estimated negative net migration between 2010 (-27,500 people) and 2014 (-8,500). However, following the financial crisis, this became a positive +5,900 in 2015, and the positive net migration trend has continued in 2016 (+16,200) (CSO, 2017a, p.6, Table 7). More time is needed to determine if the inward net migration trend is going to continue. According to the Central Statistics Office report:

Of the three factors that determine population change (births, deaths and net migration), from an Irish perspective net migration is by far the most influential, volatile and uncertain. (CSO, 2013, p.16)

In relation to emigration of those with tertiary education, a look at the *OECD 2015 Economic Review of Ireland* reveals that:

The economic crisis triggered a rapid increase in emigration, in large part among highly-skilled and people in employment. More recent data shows that while total emigration has started to decline, emigration by individuals with tertiary education continues to increase. Despite the general improvement in the Irish economy and its labour market, the outflow of university graduates exceeds the inflow. (OECD, 2015a, p.38)

Indeed, the latest CSO census data reveal that in 2016, there were 63,687 fewer persons in the 25-29 age group than in 2011, and "this is primarily as a result of recent high net outward migration among this group" (CSO, 2017b, p.20).

The OECD Review also highlights the possibility that an existing large gap in productivity between domestic and multinational companies in Ireland may be deepened by this pattern of emigration and (less) immigration since the ability of

domestic companies to hire workers from abroad is more limited than that of multinationals (OECD, 2015a, p.38). The report draws attention to:

the need for Ireland to optimise policies to retain and attract qualified workers, and to facilitate that all companies can take full advantage of these policies. (ibid.)

Additionally, an Expert on HR research interviewed for our study (Respondent 2) notes that, particularly in the public sector,

Ireland has lost a lot of experienced and available talent as a result of early retirements offered during the recession. (Respondent 2)

### *Labour market supply*

As previously noted, the proportion of older workers in the European Union is expected to grow: for example, between 2010 and 2030, the 55-64 age group is projected to expand by about 16.2% (9.9 million) in EU-27, and by 2030 reach “30% or more of the working-age population” in many EU countries (Ilmarinen, 2012, p.1).

Surveys in Ireland show high numbers of individuals wishing to continue working beyond the traditional retirement age, representing a potential talent pool (§4.1.3). However, from the recruitment perspective, findings from the Irish *Employment Report on Age in the Workplace*<sup>19</sup> by William Fry (2016) suggest that 38% of the unemployed respondents aged 35-54 “thought they were seen as too old for a particular job” (p.12), compared to 87% of those aged 55 and over who “believe their age has been a factor in their not getting work” (p.4). Additionally, the unemployed respondents were “twice as likely as existing workers to look to print advertisement rather than online” (William Fry, 2016, p.13).

These findings are supported in a recent UK research by Aviva showing that:

more than four in five (83%) UK workers aged 50 and over say there are fewer employment opportunities available to them now that they are older, despite feeling they have more experience to offer in the workplace than their younger colleagues. (Aviva, 2017)<sup>20</sup>

### *A look at talent over 50*

Considering the implications of the abovementioned challenges for the labour market, combined with the slowing birth rates described in §2.1.1, Irish employers may need innovative strategies to ensure an adequate supply of qualified candidates. Some of the ways in which talent shortages may be addressed include hiring people over 50 as well as extending working lives of existing employees. In this context, it will become increasingly important for employers in Ireland to adapt the workplace to the needs of

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<sup>19</sup> A survey of 211 employers, 442 employees and 202 unemployed people, “currently looking for work” was conducted as part of the ‘Age in the Workplace’ Employment Report by William Fry (2016, p.2).

<sup>20</sup> Aviva’s research was conducted among 2000 people aged 50 and over, working in paid employment across the UK (Avivia, 2017).

the ageing workforce and to foster an overall age-friendly organisational climate, for the mutual benefit of the organisations and individuals.

As Jo Ann Jenkins, the CEO of AARP in the United States, points out:

HR managers who once may have assumed that older workers could be replaced by those fresh out of school are having to rethink these assumptions. Instead, they are looking for innovative ways to encourage workers 50+ to remain on the job beyond their traditional retirement age. (Aon Hewitt, 2015, p.vii)

Jenkins further notes that, while many employers are now aiming to recruit and retain workers over 50, others are “slow to adapt to the changing workforce, largely because of negative stereotypes and outdated notions about the value of older workers” (Aon Hewitt, 2015, p.vii).

In a similar vein, the case is made in the UK that due to “changing workforce demographics and pension and retirement changes” there is a “clear need for managers and organisations to consider how this can be managed successfully” (Johnson, 2013a).

### ***3.1.4 Diversity and Inclusion: what about age?***

Some international experience points to the potential benefits of age diversity HR practices, for both the employers and individuals (for example, in Germany, Boehm et al., 2013).

And, more generally it appears that there is a perspective from a range of employers about the benefits of diversity, to the extent that the global PwC survey of employers suggests that views about diversity and inclusiveness seem to have reached a ‘tipping point’:

No longer are they seen as ‘soft’ issues, but rather as crucial competitive capabilities. Of the 64% of CEOs whose companies have a formal diversity and inclusiveness strategy, 85% think it’s improved the bottom line. And they also see such strategies as benefiting innovation, collaboration, customer satisfaction, emerging customer needs and the ability to harness technology – all vital capabilities for success in the new competitive environment (PwC, 2015, p.28).

While 64% of CEOs surveyed reported having a formal diversity and inclusiveness strategy, only 8% specifically addressed age as one of the dimensions (PwC, 2015, p.31).

This result is noted in the AARP report (Trawinski, 2016), which also makes a case for a distinction between diversity and inclusion. Thus, age diversity “focuses on the array of people of different ages”, while inclusion “goes beyond the identification of differences by encouraging a work environment that allows people to be who they are and feel safe to do so” (*ibid.*, p.1). To promote diversity and inclusion practices, some employers “have a chief diversity officer and separate diversity staff, while others merge the functions under a human resources executive” (*ibid.*).

The AARP report found companies using different ways of measuring diversity, according to their goals – for example, one employer focused on “recruitment of people of all ages to mirror its customer base”, while another one aimed to raise “awareness of generational differences to enhance team building” (Trawinski, 2016, p.4).

### *Key trends in Diversity and Inclusion strategies*

On the basis of the profiled organisations’ examples, the following key trends in diversity and inclusion strategies are identified in the AARP report:

- Diversity in isolation is no longer a sufficient goal; inclusion must be part of the strategy.
- Diversity and inclusion (D&I) is a CEO priority for many companies; managers are now being held accountable for implementing the D&I strategy throughout all levels of the organization.
- Companies believe that implementing a D&I strategy can have a positive effect on employee engagement, productivity, and the bottom line.
- As demographics change, it is vital to attract and retain a workforce that mirrors the diversity of a company’s customer base. (Trawinski, 2016, p.5)

## **3.2 Recruitment: practical examples**

The practical examples below have been selected to illustrate promising approaches in diversity and inclusion policies and initiatives.

### Practical example: UNITEDHEALTH GROUP, USA

Anticipating future needs is key to a company’s success. A full decade ago, UnitedHealth Group saw a business need for age diversity in its workforce. It has continued to address age issues within its workforce training programs ever since.

UnitedHealth Group is a diversified health and well-being company in the health insurance and services industry. Headquartered in Minneapolis, Minnesota, UnitedHealth Group employs 140,000 people across the United States and consists of two business platforms: health benefits and services. . . .

Several years ago, its Diversity & Inclusion Council recognized that changing customer demographics (i.e., the ageing of the population) would require a workforce that could communicate effectively with customers of all ages.

#### *Recruitment*

In the workforce area, UnitedHealth Group has a talent recruitment strategy that actively seeks to attract talent of all ages. . . . [The company] recruits military, veteran, and military spouse candidates and *specifically seeks to recruit talent ages 50 and older* [emphasis added]. Workplace policies and programs are in place and are aligned to support recruitment and retention of mature workers.

#### *Raising awareness*

Once on board, all employees are required to take an online training course titled “Valuing Diversity & Inclusion.” For example, one module of the training course explores the differences in style and work approaches of people from different

generations. The course is designed to raise employees' awareness that people from different generations may have different preferences and to help employees understand that they may need to utilize alternative approaches when assisting certain customers.

A variety of additional online courses, including some about the multigenerational workforce, are available to all employees. UnitedHealth Group also hosts Diversity & Inclusion webinars several times a year. . . . Webinar topics are chosen based on trends as well as feedback from employees and business area leaders. The format is like a radio show, where a human resources staff member facilitates a conversation with an outside expert and an internal staff person. UnitedHealth Group has found that, often, over 2,000 employees tune into these webinars.

Source: Adapted from Trawinski, 2016, pp. 12-13

#### Practical example: CENTRICA PLC, UK

Centrica PLC was an international recipient of the 2011 AARP Best Employers for Workers over 50 Award because of its dedication to creating an age-diverse workforce, flexible work policies, and age awareness training. It has continued to develop innovative ways to address workforce and company needs through its diversity and inclusion strategy.

Centrica PLC, parent company of British Gas, is an energy and services company and the largest employer of engineers in the United Kingdom. Headquartered in Windsor, the company has 36,000 employees worldwide. Attracting and retaining diverse talent is an important priority for the company.<sup>21</sup>

#### *Recruitment*

Centrica continues to seek innovative ways to source talent, as evidenced by its participation in the HitReturn Programme. HitReturn is a new pilot program targeted toward senior-level professionals—both men and women—who are seeking to return to the workforce following an *extended career break of two years or more* [emphasis added]. . . . The pilot program offers 12-week, paid “returnships” giving people the opportunity to work on professional assignments and to receive expert coaching. . . . Participation in the program does not guarantee a permanent job, but a permanent job is a possibility. Although it is too soon to determine whether HitReturn is a success, Centrica believes it is a way to bring in experienced and qualified talent.

#### *Apprenticeships*

In 2006, age limits were removed from apprenticeship program and for the past decade, older applicants have been encouraged to apply. Centrica actively recruits older workers and continually invests in developing employees' skills. The company's graduate recruitment program also seeks to include mature graduates.

Source: Adapted from Trawinski, 2016, pp.14-15

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<sup>21</sup> Centrica PLC is also a parent company of Bord Gáis Energy in the Republic of Ireland.

#### Practical example: FINANCIAL SERVICES ORGANISATION, IRELAND

This financial services company is a large enterprise headquartered in Dublin. In 2016, 36% of the workforce was aged under 35 and 11% of the workforce was aged over 50.

The organisation endeavours to take a customer perspective when planning business solutions, taking tentative steps to protect vulnerable customers and paying particular attention to anti-age discrimination practices.

To help with the practical implementation of targeted product offerings for various customer needs, Customer Segment Managers are designated, for example, for a 'youth segment' (customers less than 30 years of age), or for a 'senior segment' (customers over 50 years of age). It is suggested that using this approach allows for 'customer goals' to drive the efforts of the staff. The company further aims to reflect its customer base in the composition of the staff.

As part of the organisation's corporate social responsibility initiatives, it engages with Age Action Ireland, among others.

#### *Diversity and inclusion*

The company sees the aim of achieving a more balanced age profile in the employee population as a contributory factor to ensuring diversity, along with other dimensions of diversity such as gender, sexual orientation, etc.

The organisation aims to meet the needs of older workers as they would for any employee cohorts. While there may be a perception that older people require more assistance and focus, in our view all age groups need assistance and focus. What's important is that the interventions, assistance and focus are age appropriate. This means that training and development programmes should factor in the different learning styles and needs of different age cohorts in the workplace.

Source: Interview with a Senior HR Leader (Respondent 6)

### 3.3 Who is an 'older worker'?

While considerations of the implications of age diversity are gaining in global importance, there is a lack of consensus in the literature on who is considered an older worker and an associated danger of treating older workers as a homogenous group (McCarthy et al., 2014, p.377). An empirical study by McCarthy et al. explored how a sample of 407 organisational decision makers in Ireland define an 'older worker' because "these managers and supervisors determine entry/re-entry to employment, identification of talent for promotion, access to training and development opportunities at work, and retention prospects for all workers" (ibid., p.375).

From our perspective of the longer working, the results are striking: a majority of respondents define an 'older worker' as an "employee who has reached the age of 52 years (mean age of 52.4 years)" (ibid., p.387). Among the reasons provided for describing a worker as 'older' at 52, most decision makers used the organisational age

approach rationalising ‘older’ in terms of “their perceiving employees at this age to be planning for retirement, to have reached the pinnacle of their career or for simply being older than the prevailing organisational or industry norm” (*ibid.*).

These results are reinforced in another Irish study which established that people aged 26 are regarded by participating employers as “younger workers”, while people aged 51 are viewed as “older workers” (William Fry, 2016, pp.6-7).

In both cases there is indeed a large gap (14 and 15 years) between the perceived ‘older worker’ age of 52 and 51 and the current established retirement age of 66 in Ireland. This has

implications for policy makers and managers alike, as it calls for a revised look at how we support longevity in organisations and a reconsideration of the prevailing assumptions that are held about the needs and motivations of workers as they age in an organization. (McCarthy et al., 2014, p.387)

Management training is important in cultivating an age-friendly organisational climate (§4.2.8) and addressing these issues more widely since “employer practices regarding hiring, lay-offs, workplace environment and employee benefits structure all play an important role in determining an older worker’s ability to work” (Adler and Hibler, 2009 in McCarthy et al., 2014, p.375).

The next chapter discusses the Retention and Development stage of the employment cycle in connection with longer working lives, and explores strategies that may help to maximise the mutual benefits.

### **3.4 Summary and implications**

Among the implications of changing demographics for the labour market are the increasing talent shortages being reported globally. Ireland is no exception with more employers having difficulty filling vacancies in the recent years (ManpowerGroup, 2015 and 2016) (§3.1.1-§3.1.2). Low immigration rates coupled with high rates of emigration of skilled workers are contributing to this pattern of talent shortages in Ireland (OECD, 2015b; CSO, 2017a,b) (§3.1.3).

On the supply side of the labour market, due to the ageing of the population, the proportion of workers aged 55-64 is expected to increase and constitute “30% or more of the working-age population” in many EU countries by 2030 (Ilmarinen, 2012). At the same time, in a recent Irish study, the majority of unemployed respondents over 55 felt that age was a factor in their inability to secure employment (William Fry, 2016) (§3.1.3). Consistent with EU trends, employment numbers in Ireland drop significantly for those aged 55-64, especially for women, and people over 65 represent only a small fraction of the labour force in Ireland (CSO, 2014) (§2.1.2).

Some of the ways in which Irish employers may address talent shortages include hiring people over 50 and/or extending the working lives of existing employees. Among the challenges are some misconceptions about older people that may represent barriers to the recruitment and/or upskilling and retention of older workers. To address such barriers, practical examples point to the implementation of age-inclusive recruitment

practices within organisations, with the concomitant development of a range of recruitment methods likely to attract older applicants.

In this respect, research findings highlight the importance of using age as a dimension in organisations' diversity and inclusion strategies, with a particular focus on promoting inclusion (Trawinski, 2016) (§3.1.4). Practical examples are presented in §3.2.

## Retention and Development



## Chapter 4. Retention and development

The demographic trends and reported talent shortages are projected to have a significant impact on the workforce. While the talent shortage challenges may partially be addressed by recruiting talent over 50 and extending the working lives as discussed in the previous chapter, addressing the needs of an ageing workforce to maximise the mutual benefits will require an integrated and strategic approach. Chapter 4 is focused around the Retention and Development part of the employment cycle with a view to exploring ways in which public policy, employers, individuals and other stakeholders might address changing lifecycles, working patterns and the needs of the ageing workforce. As this chapter focuses on the core part of the working life, it is divided in to three subsections for ease of reference: 4.1 Perspectives on longer working; 4.2 Longer working lives – misconceptions and research; and 4.3 Development – changing pattern of work, lifelong learning education and training

When analysing literature on employers' perspectives and practices in connection with longer working lives, it is crucial to bear in mind that the issues play out differently for different types of employment situations, with varying factors such as: size of organisation (large enterprises, SMEs and microenterprises/family businesses); the industry sector; origin (foreign/indigenous); and type (public/private/NGO).

### 4.1 Perspectives on longer working lives

#### 4.1.1 Employers' perspectives – Ireland

As has been highlighted, empirical evidence of how employers in Ireland are addressing the ageing workforce is limited. To elicit a flavour of activity a number of interviews were conducted as part of this scoping study, including two large enterprises (Appendix 1).

While not generalizable to other organisations in Ireland, material from these interviews will feed into questions for a future comprehensive survey of employers. One employer emphasised that older employees are valued by the organisation, with many being informally considered the “go to” persons, while another organisation sees a balanced age profile in the employee population as contributory factor to ensuring diversity, along with gender, sexual orientation, and other important dimensions. Changes to the physical environment were recently implemented in one of the organisations for the safety of all employees. Employers interviewed also offer a comprehensive retirement planning programme to which employees and their spouses or partners are invited. These case studies are summarised in §3.2, §4.2.4 and §5.2.1.

An Expert on HR research brings a perspective of the Irish context:

Literature identifies the establishment of financial rewards and removal of barriers to employment of older workers as the key areas in addressing the ageing workforce. These are not necessarily the key priorities for many HR teams in Ireland as they are often ‘reactive, not proactive’ when it comes to older workers and often fail to have open conversations about options when employees reach retirement age. (Respondent 2)

To more proactively engage with this challenge, this respondent also recommends to:

start by understanding the age profile ('age audit') of the workers, which the organisation may already do in the context of pensions and reporting. (Respondent 2)

In its input to the work of the Interdepartmental Group, Ibec indicates that:

Employers would accept that a gradual increase in retirement age is needed. There are advantages to organisations in terms of skills retention. That said, they recognise that, for practical reasons, retirement ages will continue to vary in sectors depending on the nature of the work involved. (D/PER, 2016b, p.3)

#### **4.1.2 Employers' perspectives – international experience**

Exploring the international experience, particularly in the countries where mandatory retirement age has been abolished, can be helpful in evaluating the Irish context, including the trends and attitudes among the employers.

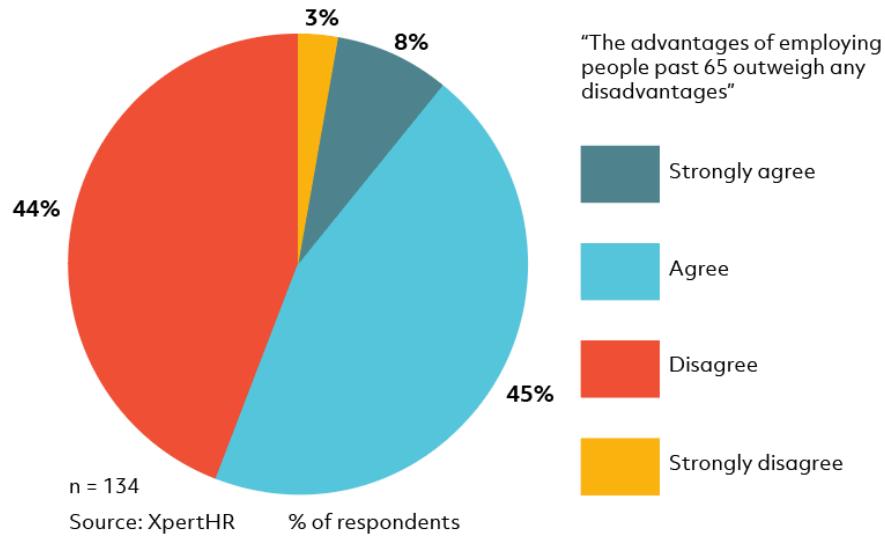
A large-scale research study of 1,000 UK employers and 1,000 employees, undertaken as part of the *Sixth Aviva Health of the Workplace Report* shortly after 2011 DRA abolition, examines workplace wellbeing and the current issues affecting organisations and their employees (Aviva, 2012b).

The results suggest that factors such as DRA removal combined with increased life expectancy and financial pressures on people over 55 meant that "nearly a third (29%) of employers are already seeing a rise in the average age of their workforce, while 37% expect to see it get older in the future" (Aviva, 2012b).

A later survey explored the impact of the mandatory retirement age abolition from the perspective of employers (Wolff, 2013). Among the 138 UK organisations surveyed, only four (3%) retained "a contractual, defined retirement age" and, by January 2013 when the survey was undertaken, the average age of retirement was already rising – with 46% of the participating HR professionals saying that "older workers at their organisation are staying on at work until a later age since the abolition of the DRA" (Wolff, 2013, p.1). However, due to the sample size this may be not generalizable to other employers.

Figure 2 below illustrates that just over half of respondents (53%) from 134 organisations surveyed agreed (or strongly agreed) that advantages of employing people past 65 outweigh disadvantages (Wolff, 2013). Overall, however, the report concluded that “employers remain cautious about the change and its long-term impact” (*ibid.*, p.2).

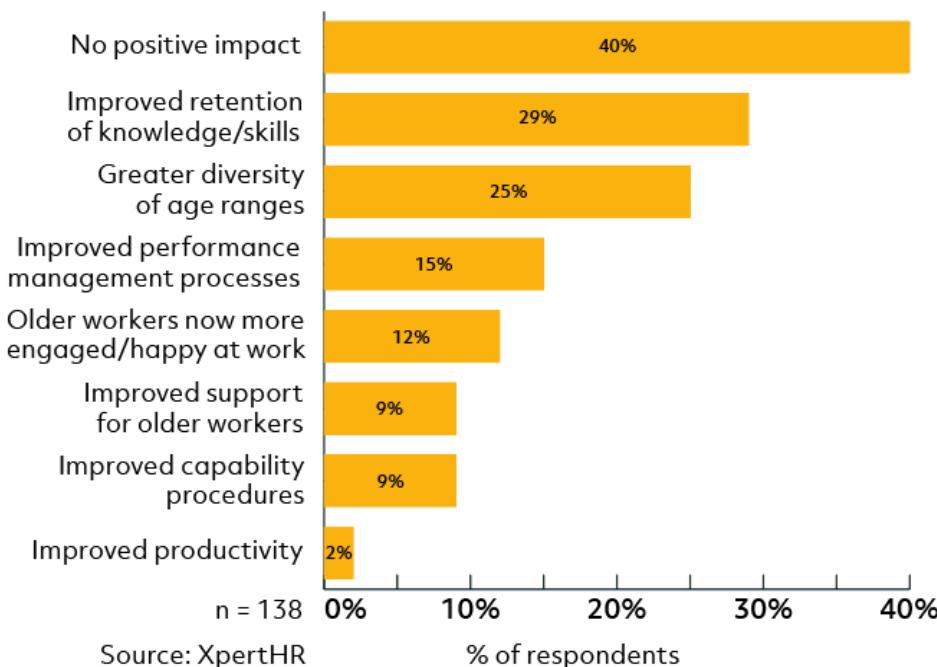
**Figure 2. HR views on employing people past the age of 65 (UK)**



Note. Adapted from “Managing older workers without a default retirement age: 2013 XpertHR Survey”, by Wolff, C., 2013, United Kingdom.

Figure 3 illustrates the views of the participating employers on potential benefits of DRA removal. While 40% of employers did not see any positive impact, 60% reported at least one positive outcome. “Most commonly, they have seen improved retention of knowledge and skills” (29%), a “greater diversity of age ranges” (25%), and “improved performance management processes” (15%) following DRA removal (Wolff, 2013, p.3).

**Figure 3. Perceived benefits of removing the default retirement age (UK)**



Note. Adapted from “Managing older workers without a default retirement age: 2013 XpertHR Survey”, by Wolff, C., 2013, United Kingdom.

Employer concerns that surfaced as part of the survey included the possibility of increased exits on capability grounds, issues relating to succession planning, career and development opportunities, and training of line managers, among others (Wolff, 2013). These are discussed in more detail in §4.2.

#### **4.1.3 Individuals' perspectives – Ireland**

Survey results in Ireland point to high proportions of individuals wishing to continue working beyond the traditional retirement age, and for taking a gradual rather than a precipitate approach to retirement. For some this is due to financial necessity – for others this is a positive choice. In either case, from an employer perspective, these are trends for which they will need to be prepared.

While this section examines the individuals' preferences in relation to longer working which can be relevant for employers' retention and development strategies, the push and pull factors for retirement (or why people retire) are discussed in detail later in the report in §5.1.1, both for Ireland and internationally.

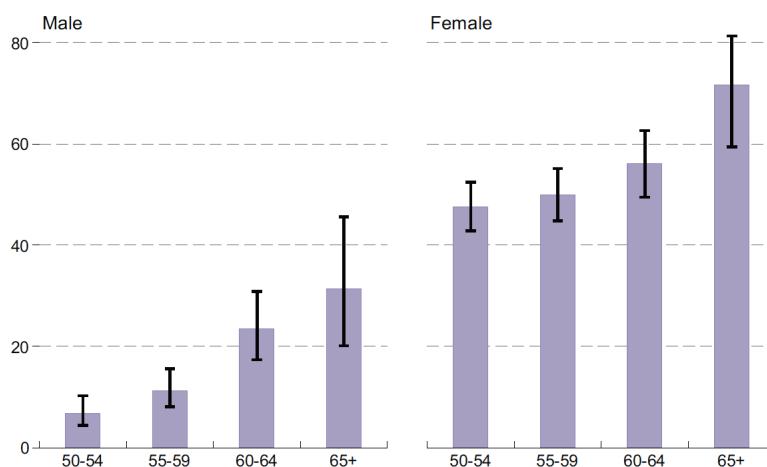
When *The Irish Longitudinal Study on Ageing* (TILDA)<sup>22</sup> participants (aged 50-64 and in employment) were asked about their retirement plans, the majority planned to retire at SPA (43% of men and 36% of women), followed by those who planned to retire

<sup>22</sup> More information about TILDA study can be found on the website [www.tilda.ie](http://www.tilda.ie). The first wave of TILDA data collection was carried out between October 2009 and February 2011, and the second wave - from April 2012 to January 2013 (The Over 50s in a Changing Ireland, 2014, pp.6,43).

before SPA (25% of men and 26% of women); a further 15% of men and 10% of women planned to continue working beyond the SPA; 11% of men and 16% of women indicated that they did not plan to retire; and 6% of men and 13% of women did not know when they would retire (Mosca and Barrett, 2011, p.232).

TILDA data were also analysed for patterns in working arrangements, and results were consistent with international evidence cited in the next section (§4.1.4). Thus, the “average hours worked decline for older groups, thereby suggesting that some form of “wind-down” in advance of retirement may be occurring for some people” (p.230). People in Ireland approaching the SPA (those aged 60-64 in Mosca and Barrett study) and beyond it (65+) were found to be more likely to work part-time than their younger counterparts: 7% of men aged 50-54 worked part-time, compared to 23% of men aged 60-64 and 31% of men aged 65+. The corresponding figures for women are 48%, 56% and 71%, respectively<sup>23</sup> (p.230). Figure 4 shows the proportion of employees in Ireland aged 50+ working part-time, by age and sex.<sup>24</sup>

**Figure 4. Proportion of employees working part-time, by age and sex, Ireland.**



Note. N = 2037; Missing obs = 9; Error bars correspond to 95% confidence intervals

Note. Adapted from “Retirement and Labour Market Participation”, by Mosca, I. and Barrett, A., 2011 in Barrett, A., Savva, G., Timonen, V., Kenny, R. A. (Eds.) (2011). “Fifty Plus in Ireland 2011: First Results from the Irish Longitudinal Study on Ageing (TILDA)”, p.231.

These patterns can be analysed more closely by looking at the average number of employee hours spent at work, by sex and age group (Table 6). Table 6 shows that “the average number of hours worked decreases across the groups of men and women as they move closer to age 65” (Mosca and Barrett, 2011, p.230).

<sup>23</sup> “Following ELSA and SHARE, a part-time worker is defined as an individual working for less than 30 hours per week” (Mosca and Barrett, 2011, p.230).

<sup>24</sup> The first wave of TILDA data collection was carried out between October 2009 and February 2011 (The Over 50s in a Changing Ireland, 2014, p.6)

**Table 6. Weekly average number of hours spent at work, by sex and age group, employees only, Ireland.**

Age	Men		Women	
	Mean	95% CI	Mean	95% CI
50-54	43	(42, 44)	29	(28, 30)
55-59	42	(40, 44)	28	(27, 30)
60-64	37	(35, 40)	27	(25, 29)
65+	36	(31, 42)	21	(18, 24)

Note. CI = Confidence Interval; N = 2037; Missing = 9

Note. Adapted from “Retirement and Labour Market Participation”, by Mosca, I. and Barrett, A., 2011 in Barrett, A., Savva, G., Timonen, V., Kenny, R. A. (Eds.) (2011). “Fifty Plus in Ireland 2011: First Results from the Irish Longitudinal Study on Ageing (TILDA)”, p.231.

Interesting findings are also presented in an *Older Consumer Survey* commissioned by Ireland Smart Ageing Exchange (ISAX) and undertaken by Amárach Research (Amárach Research, 2016a,b). Out of 500 participating adults in Ireland aged 50+,<sup>25</sup> 32% reported being retired, 29% worked full-time, 19% worked part-time, 9% worked ‘full time in the home’, and a further 1% of participants were students (2016a, p.1).

Over half (57%) of participants rated an “opportunity to continue working beyond normal retirement age” as fairly or very important, compared to 14% who thought it was “not important” or “not at all important” (2016a, p.9). When asked how they felt about the progress with this issue, 19% of all participants said it was “moving in the right direction”, while 61% believed it was “staying the same” and 20% felt that the issue was “moving in the wrong direction” (*ibid.*).

A wish of people in Ireland to extend their working lives is also expressed in a recent survey by William Fry finding that 63% of employees over 55 would like to (or believe they will need to) work past the age of 66 (2016, p.4). This is also consistent with the results of an earlier Eurobarometer study which found that almost 75% of respondents in Ireland thought “they should be allowed to continue working past their official retirement age, compared to 60 per cent of their European counterparts” (National Positive Ageing, 2013, p.25).

When asked about their retirement preferences, 77% of participants of the ISAX survey said they would prefer to “retire gradually (i.e. reduce working over time)”, while the other 23% would retire “straight away (i.e. stop working immediately upon retirement)” (Amárach Research, 2016a, p.11). These findings for Ireland are reinforced in the *National Positive Ageing Strategy Report* which also identifies

<sup>25</sup> Out of 500 survey participants, over three quarters were 50-64 years, and less than a quarter (21%) were 65-74 (Amárach Research, 2016a, p.1). According to an *ISAX Older Consumer Survey*, people aged over 50 years represent “4 in 10 Irish adults, or 1.39 million out of 3.61 million [of adult population in Ireland]” (Amárach Research, 2016b, p.3).

people's strong preference for gradual retirement and for flexible retirement options (2013, p.25).

In terms of the reasons for working longer, *Labour Force Survey* (LFS) ad hoc module 2012 data reveal why people aged 65-69 in Ireland were in receipt of a pension but continued to be economically active: 57.5% continued to work for non-financial reasons (the EU average was 47.2%), while 29.7% indicated that they continued to work to increase their income (the EU average was 40.7%) (Employment of Older Workers, 2015, p.30). A notably smaller number of participants continued to work to increase their pension (2.6%, compared to the EU average of 3.8%), or to increase both pension and income (10.2%, the EU average being 8.3%) (*ibid.*).

Some international perspectives on working longer are presented below. They are generally consistent with those in Ireland and for the individuals, also point to a preference, or need, for a gradual approach to retirement – an important finding for the employers aiming to address the ageing workforce.

#### **4.1.4 Individuals' perspectives – international experience**

##### *Trends in relation to longer working – international experience*

Exploring the individuals' perspectives on longer working in countries where mandatory retirement age has been abolished, such as the UK, can contribute to our understanding of the factors influencing decisions to remain working for longer.

While the numbers who work beyond the previous DRA have grown in the UK, the increase is gradual (Barrett and Sergeant, 2015; Office for National Statistics, 2016). For example, Flynn (2014, p.3) refers to Eurostat data for the UK showing that “since 2000, the proportion of people 50-64 in work has grown from 60.6% of the population to 66.2% today. The employment rate for people over 65 has risen faster from 8.2% to 14.4% today”. In its 2012 research, Aviva attributed the increase among over 65s in employment to the DRA removal, better health and financial pressures (Aviva, 2012b).

Penfold and Foxton (2015) analysed UK participation rates of older people using the 2014 *Labour Force Survey* data from the Office of National Statistics. The authors found that “12.1% of people beyond SPA were participating in the labour market in the final quarter of 2014” (p.4) and were more likely to work part-time (67.2%) than people aged 16 and over (27.2%) (p.10). Data further show that “36.2% of people working past State Pension Age were self-employed” (p.11). Interestingly, over 4 in 5 employees working past the SPA in 2014 “started work with their current employer before 2010”; the top three occupational categories for people working beyond SPA were: Teaching and Educational Professions; Secretarial and Related Occupations; and Agricultural and Related Trades (Penfold and Foxton, 2015, pp.7,9).

##### *Preferences in relation to longer working – international experience*

Reflecting preferences for longer working, a 2011 survey commissioned by Chartered Institute of Personnel and Development (CIPD) in the UK found that 16% of respondents intended to retire between 60-64, a further 49% planned to retire at 65-

70 years of age, 6% between 71-75, while 10% of respondents indicated they “did not plan to formally retire from work at all” (p.7).

As part of the *Labour Force Survey* in the UK, almost half (49.5%) of people working past the SPA in 2014 said they were “doing so because they were not ready to stop work”, while a further 16.8% did so “to pay for essential items”, and 7.4% said the reason was “to boost pension pot” (Penfold and Foxton, 2015, pp.5,6).

According to European data in Eurofound (2012 and 2014) “only an estimated 20% or so of people aged 65 and over who are employed work *solely* because of financial need. For the other 80%, though income may be important, other factors – such as *maintaining social contacts, remaining active and healthy, or even wanting to contribute to society – play a role*” [emphasis added] (Employment of Older Workers, 2015, p.28).

A US study reports that:

Although current and future financial needs are a top reason that employees stay in the workforce past the age 50, psychological and social fulfilment also play a role. Workers age 50 and older specifically state that they are driven by career aspiration and career opportunities. They also value such non-financial offerings as flexible work arrangements. (Aon Hewitt and AARP/SHRM survey results cited in Aon Hewitt, 2015, p.3)

In terms of the working arrangements, consistent with findings for Ireland, international literature indicates people’s preferences for gradual retirement and flexible working arrangements to support longer working. A recent UK study found that about two-thirds of employees expected to retire in their 60s, and 17% in their 70s (Dew and Smith, 2016, p.15). To help them to work longer, employees said their organisation could offer them flexible hours (47%), part-time working (46%) or a less demanding role (30%) (*ibid.*).

The importance of flexible working arrangements is also established in a recent UK research by Aviva showing that “the availability of flexible working patterns or hours would most encourage older workers to stay in employment beyond their state retirement age” (Aviva, 2017).

An Expert on HR research (Respondent 2) refers to the concept of ‘part-tirement’ by Aviva. Even before the 2011 removal of the DRA, Aviva research<sup>26</sup> in the UK finds that “the concept of working past the traditional retirement age either full time or taking ‘part-tirement’ is becoming far more popular” for reasons of financial necessity, individual self-perception and emotional well-being (Aviva, 2010, p.11).

When asked what career options may be available to those ‘retiring’ in a traditional sense, the majority of Aviva research participants over 55 voted for self-employment (61%), with retail work being the second choice (44%), followed by volunteer work (32%) and leisure/hospitality work (27%) (p.12). Furthermore, not all respondents

<sup>26</sup> For the purposes of this Aviva report, "standard retirement age" was defined as 60 years old for women and 65 for men.

were planning to “downshift” with 41% saying they “would continue working for their current employer beyond their official retirement date if possible”: of these, “most (24%) would opt for part-time working, while 13% would work full time” (Aviva, 2010, p.12).

These findings are further supported in the study by Christensen et al. (2009, p.1205) indicating that “many people in their 60s and 70s would prefer part-time work to full-time labour”.

In relation to health concerns, only 14% of employees were found to believe that “people will exhaust themselves if they work past the traditional retirement age”, while 37% think “there are health benefits to be had by keeping going and staying physically and mentally active in work” (Aviva, 2012b).

### *Gender implications*

A UK analysis among the people beyond SPA found that the labour force participation of men has continued to increase since 2001, reaching 13.5% in the final quarter of 2014: however, for women in the same age category, participation in the labour market reached 13.4% in 2010<sup>27</sup> followed by a downward trend, lowering to 11% in the final quarter of 2014 (LFS in Penfold and Foxton, 2015, p.4). The authors suggest that (for the UK) this is:

unsurprising, as it coincides with increases in the State Pension Age for women, thereby raising the lower limit of this age range. It may mean women are less likely to continue working past their new higher State Pension Age as a result. (2015, p.5)

Philipson et al. (2016, p.187) observe that, as the rising pension ages for men and women in the UK “are likely to reach 67 years” by 2028, “cash benefits for those out of work before SPA are becoming harder to access and incentives for working beyond 65 are being enhanced”.

#### **4.1.5 Caring responsibilities and longer working**

##### *The Irish context*

The current global and Irish demographic context of a rapidly ageing population, particularly with respect to the number of people over 80 years old, is likely to result in a growing need for carers. This has implications for the longer working in two ways: first, more people in employment will have to take on caring responsibilities, resulting in more flexible schedules, the need for more time off, or even inability to remain in the workforce; second, it is likely to lead to a need for new forms of employment in the caring professions (whether delivered by public, private or social enterprises). Some implications are discussed in this section.

One of the arising challenges is the likelihood that, in tandem with an ageing population, the number of people living with dementia in Ireland is going to grow, as

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<sup>27</sup> 2010 marked “the start of incremental increases in women’s State Pension Age to 65 by 2018” (Penfold and Foxton, 2015, p.1).

“age is a primary and immutable risk factor for dementia” (Pierce et al., 2014, p.9). Pierce et al. projections show that the number of people with dementia in Ireland will double from approximately 47,000 people in 2011 to an estimated 94,000 in 2031 and “could be as high as 132,000 people by 2041”, with highest growth occurring among people aged 85 and over (2014, pp.1,12-13). According to Donnelly et al., such an increase is a “crucial consideration when planning services for older people” (2016, p.10).

Family Carers Ireland emphasises that “the majority of older people and those with care needs want to remain at home as long as possible” (2017, p.5). For the home care, the Irish system relies primarily on family carers: according to TILDA data, “the vast majority of caregivers for community-dwelling older people are unpaid (89.5%). The remaining 10.5% are paid caregivers”; the study further found that people aged 50 and over comprise the majority of main caregivers, reflecting “an enormous contribution that the ageing population is making to the care of older family members” (Kamiya et al., 2012).

According to the 2011 Census data for Ireland, “a total of 187,112 people, or 4.1 per cent of the total population, were providing unpaid assistance to others” (CSO, 2012b, p.34). Carers provided over 6 million hours of care per week, averaging 33.6 hours of unpaid help each; for women, the peak age for caring was 45-49 years, and 1 in 10 women in this age group provided unpaid care in Ireland (p.37).

At the same time, the support systems for family carers are limited (Donnelly et al., 2016). The Family Carers Ireland indicates that the HSE “spent less on home care in 2015 (€320m) than in 2008 (€331m), despite a 25% increase in the population aged over 65 years”, and calls for an increase in funding (2017, p.4).

A Monitoring Group consisting of representatives from family care advocates was established to assess the delivery of goals in the *The National Carers’ Strategy* (NCS), one of the Government’s initiatives to support family carers. Recent assessment established that “the provision of home care services and of centre-based respite is well short of demand across the country”, with “only one respite bed for every 450 people with dementia in Ireland” (NCS Monitoring Group, 2016, p.3). The assessment concludes that a ‘dramatic increase’ in the availability of respite, Home Help and Home Care services is urgently required, as “more and more people with complex needs are being cared for at home” (p.43).

A particular situation in Ireland requiring a policy response was also identified: those in receipt of specific carer supports such as Carer’s Allowance, Carer’s Benefit and the Carer’s Support Grant have been able to engage in training or work only for up to 15 hours per week (p.46). For this reason, some of the Education and Training Board (ETB) programmes, and any part-time and job-sharing opportunities set at half the 39 hour working week are not available to them (p.46). The NCS Monitoring Group identifies this as “the greatest obstacle preventing family carers from upskilling with a view to returning to the workforce”, and suggests a pilot project extending the hours

so that family carers can participate in training courses and apply for such positions (2016, pp.46-47).

### *Implications for the workforce*

Consistent with situation in many European countries, the Irish system is mostly reliant on families to provide the needed care for older people. This can present challenges for the organisations, especially in the situation of employees caring for someone with complex needs as is the case with, for example, dementia. With limited support available from the State, caring responsibilities require significant time commitments from families, which in turn may translate into changes in the work arrangements of the family members who provide care.

Census 2011 data for Ireland show that the labour participation rate declined with more hours of unpaid care provided: among those who provided up to 14 hours of help per week, 70.6% were in the labour force, compared to only 38% of those who provided 43 or more hours of unpaid help weekly (more than 6 hours a day) (CSO, 2012b, p.36).

A UK survey finds that population ageing trends are resulting in more employees needing time off to care for older relatives:

Just under half (43%) of employers allow their employees to take time off work for this reason – often relying on a manager's personal discretion (27%). However, 21% of employers do not have any provision to deal with these requests. (Aviva, 2012a, p.17)

As part of another UK survey<sup>28</sup> titled *Caring at a Distance: bridging the gap*, 43% of distance carers indicated "their work had been negatively affected by caring and that they felt tired, stressed and anxious"; 33% of participants were worried about the impact of caring on their "capacity to work in the future although it had no impact to date"; 23% reported having to change the working pattern to be able to provide care; "14% had reduced their hours and 10% had taken a less senior role to care"; and only 10% of all participants felt that caring had "no impact on their capacity to work" (Employers for Carers et al., 2011, p.3).

The abovementioned study particularly notes a situation referred to as a 'sandwich generation' where people (often women) combine care for an older relative, often someone they do not live with or near, with caring for their own children or another family member or friend; notably, respondents aged 40-54 were found "far more likely to care for more than one person than other carers (61% as opposed to the average of 10%)" and "women in this age category were twice more likely than men to care for more than one person" (Employers for Carers et al., 2011, p.5). Among the implications for employers the study notes "retaining their staff within this age group, many of whom will have gained valuable skills and experience": the authors call for service providers and Government policy makers to ensure that "care and support

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<sup>28</sup> A survey of 982 people caring at a distance (those caring for someone they do not live with or near) with majority aged 40-54 (60%) (Employers for Carers et al., 2011).

services are accessible and flexible to fit around twenty first century working patterns” (p.5).

This points to a need for policy intervention on the State and organisational level aimed at supporting employees who have care responsibilities and wish to remain in the workforce. At the same time, employers may need to be supported through policy to be able to afford such measures.

Aviva study in the UK found that 32% of surveyed employees asked for time off work to care for older relatives, but only 8% were able to “take as much time as they needed” (Aviva, 2012a, p.17). 21% of participating employers “admitted that they do not allow employees time off to care for [older] relatives”, resulting in 18% of employees having to take paid or unpaid leave (p.17). Further research is needed to identify the reasons for this, and explore various ways that would support both employers and employees during this challenging time.

Furthermore, the 2010 Metlife Study of *Working Caregivers and Employer Health Care Costs* in the US found that many employees who were also family caregivers were at higher risk of developing health problems such as depression, diabetes, cholesterol, hypertension, COPD, heart disease, kidney disease, and stress (p.23).

For employers’ support needs, another UK survey finds that 83% of participating organisations “were seeking more practical help from external care and support services”; 75% needed “easier access to practical tools and information to help signpost employees to external support”; 70% wanted easily accessible public information about services available for person employees are caring for; 60% needed information about supportive technology and 60% prioritised the means to “maintain in-house employee networks to encourage peer to peer support”, among other priorities (Employers for Carers et al., 2011, p.2).

#### *Practical solutions – international experience*

While some organisations may be able to implement changes to HR policy to accommodate the increasing need of employees to care for older relatives, others may need support on the policy level. The approaches discussed below show how the issue has been addressed in some organisations. Larger companies may be in a better position to offer supports to employees, while policy intervention may be needed for smaller employers.

As part of *Caring at a Distance: bridging the gap* survey of 52 employer organisations in the UK, 70% of employers said that “they had not identified the particular needs of employees who are managing caring at a distance [those caring for someone they do not live with or near]” (Employers for Carers et al., 2011, p.2). Various forms of support to carers included, for example: flexible working arrangements (95% of respondents); flexible leave (78%), “other types of practical support such as an Employee Assistance Programme and/or support to manage stress” (76%); signposting information on caring, or events aimed at raising awareness (61%); “specific policy for carers (39%), an employee carer’s network (34%)”; publicising support available to carers; and providing training and support to managers (17% of all respondents) (*ibid.*).

Because employees caring for older relatives were found to have higher risks of health issues themselves, it is suggested that wellness initiatives, in addition to providing corporate service benefits for older people care, may improve general employee health and reduce healthcare costs (Metlife, 2010). Such wellness initiatives can include: stress-reduction seminars “expanded to include on-site yoga and exercise classes, relaxation techniques, and massage therapy”; decision-support systems aimed at lowering stress through better information about available services; financial incentives to motivate employees to take preventive health measures; expanded on-site medical testing; “stress reduction by providing mediation services for caregiving families in conflict”; paid advice on insurance issues, among others; online support for employees; and “health coaching services and/or nurse hotline access” (p.26).

Practical example: CENTRICA PLC, UK

*The Carers' Network*

Centrica has several Employee Networks (ENs), including the Women's Network, Parent's Network, Dad's Network, and Carer's Network. The Carer's Network, for example, is focused on providing assistance and advice for employees who have caregiving responsibilities for [older people]. The network has been in place for over a decade and recently gained online capabilities. It now has over 1,000 members across all business units.

Source: Adapted from Trawinski, 2016, pp.14-15.

Practical example: HEREFORDHSIRE COUNTY COUNCIL, UK

*Addressing carers' needs*

Work undertaken to promote flexible working to older employees has had a positive effect on carers who work for us. We know that currently 18% of our workforce have [older people] care responsibilities and predicted demographic changes also point towards this increasing. . . . It is really important that we look to support this group of employees so that they do not have to leave the organisation because of growing care commitments.

Source: Adapted from Employing Older Workers, 2013, p.12.

## 4.2 Longer working lives – misconceptions and research

### 4.2.1 Older workers – myths and evidence

Some common age stereotypes about older workers have been identified by Johnson (2013a), including “poorer cognitive function, lower ability/performance, more resistance to change, more resistance to training and more sickness absence [formatting adapted]”. Johnson concludes that the “accumulation of evidence” shows “little, if any, justification for age stereotyping” (Johnson, 2013a). For example, Johnson refers to her and colleagues’ study in the UK retail sector (Johnson et al., 2013b) revealing that older employees:

used stress management strategies more appropriately resulting in less burnout and better health; experienced fewer customer stressors; and could bring benefits to organisations, such as potential [sic] better quality of service and increase in customer satisfaction [formatting adapted]. (Johnson, 2013a)

This abovementioned study is further explored in §4.2.3 on performance and productivity.

A meta-analysis of over 800 articles found that relationships between the age and attitudes toward work are ‘weak’ and ‘weak to moderate’ in strength; the authors conclude that, based on the evidence they have gathered as part of the review, at least some of the negative age stereotypes in the workplace “are incorrect and/or outdated” (Ng and Feldman, 2010, p.710). For example, older workers were found to “actually report higher levels of intrinsic work motivation” and “job involvement”, and lower levels of “job depersonalization” than younger workers (p.711). Another meta-analysis of the relationships between the age and 10 dimensions of job performance concludes that:

older workers tend to demonstrate more citizenship behaviours and greater safety-related behaviour. At the same time, older workers appear to engage in fewer counterproductive work behaviours in general and exhibit less workplace aggression, on-the-job substance use, tardiness, and voluntary absence in particular. (Ng and Feldman, 2008, p.403)

The authors add that “the stereotype of older workers as difficult colleagues, then, seems largely unfounded” (2008, p. 403).

In Ireland, a study of perceptions surrounding older and younger people in the workplace found that younger workers were seen as being “absent” but “more likely to be willing to learn new skills, more innovative and more technologically capable, whereas older employees were perceived to have better interpersonal skills, be harder working, be more loyal and dependable, but more resistant to changes in work practices and hours” and “less tech savvy” (William Fry, 2016, pp.6-7). The answers were consistent across the three groups surveyed (employers, employees and those currently unemployed), thus apparently following certain societal stereotypes (p.6). According to the report,

Research in this area indicates that stereotypes held about older workers in particular are generally not consistent with the research evidence.

Employers should be live to the risk of stereotyping staff/job candidates on age grounds. (William Fry, 2016, p.6)

For example, relating to the perception above of older workers being ‘less tech savvy’, an expert in the field suggests that the key factor in employees’ not attaining computer skills is “impending retirement rather than age”, and resistance to training may come from both employers and older workers (O’Neill, 2010, pp.8,11). This points to the importance of training across *all* the age cohorts; it can be noted that, according to LFS data in the *Employing Older Workers* guide in the UK, “the risk of an employee leaving the company after receiving training is the same across all age groups” (2013, p.11). A special argument is made about the importance of ensuring that older workers are aware that training is open to them (p.11) (These issues are discussed further in §4.2.2, §4.3.1 and §4.3.4).

Counteracting a perception that older people may be unfamiliar or resistant to new technology, a recent survey<sup>29</sup> of people aged 50+ in Ireland shows that 79% reported using online banking; 70% used Facebook: a vast majority of respondents (93%) agreed with the statement that demonstrating that “older people know how to utilise technology and that it’s not just for younger people” would “improve matters and avoid stereotyping of older people in the media” (Amárach Research, 2016a, p.11).

In the following sections of this chapter, some specific conceptions/misconceptions about older workers are discussed, including ageing and cognitive abilities (§4.2.2), ageing and performance and productivity (§4.2.3), and health and working longer (§4.2.4). Other common areas of concern to employers are also addressed, including succession planning (§4.2.6) and performance management (§4.2.8).

#### **4.2.2 Ageing and cognitive abilities**

Cattell proposed the theory of ‘fluid’ and ‘crystallized’ general abilities “to account for a wide range of evidence . . . suggesting two distinct, but very similar manifestations of general intelligence” (1961, p.742). This difference between the fluid and crystallised abilities is discussed in a recent Special Report on Lifelong Learning in *The Economist* (1:2017), where evidence of the impact of age on cognitive performance, such as the speed of processing information, indicated some decline on digit symbol substitution tests. However, there is further evidence that some other forms of knowledge, for example vocabulary and general knowledge, keep improving into the 70s, and “experience can often compensate for cognitive decline”. According to Timothy Salthouse, an expert in the field and Director of the Cognitive Ageing Laboratory at the University of Virginia, “If learning can be assimilated into an existing knowledge base, advantage tilts to the old”, but “moving older workers into an entirely new area of knowledge is less likely to go well” (*The Economist*, 1:2017).

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<sup>29</sup> Out of 500 survey participants, over three quarters were 50-64 years, and less than a quarter (21%) were 65-74 (Amárach Research, 2016a, p.1).

An Expert on ageing research (Respondent 4) became involved in the field of adult learning over the last several years and “couldn’t believe how optimistic the field is”. According to this respondent:

There has been research supporting the strong connection between *cognitive abilities* and employment, and most of it suggests a very positive picture – up to the 70s there is an improvement in people’s skills. How well older workers do depends on what type of work it is. With very few exceptions, such as air traffic controllers where the specific working memory abilities may begin to deteriorate around 50, various studies support the idea that older workers have higher levels of personal motivation and persistence and less absenteeism allowing them to perform better than their younger colleagues. While there may be a decline in the capacity of older workers, it is compensated with acquired skills and creativity (see Salthouse, 2012; Depp et al., 2010). (Respondent 4)

Respondent 4 also draws attention to research in the academic field (e.g. Simonton, 1997) indicating that, while the *quantity* of scientific work may decrease with age, the *quality* remains the same.

This view is reinforced by an extensive research review which suggests that “diminished capacity, in terms of cognition (mental ability and agility) is slight for most people in their sixties, and effects are offset by experience and established skills” (NHS, 2013b, p.43).

Flynn indicates that “one of the biggest misconceptions about older workers is that they are unwilling to train and develop in order to keep up with advances in technology and practice” (2014, pp.36-37).

O’Neill (2010) highlights some of the positive cognitive changes with ageing that have been termed late life creativity, including “wisdom, strategic thinking, reasoning” (p.8). It is also noted that, according to Friedberg (2003, p.511), “impending retirement, rather than age alone, explains why older workers used computers less than prime-age workers did”.

#### **4.2.3 Performance and productivity**

Among other studies on the issue of ageing and performance is a European research project in Germany and the UK mentioned earlier in the report, which investigated “relations between age, customer stressors, stress management strategies, and burnout” (Johnson et al., 2013b, p.326). A questionnaire of 273 retail sector employees revealed that “age was negatively related to customer stressors”, and “older employees were less likely to experience negative customer behaviours than younger employees” (p.327). A key finding was that “older employees’ stress management strategies of emotion control and active coping had a more positive effect on emotional exhaustion and cynicism compared to younger employees” (p.318). The authors conclude that older workers “make good service employees and represent an

“Age is a number, not a credential. Experience increases with age; it does not reach a certain level and then cease to be important”

(Trawinski, 2016, p.3)

important resource, particularly in light of the ageing population" (Johnson et al., 2013b, p.328).

The performance – and associated productivity – of older workers is one of the areas in which misconceptions can arise. In terms of capacity and performance, the review of existing research and international practice concludes that:

The dominant finding is that older people (in good health, with up to date skill sets) perform as well as their younger counterparts. Physical strength does diminish with age, but (in the absence of an underlying health condition) there is as much variability within younger and older employee cohorts as there is between them. (NHS, 2013b, p.4)

The authors explain that "in most jobs, there is little or no difference between the performance of older people and those aged 25-50 who are doing the same job" (NHS, 2013b, p.36). However, in some types of work there is evidence that performance does decrease with age, but "only a small minority of jobs have these characteristics":

those that make heavy demands on sensory perceptions, selective attention, working memory, and processing of new information, and those requiring rapid reaction time or physical strength. (2013b, p.36)

While authors note that "many roles in healthcare have some of these attributes", they may be of lesser intensity than in the types of work where "performance is known to deteriorate with age: professional sports people and athletes, racing drivers and fighter pilots", requiring people to transition to other types of work in their 20s or 30s (2013b, p.36).

Literature also points to a need for adjustments in certain occupations involving, for example, heavy physical work or non-standard working hours. Evidently, a balance needs to be found between, on the one hand, recognising the functional capacities of older workers and, on the other, providing relevant supports as appropriate to ensure optimal performance. As emphasised in the C&V Pillar input for the *Interdepartmental Group on Fuller Working Lives*, it is "not reasonable to expect everyone to work longer", particularly for individuals in "more arduous occupations where it should be possible to secure a State Pension below 66" (D/PER, 2016b, p.4).

The importance of occupational safety and health measures in connection with the higher proportion of older employees in the workplaces is highlighted in a number of literature sources. In the EU-OSHA 2016/17 campaign report, it is suggested that age-related characteristics of different age groups should be considered, including "potential changes in functional capacity and health" (p.16). Changes in functional capacities can be addressed, for example, through:

- use of equipment and other assistive technologies to reduce physical workload;
- good ergonomic design of tools, equipment and furniture;
- restrictions on heavy lifting and physically demanding tasks;
- training in appropriate lifting and carrying techniques;
- good workplace design to minimise the likelihood of falls;

- allowance for recovery, for example through shorter and more frequent breaks;
- job re-design;
- job rotation;
- organisation of shift work, for example by using a ‘fast forward rotating shift system’. (EU-OSHA, 2017, p.16)

In a large-scale study on applying ‘specific HR measures for older workers’ (referred to as SMOE), Göbel and Zwick (2010) find that “a change in work requirements and specific equipment of workplaces for old employees are associated with a significantly higher relative productivity of old employees”.

Various initiatives which can further support performance of older workers are noted in the literature, and some of them are discussed in the following two sections.

#### **4.2.4 Health and well-being**

##### *Employer perspectives on health and working longer – international experience*

In the UK, a survey result shows that, although 50% of employers saw positive benefits for individuals working past the traditional retirement age, 38% of employers “predict that health issues associated with an ageing workforce will impact their business” (Aviva, 2012b).

Results also showed that 24% of employers are “concerned that an increase in the number of older employees will see sickness absence rates rise” and 26% were “concerned that older employees would be absent with more serious conditions than their younger colleagues”; overall, 70% of employers “believe health issues in the workplace will increase because older employees suffer from different medical complications to younger employees” (Aviva, 2012b).

However, another UK survey mentioned earlier in the report and undertaken a year later (and about two years after the removal of the DRA), found only 14% of employers to be concerned about the increased sickness levels (Wolff, 2013).

With regard to the supports and benefits offered to older workers, 36% of employers reported that they “realised they may have to introduce flexible working hours to older employees”, 29% felt they might need to revise the health advice, 23% thought they would “need training to help spot signs of serious conditions, such as dementia”, and 18% said they would need to offer different health benefits (Aviva, 2012a, p.17).

##### *Evidence: health and working longer*

A study undertaken for the Department for Work and Pensions (DWP) in the UK compiled a summary of evidence of health impacts of employment, re-employment and unemployment for working-age people, including older workers defined as ‘people aged over 50 to retirement age’ in the UK (Waddell and Burton, 2006, p.13). The authors indicate that “older workers do not necessarily have substantially more sickness absence (despite more severe illnesses and injuries)”; they also highlight “a conceptual argument, and broad consensus, that matching work circumstances to the changing capabilities and needs of older workers will help to maintain their health and

safety at work" and note that, although it still needs to be tested, they find it an "entirely reasonable principle that would be simple and inexpensive to test" (2006, p.15).

Additionally, Waddell and Burton found

no evidence that continued working is generally harmful to the health of older workers, and it may be beneficial. So decisions about retirement age can properly be made on social, economic and other non-health grounds. (2006, p.32)

TILDA findings from first wave<sup>30</sup> were similar though not conclusive at that stage: "Better health allows people to remain at work for longer but it is also possible that work contributes to mental and physical health through its impact on social interaction or physical activity" – therefore, more causal relationships for Ireland can be established once the longitudinal data are available (Mosca and Barrett, 2011, p.235).

The more recent *NHS Working Longer Review* study (2013a) observes that, while it was found in the UK that older workers have higher annual lost days of sickness absence than younger workers, the patterns of absence play an important role; thus, "older employees tend to exhibit fewer spells of absence, but of longer duration" (p.7). The authors indicate that some of these patterns can be related to musculoskeletal issues where prevention may play an important role (p.7).

#### *Importance of musculoskeletal issues prevention*

In the UK, Aviva's analysis of its own claims data resulted in findings relevant to extending the years of working: musculoskeletal issues represented "the biggest cause of claims across age groups", thus indicating the importance of having protection in place that "proactively manages and treats musculoskeletal conditions" (Aviva, 2012a, p.16). According to the report, while on the paper the top five conditions leading to claims were similar across different age groups (knee pain, lower back pain, shoulder pain, neck pain, abdominal pain), the severity and treatment differed by age group (p.16).

For example, Aviva finds that "while younger employees tend to suffer from musculoskeletal conditions that can be case managed with physiotherapy, we see more replacement surgery being carried out for older customers" (p.16). Aviva further reports that older customers "tend to suffer from lower incidence, but more serious conditions such as cardiac conditions that would require careful management in the workplace" (p.16).

Similar to the findings in the Aviva study, the *NHS Working Longer Review* suggests that "a significant proportion of musculoskeletal problems become manifest or more acute in later life" and may be caused by "repeated exposure, or aggravation of earlier injuries, age-related degenerative effects and lack of physical fitness, as well as acute traumas potentially suffered by employees of all ages"; the authors advise implementation of preventive actions early on, mostly through "the design of work and

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<sup>30</sup> The first wave of TILDA data collection was carried out between October 2009 and February 2011 (The Over 50s in a Changing Ireland, 2014, p.6).

related handling systems/technologies”, which needs to begin early and to apply to employees of all ages (2013a, p.7).

While there is some indication that rates of “sickness presenteeism (working when sick)” may be higher for older workers, the rates are likely to vary by job role, such as how crucial one’s presence is to the team or service (NHS, 2013a, p.7).

Another study by Kenny et al. (2008, p.610) reported that decreases in aerobic and musculoskeletal capacity resulted in an average decline of 20% (albeit with great variations) in physical work capacity between the ages of 40 and 60 years. The study found that “age-associated functional declines and the accompanying risk of work-related injury can be prevented or at least delayed by the practice of regular physical activity”; the authors suggest that “well-organized, management-supported, work-site health interventions encouraging physical activity during work hours could potentially decrease the incidence of age-related injury and illness” (p.610).

#### Practical example: BMW, GERMANY

In 2007, BMW, a car manufacturer in Germany, was facing a decline in productivity in its 2,500-employee power train plant in Dingolfing, Lower Bavaria, which it attributed to the rising age of its workforce. The company aimed to avoid losing the expertise and skills of its employees, so it was decided to introduce measures to boost productivity.

##### *Pilot line*

The assembly line chosen for the pilot project was operated by a higher number of older workers, and changes were developed with input from the employees. Productivity improvement changes included managing healthcare, enhancing workers’ skills, redesigning aspects of the workplace environment and introducing part-time policies and change management processes.

##### *Changes to the workplace environment*

Many of the ideas implemented in the line were physical changes designed to reduce wear and tear on workers’ bodies and thus the likelihood that workers would call in sick. The new wooden flooring together with weight-adapted footwear, for example, reduced joint strain and exposure to static electricity. The line workers also installed special chairs at several workstations which allowed them to work sitting down or to relax for short periods during breaks. Some of the measures were ergonomic, such as installing vertically adjustable tables that could be adapted to each worker’s height. Similarly, the installation of flexible magnifying lenses helped workers to distinguish among small parts, reducing eyestrain and mistakes. In addition, a physiotherapist developed strength and stretching exercises for the workers.

##### *Results*

Altogether, 70 changes were introduced, involving a direct investment of approximately €20,000. But productivity increased by 7% in one year, bringing the line on a par with lines in which workers were, on average, younger. Absenteeism

reduced from 7% during 2008 to 2% by June 2009, below the plant average. The company believes that the programme benefited all employees, of all ages.

Follow-up projects were instituted in other plants in Germany, as well as in Austrian and US plants, reaching 50,000 workers by the end of 2015. The additional costs of change were small because the company implemented the programme as and when new investments in plant were required.

Sources: Adapted from Loch et al. (3:2010) and BMW, 100 Jahre – 100 Fakten.

#### Practical example: FACILITIES AND OPERATIONS MANAGEMENT COMPANY, IRELAND

The company is a large enterprise headquartered in Dublin. With the youngest employee aged 18 and the oldest 70, the company is age diverse with 29% of the workforce being under 35 and 13% of the workforce being over 55 years old. The company has enjoyed a low turnover with an average length of service of about 10 years (up from 9 in the previous year). 17% of the employees tenured between 15-25 years, and another 8% of the employees tenured over 25 years. Older members of staff are valued by the organisation, and many are informally seen as the 'go to' persons.

##### *Health and well-being*

Approximately two-thirds of the workforce are shift workers whose duties may involve manual labour. Some of the recently implemented changes to the physical environment were done for the safety of all employees and included automation of manual labour. More changes are on the way which aim to assist the workers to carry on duties.

Source: Interview with Senior HR Manager (Respondent 3).

#### Practical example: FINANCIAL SERVICES ORGANISATION, IRELAND

##### *Health and well-being*

As part of the company's Health and Wellbeing programme, courses by an external provider have been offered to all employees. Aimed at accessing well-being from the career, psychological, health and other perspectives, the programme helps participants to explore what different age cohorts at different stages of life and career need to prepare for the future. The programme's various elements have been attended by thousands of employees in the organisation across all age categories.

Source: Interview with a Senior HR Leader (Respondent 6).

#### Practical example: ESB, IRELAND

The Electricity Supply Board (ESB) is an electricity utility company in Ireland, employing approximately 7,150 people in 2014, with an average employee age of 49 and over 40% of staff over 50 (pp.13,77). The company has made exercise programmes available to staff. In 2014, a new health and well-being website was launched as a communication platform for engaging with staff members on health and well-being matters.

ESB's Health and Well-Being Programme is focused on providing proactive health programmes that offer information and advice to staff to help them create and maintain a healthy lifestyle. The programme provides effective remedial support to employees who face ill-health and other personal life challenges through an occupational health medical service, an Employee Assistance Programme, counselling and a range of diversity programmes. . . .

In 2014 ESB launched a new health and well-being website as a communication platform for engaging with staff members on health and well-being matters. . . .

ESB's in-house Employee Assistance Programme (EAP) provides professional and confidential support to individual staff members who are experiencing personal issues. The main areas of support include: bereavement, mental and physical well-being, family relationships and financial pressures. ESB also introduced a 24/7 Confidential Support Service which is available to staff 24 hours a day, 7 days a week.

Some of the programmes available to ESB staff during the year were:

- Monthly health and well-being bulletins on various topics, including mental health, budgeting, healthy eating, exercise, work life balance and time management
- Developing a health and well-being portal as a communications channel for staff without access to personal computers.
- Health screening programmes; cardiovascular, bowel cancer and flu immunisation
- Physical health challenges
- Smoking cessation programmes.

Source: Adapted from ESB Sustainability Report, 2014, p.34.

#### 4.2.5 Flexible employment terms

##### *The need for more flexible employment terms*

A study based on the 2015 *British Social Attitudes Survey* (BSAS) which focused on 'Fuller Working Lives' establishes that flexible employment terms such as flexible working hours, part-time working or moving to a less demanding role, may help employees to remain in the workforce longer (Dew and Smith, 2016).

Another study in the US found that

employers that are able to present rewards and flexibility that meet the needs of 50+ workers increase their ability to both recruit and retain this valuable segment of the workforce. (Aon Hewitt, 2015, p.3)

A Senior Executive (Respondent 1) brings an interesting insight:

With people living much longer, when they retire they need income for the next 30 years or more. It is quite challenging, from the perspectives of both the employer and the employee, to finance the next 30 years from a traditional working life of 30-40 years. So there is a need for people to continue working in their 70s or 80s, but perhaps with more flexible terms, such as:

*Fixed-term contracts*: public expert committees are needed to help with legislation and to consider both the advantages and the downsides of such contracts.

*Part-time work* for older employees: temporary work, contract work, project work, interim support, temporary work matching business cycles (e.g. Christmas and other seasonal work).

*Pay models*: may need to shift away from annual salary to something different.

*Work from home*: there are good examples of companies in the United States that offer people the option of working from home for perhaps 3-4 days a week (law firms, big retailers, finance, and others) – employees can still come to the office if they have a meeting; otherwise technology is there to support working from home and reduce the journey to work, which can help productivity. (Respondent 1)

This respondent further adds that

the older workforce could also benefit from flexibility with starting and finishing times to avoid 9-5 traffic, and shorter working days of 3-4 hours. (Respondent 1)

#### *Types of flexible employment terms – international experience*

In a recent study, Atkinson and Sandiford (2016) undertook a qualitative exploration of older worker Flexible Working Arrangements (FWAs) in the context of smaller firms in the UK,<sup>31</sup> and demonstrated that “older workers both need and value FWAs” (p.24). The context of smaller firms is of particular importance for our report because of potential relevance to the Irish context: in Ireland, small and micro enterprises with fewer than 50 employees employed 523,179 people in 2014, compared to 254,558 employees in medium-sized and 413,939 people in large enterprises.<sup>32</sup> In smaller firms, “application of large firm HR practice may not be effective” and “reactive approaches often prevail”, “especially in the absence of HR specialists and formal HR policies” (Atkinson and Sandiford, 2016, p.13).<sup>33</sup>

The authors outline a useful categorisation of the formality of FWA offers:

- *Policy-based* FWAs involve permanent arrangements with strategic and formal basis and are available to all workers covered by FWA policy;

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<sup>31</sup> Qualitative data was obtained from 46 interviews in six case study firms in England (Atkinson and Sandiford, 2016, p.17).

<sup>32</sup> CSO, Business Demography NACE Rev 2 by Employment Size.

<sup>33</sup> Doherty and Norton, 2014; Cassell et al., 2002; Dex and Scheibl, 2001 cited in Atkinson and Sandiford, 2016, p.13.

- *I-deal* includes permanent arrangements with relational and formal basis that are not available to all employees and would require to be negotiated between employee and employer;
- *Ad-hoc* are temporary arrangements with relational and informal basis, and need to be negotiated individually. (adapted from Atkinson and Sandiford, 2016, p.15)

The authors further outline three types of FWAs: temporal, spatial, and also the work-role FWA to include “not just where and when, but also *how work is arranged*”, which is important to older workers as evidenced in their study (p.24):

- Temporal FWAs: with examples including part-time work, job sharing and compressed working week (for Policy-based and I-deal offers), annualised hours (for Policy-based offers) and arriving late / departing early on specific occasions (for Ad hoc offers).
- Spatial FWAs: including homeworking and teleworking (for Policy-based and I-deal offers); and homeworking on specific occasions (for Ad hoc offers).
- Work-role FWAs: including, for example, release from specific tasks, and less demanding responsibilities (for Policy-based and I-deal offers). (adapted from Atkinson and Sandiford, 2016, p.15)

Based on the qualitative analysis, the authors demonstrate that “smaller firms can offer FWAs, albeit via i-deals and ad hoc means rather than the typically espoused policy-based approaches” (p.24). Temporal FWA offers were found to be aimed at supporting certain older workers rather than strategically addressing labour market challenges: this resulted in “limited resistance to FWAs and no discussion of associated cost pressures” among the employers in the research sample (p.22). The authors present evidence of “the offer and importance of temporal and work-role FWAs, together with the use of i-deals and ad hoc FWAs” in meeting the needs of older workers in smaller UK firms (p.12). Although due to the sample size definite conclusions cannot be made, the authors suggest that smaller firms may be in a better position to respond to the needs of older workers (p.25).

In terms of concerns about increased costs of implementing FWAs, one review found “robust evidence” that, while there may be marginal rises in administration costs if the number of part-time employees in the organisation increases, they are “generally offset by: enhanced scope for matching staffing levels to peaks and troughs in demand; enhanced employee motivation; higher hourly productivity; better retention rates and less sickness absence” (NHS, 2013a, p.6).

Consequently, the authors indicate that, when looking at these costs from a broader perspective rather than as cost per hour, “the impacts at an organisational level tend to be either cost neutral or slightly lower than if full-time workers (only) were employed” (p.6). The authors warn that the estimated cost of replacing an existing staff member can amount to “at least four months’ salary” and encourage measures to improve retention (NHS, 2013a, p.6).

#### 4.2.6 Succession planning

Issues of succession planning sometimes emerge as an area of concern for employers in connection with longer working lives.

For example, in a UK survey mentioned earlier in the report and exploring the effects of 2011 DRA abolition on employers, 55% (or 76 employers) said that lower turnover has created issues, and succession planning was the most commonly affected area (30%); the study revealed that larger employers in particular found “workforce planning more challenging” without early knowledge of “when employees nearing traditional retirement age will leave the organisation” (Wolff, 2013, p.2).

A further 25% of the employers surveyed felt that the removal of the retirement age had adversely affected the career and/or development of younger employees, and 17% were concerned that lower turnover “has affected the influx of new talent” (Wolff, 2013).<sup>34</sup>

These types of concerns are considered by the Interdepartmental Group and summarised more generally as a perception that “the amount of work in an economy is fixed so therefore one more job for an older person means one less job for a younger person” (D/PER, 2016a, p.34). The Interdepartmental Group suggests that this view may be associated with the ‘lump-of-labour’ theory and emphasises that:

research has shown this theory to be a fallacy and . . . the number of jobs in an economy is elastic and not finite, labour markets are dynamic and economies adapt to labour force changes. (*ibid.*, p.11)

The Interdepartmental Group cites European Parliament noting that “the assumption behind early retirement schemes, whereby older workers are allowed to retire early so as to make jobs available for the young, has been proven empirically wrong”, and those EU countries with the highest employment rates of older workers also show the highest rates of youth employment (*ibid.*, p.12).

A parallel might be drawn here to the abolition of the marriage bar in Ireland in 1973 and the introduction of equality legislation in 1977. Some concerns were raised at the time that the employment of women might be at the cost of ‘men’s jobs’. In fact, with economic development and changing family patterns, employment opportunities for both men and women had expanded.

This argument is further supported in the William Fry report (2016, p.5), which cites a 2015 publication by the Oireachtas Joint Committee on Justice, Defence and Equality of hearings in relation to the Employment Equality Bill in Ireland. The Committee’s recommendations included one to the effect that this Bill:

be considered in the same context as the Civil Service (Employment of Married Workers) Act 1973 where the bar against married women working in the public service was revised by an Act of the Oireachtas, notwithstanding the loud arguments made at the time that women would displace other workers in the

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<sup>34</sup> It is important to take into consideration the fact that the XpertHR survey came only a short time after abolition of the DRA in the UK and it will take some time for the long-term effects and relationships to be identified.

workplace and that the change would have adverse consequences for the Irish economy. (William Fry, 2016, p.5)

#### 4.2.7 Multi-generational teams

As many as four generations are employed in the labour market in Ireland (Cantillon and Vasquez del Aguila, 2011, p.29), which is characteristic of the modern workplace: some of the recent research on this theme is presented below.

One review observes that there is “some evidence that different generations have different attitude, expectations and orientations to work. However, there are grounds for concluding that, while generational differences may be present, this is outweighed by the degree of commonality and similarity between the generations” (NHS, 2013b, p.53).

The latter study also found that “multi-generational teams that are composed of a mix of older and younger people have greater strengths than single age teams”; however, they need to be managed more carefully (p.53). It has been shown that older employees’ migration to mentoring roles can enhance their self-esteem and provide opportunities for “recognising the experience and skills”, and also to yield positive benefits for the younger workers (p.53). In the area of nursing, “older employee mentoring has been shown to reduce the incidence of errors among inexperienced nurses by nearly 50%, leading to shorter hospital stays for patients” (p.53).

At the same time, some evidence of possible tensions between older and younger workers was found, especially “over issues of work-commitment and promotion, as well as the value placed upon practical skills and experience” (2013b, p.53).

A 2008 study by Wegge et al. found that age diversity correlated positively with performance in “groups solving complex decision-making tasks” (p.1301). In a large-scale German study on applying specific HR measures for older employees, researchers found that “in establishments that apply mixed-age working teams the productivity contributions of old and of young employees are significantly higher than in establishments without this measure” which, according to the authors, “might be an indication of important complementarity effects between age groups” (Göbel and Zwick, 2010, p.). The authors note that effects such as:

transfer of knowledge between different age groups, sharing tasks according to the specific strengths of different age groups seem to be more important than potential communication problems and problems that come from different attitudes and aspirations, on average. (2010, p.14)

At the same time, the authors found that reduced working time and specific training for older employees were “not associated with higher relative productivity of these employees” (Göbel and Zwick, 2010).

“A workplace with millennials, Gen Xers, baby boomers, and the Silent Generation offers a unique opportunity for varied perspectives and approaches to day-to-day work.”

(Jo Ann Jenkins, CEO of AARP in Trawinski, 2016, p.3)

### *B&Q - British multinational DIY and home improvement retailing company*

B&Q is one company that has been identified in the literature as one of the pioneers in demonstrating the benefits of taking a strategic approach to managing an ageing workforce. However, McNair et al. note that the practice of staffing a store with “solely over 50s . . . would be illegal now” (2012, p.19).

#### Case Study: B&Q, UK (McNair et al., 2012)

In the late 1980s, after realising that its sales staff did not reflect the diversity of its customer base, the company staffed its Macclesfield store with solely over 50s (note, this would be illegal now). In 1991, the company worked with Warwick University to conduct a survey of the Macclesfield store, benchmarking it against four other B&Q Supercentres.

The results helped to further validate the business case for an age-diverse workforce:

- Profits were 18% higher.
- Staff turnover was six times lower.
- There was 39% less absenteeism and 58% less shrinkage.
- There was an improved perception of customer service and an overall increase in the skill base.

This work helped lead to a cultural change as managers began to acknowledge the success of this initiative and proactively started to recruit older workers into their teams.

To support its efforts to improve how it manages, develops and retains older workers, B&Q:

- has successfully operated without a retirement age for over 15 years and provides flexible retirement options
- uses an online selection process for store-based roles and a standard application form for other roles to ensure it recruits people based on their ability, not age
- provides a range of contract types that offer hours to suit all individuals and has removed age-related criteria from its rewards and benefits
- offers flexible working to everyone, irrespective of age, length of service or caring responsibilities
- has a development framework for all customer advisers that offers them choice and flexibility around how and when they learn
- continues to regularly seek feedback and views from its workforce via its employee information and consultation forum called Grass Roots, and employee sessions with B&Q’s CEO
- encourages all its stores to employ a diversity champion.

Adapted from: McNair, S., Flynn, M., Worman, D., Willmott, B. (2012). Managing a Healthy Ageing Workforce: a national business imperative. A guide for employers, p.19.

#### 4.2.8 Performance management

##### *Workplace discussions about career/retirement plans:*

Following the DRA removal in the UK, 63% of employers reported that they expected their line managers to “hold one-to-one discussions with employees about their career plans, including retirement”: this represented a significant increase compared to the results of an earlier survey in 2011, when only 31% of employers held such discussions in the workplace (Wolff, 2013, p.3).

At the same time, only about half of the surveyed employers felt the majority of their line managers were “confident about discussing retirement issues with employees without being discriminatory on the basis of age” (2013, p.3). About two-thirds of employers provided relevant training to line managers. Among these, most training was provided on “legal issues around retirement and age discrimination” (71%); “communicating with employees about retirement plans” (34%); and “managing older workers” (14%) (Wolff, 2013, p.3).

##### *Potential increase in exits on performance grounds*

Another common worry expressed in the 2011 survey was the possibility of “increased incidences of exits for reasons relating to capability or performance (59%)”, as “this not only can create extra work and stress for managers and HR, but it can also be unpleasant, stressful and undignified for employees” (Wolff, 2013, p.2).

This concern on the part of employers was reinforced in 2013 survey, when over half (53%) agreed or strongly agreed with the statement that “too many employees will suffer the indignity of a forced exit on capability grounds, as a result of the abolition of the DRA” (Wolff, 2013, p.2). At the same time, only 8% of employers had seen an actual increase in “older workers being dismissed due to capability or performance concerns” (2013, p.2). While the 8% is not insignificant, it represents a relatively low number compared to the 53% of those who expressed a concern.

Beck explored the implications of recession and of the DRA removal in the UK for older workers, and concluded that employers were “less likely to resort to redundancies for workers of all ages”, but instead used a range of flexible working arrangements, “including flexible retirement and adjustments to work processes” (2013, p.257).

In an attempt to answer a question about how retirement happens in the UK four years after the removal of the DRA, Williams and Beck (2015) report that, while the official Government position is that retirement decisions are an individual choice, and “performance is managed for the older worker, as it would be for any other”, the actual situation is far more complex (p.374). The authors raise a concern that, following the DRA removal, the role of performance management has changed from the one focussed on employee development to being a tool for dealing with underperformance (Williams and Beck, 2015, p.367).

A study by Kunze et al.<sup>35</sup> came to conclusions that may be helpful in addressing this and other performance management concerns in connection with longer working:

low negative top managers' age stereotypes as well as diversity-friendly HR policies are potential organizational factors that can prevent the negative relation of age diversity with organizational performance transmitted through the negative age-discrimination climate. (2013, p.413)

Among the practical implications arising from the study, the authors recommend regular assessment of the age composition of the workforce (Jonker and Ziekemeyer, 2005 in Kunze et al., 2013) and note the need to "develop a sense of awareness and evaluate whether increased age diversity and age discrimination is a potential obstacle for performance" (Kunze et al., 2013, p.413).

If high levels of diversity are present, or "in order to prepare for future increased variation in age in their workforce", the authors recommend that employers invest in two organisational intervention strategies: (1) top managers need to become sensitive "to the effects that their important role modelling position has on the general negative age-discrimination climate within their organisation" (through measures such as awareness-based training on dealing with an age-diverse workforce), and (2) implementation of diversity-friendly HR policies can "signal to employees that their organization makes serious efforts to support diversity" (p.435). Here the authors mention institutional diversity management programmes, training and workshops to "mitigate the perception of discrimination and spur performance" (Kunze et al., 2013, p.435).

### 4.3 Development – changing patterns of work, lifelong learning education and training

The maintenance and updating of individuals' skills and knowledge is an important issue for all stakeholders – public policy, educational providers, employers and NGOs – in helping to reconcile the interests of employers in relation to productivity and other business objectives with those of individuals who – whether by choice or from necessity – might wish/need to work longer.

#### 4.3.1 Lifelong learning: the evidence

A Senior Executive (Respondent 1) emphasises that:

lifelong learning as a concept is important, as learning doesn't stop once you get your qualification; it is crucial going forward. (Respondent 1)

O'Neill indicates that there is evidence of the importance of training, noting "a statistically significant correlation between training after 55 and retention in the workplace" (2010, p.11). According to O'Neill, "The incidence of training with age declines in all European countries, Ireland ranking mid-place, with under 25% of

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<sup>35</sup> A 2013 study undertaken by Kunze et al. involved 147 companies in Germany.

employees over 55 undergoing training in the previous 12 months”; the author also warns that resistance to training may come from both employer and employee (p.11).

While some employers may appear less likely to offer training to workers assumed to be approaching retirement, according to a UK guide this is not good practice – not only to avoid discrimination, but also because the research indicates that “most training returns an investment within a year” and “the risk of an employee leaving the company after receiving training is the same across all age groups” (DRA, 2010 and LFS cited in Employing Older Workers, 2013, p.11).

The results of the study by Fouarge and Schils using the European Community Household Panel also suggest that “in most European countries training can keep older workers longer in the labour market” (2009, p.85). The authors also found that, while flexible early retirement schemes were shown to encourage older workers to participate in training, generous early retirement schemes had the opposite effect (p.85).

Training and upskilling can also be supported through policy initiatives. The benefits of subsidised training for existing employees are discussed in Dauth and Toomet’s (2016) analysis of the impact of such Government programmes for older workers. The authors used registry data from the German Federal Employment Agency and several other sources (pp.377, 386). Results show that “subsidized training improves the probability to remain in paid employment by approximately 2.5 percentage points in the 2 years following treatment”, with higher impact for “part-time workers, long-duration program participants, and for workers older than 55 years” (p.371). It is suggested that these outcomes were driven mainly by postponed retirement, “potentially because of improved job satisfaction” (Dauth and Toomet, 2016, p.371).

Furthermore, data on employer-sponsored training show that it is growing at a faster rate than that of public or non-profit provision (Desjardins, 2016). Therefore, it is important to continue development of policy initiatives targeting the unemployed individuals who wish to work, and to whom the employer-supported training is not available.

#### **4.3.2 Irish context for upskilling and lifelong learning**

The evidence in the previous section points to the importance of supporting individuals to develop their knowledge and skills *at all ages* – up to, and indeed beyond formal retirement – as they face rapidly changing work practices, employment opportunities and wider societal changes (Findsen and Formosa, 2011). From this perspective, figures for Ireland reveal two major interconnected challenges which need to be addressed: the relatively lower levels of assessed knowledge and skills of adults coupled with lower levels of participation in lifelong learning (CSO, 2012a; SOLAS, 2016).

In the large-scale assessment undertaken by the OECD (*PIAAC – Programme for the International Assessment for Adult Competencies*)<sup>36</sup>, and in Ireland administered by the CSO, Ireland ranks considerably below the OECD average, at 19<sup>th</sup> out of 24 countries in the assessment of numeracy skills of people aged 16-65, and 17<sup>th</sup> out of 24 in the assessment of literacy (CSO, 2012a, pp.3,4). The OECD Economic Survey of Ireland (2015a) explains that, “despite improvements in recent years, adults in Ireland have lower skills than other OECD countries, especially regarding numeracy . . . and literacy skills” and, while much of the Irish workforce is well qualified, “many have insufficient skills to obtain sustainable employment” (p.32).

While it is noted that this unfavourable comparison can be “partly explained by those aged 45-54 and 55-65, who . . . have relatively low levels of educational attainment”, younger participants were also found to lag behind their peers in some other OECD countries (OECD, 2015a, pp.32-33).

PIAAC data for Ireland also show a strong correlation between assessment results and levels of initial formal education (as with employment status) (CSO, 2012a). It would be valuable to interrogate this large data set to explore the patterns in detail. Given the fact that the provision of formal education has expanded markedly in recent decades in Ireland, it seems reasonable to hypothesise that a good deal of the differential is likely to be associated with the fact that younger adults have benefited from this expansion of second-level and higher education opportunities not available to their older counterparts (Slowey, 2015). This points to an important issue for policy intervention.

Here, lifelong learning and adult education might be expected to play a role in assisting adults (at all ages) to catch up in terms of education with younger cohorts. However, the track record of Ireland in relation to such opportunities is not at the same level as that of key comparator countries. Eurostat figures for the percentage of people aged 25-64 who had participated in some form of education and training consistently showed Ireland at below the average: the figure for Ireland, for example, in 2014 was 6.7%, while the average for the EU28 was 10.7%, with some countries well above the average, including the UK (15.8%), Denmark (31.7%), the Netherlands (17.8%) and Finland (25.1%) (Eurostat in SOLAS, 2016, p.4). The same data confirm that older workers in Ireland are less likely than their counterparts elsewhere in Europe to participate in lifelong learning: in 2014, 4.8% among the 45-54 age group had participated in Ireland as compared with 9% in EU28, and 2.9% of Irish 55-64 year-olds had participated as compared with 5.9% for EU28 (SOLAS, 2016, p.4).

William Fry survey data point to a high percentage of respondents in Ireland (71% of employers and 75% of employees) who believe that the pace of change of technology is challenging for older staff in the workplace, while 87% of those unemployed thought these changes “made it more difficult for older candidates to secure employment”

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<sup>36</sup> Round 1 of OECD PIAAC survey took place in 2011-2012 and included around 166,000 adults across 24 countries/economies (OECD, 2016b, p.20).

(2016, p.14). This demonstrates a potential need for technology-related training for older employees, and for the unemployed. Research by Friedberg (2003) indicates that “computer users retired later than non-users”, where causation was found to go both ways: with those planning later retirement deciding to acquire computer skills, and also with “computer users choosing to delay retirement”, particularly evident among workers in their late fifties (2003, pp.511,527).

Research also confirms the effectiveness of training and other career development interventions for older workers (e.g. Dauth and Toomet, 2016). However, the experience in Ireland and elsewhere is that participation in training declines sharply with age, reaching a very low point indeed among workers in their 60s (SOLAS, 2016). This reflects employers’ assessments of the rate of return on training, which is bound to fall as workers near the expected point of retirement and therefore have little working time in which to use their new skills. Given the wider benefits of extending the working life, State intervention to support upskilling among older workers is necessary for this to be addressed.

An Irish study by Cantillon and Vasquez del Aguila (2011) further confirms a “well documented need to get older workers into formal and non-formal education and training in order to maximise their potential in the labour market” (p.32).

When asked about the importance of ‘Access to education and life-long learning opportunities’, 69% of 500 participants in Ireland aged 50+ answered that it was ‘fairly important’ or ‘very important’. At the same time, 67% of all participants believed this issue was ‘staying the same’ and only 21% felt it was ‘moving in the right direction’ (Amárach Research, 2016a, pp.8-9).

From the policy perspective, it is important to continue development of policy initiatives targeting the unemployed individuals who do not have access to employer-supported training and wish to update their skills.

The 2016-2018 Strategic Plan of *Age Action Ireland*, a leading advocacy organisation for older people ([www.ageaction.ie](http://www.ageaction.ie)), establishes several goals to support older people in Ireland. Objective 2.1, entitled “Older people can access new learning and skills” is aimed at lifelong learning and states:

We [Age Action Ireland] will provide learning opportunities for older people to enable them to benefit from life-long learning, as well as gaining essential skills to enable them participate fully in society. We will continue to support older people to engage with information technology through our Getting Started Programme. We will continue to support and develop lifelong learning through our University of the Third Age Programme. We promote and support intergenerational solidarity through our Generations Together (intergenerational) Programme.

For example, an objective was set to train 3,200 people through the Getting Started classes (Age Action Ireland Strategic Plan 2016-2018).

#### 4.3.3 Providers: towards age-friendly universities and colleges

Providers (public and private), including higher education institutions, potentially have a major role to play in supporting lifelong learning and the development of new knowledge, skills and competencies over the working life. Adult education could play a part in addressing educational inequalities – assisting older adults to ‘catch up’ educationally with younger age cohorts – as well as practical benefits by providing people over 50 with the necessary education and training to maintain and enhance skills and knowledge, which in turn may help equip them for both better longer lives (in terms of health, well-being and social engagement) and for longer working.

Slowey raises the case for an “urgent policy response to extend access for adults (of all ages) to higher education over the lifecourse” with higher education having the potential to make a substantial contribution (2015, p.285).

While significant learning comes from work and life experience (McNair, 2012), research in Europe has established that those completing “some form of tertiary education are around three times more likely to participate in continuing education or training than those with a lower secondary education (61.3% and 21.8% respectively)” (Eurostat in Slowey, 2015, p.286).

One innovative response to the equity issues arising from the demographic change and higher education expansion is the *Age Friendly University (AFU)* – a strategic approach being developed and piloted by Dublin City University in Ireland in collaboration with international partners (Talmage et al., 2016).

Ten principles underlying an AFU were developed jointly by the researchers, adult learners and external advocates for older adults (Appendix 7). Such an approach takes into consideration the “demographic change and the interests and needs of different age cohorts, including older members of the community”, and sets the challenge of trying to incorporate them into “the university’s core teaching, research and engagement (civic) activities” (Slowey 2015, p.294).

Part of the AFU approach is an intergenerational learning programme in which older and younger students can learn from each other to their mutual benefit (Corrigan et al., 2013).

#### 4.3.4 Training for all employees – the international experience

It appears from UK studies that “although older workers are as likely to succeed in training as their younger counterparts, they are less likely to undertake training” which can have impact on these workers’ “motivation, productivity and on-going job options” (Employing Older Workers, 2013, p.11). It is important, therefore, to present training opportunities to all the employee cohorts including older workers, as they are “not always aware of the opportunities that are open to them or assume training is intended for less experienced workers” (Employing Older Workers, 2013, p.11). Trade unions can also play an active role in lobbying and negotiating for lifelong learning and other supports to individuals to maintain and further develop their skills and knowledge in preparation for longer working lives.

For the purposes of the European Commission (EC) Communication titled *Adult learning: It is never too late to learn* (2006), adult learning is defined as “all forms of learning undertaken by adults after having left initial education and training, however far this process may have gone (e.g., including tertiary education)”. Adult learning is considered “a vital component of lifelong learning” (EC, 2006). OECD (2005) research is cited in the Communication confirming the importance of investing in adult learning, resulting in public and private benefits such as “greater employability, increased productivity and better-quality employment, reduced expenditure in areas such as unemployment benefits, welfare payments and early-retirement pensions” (EC, 2006). Research on older adults also indicates that “those who engage in learning are healthier, with a consequent reduction in healthcare costs” (Schuller et al., 2004 in EC, 2006).

The *United Nations Economic Commission for Europe* (UNECE) policy brief highlights that, as “employees today are expected to be more flexible in terms of duties they perform and working conditions, the commitment to life-long education constitutes a pre-condition of an active and flexible life style” (2012, p.4). All of this points to a need for new approaches to learning and working over the lifecourse (Slowey, 2008).

Older workers with higher levels of education have higher employment rates, validating the importance of “availability of a wide range of professional training or re-training opportunities” which “may help to maintain the employability of employees throughout the life course” and also “increases quality of life beyond retirement age” (UNECE, 2012, p.4).

In the US, Lisa Ryerson, President of the AARP Foundation, explains how her organisation, together with the “Clinton Global Initiative and in collaboration with the College for America (a nonprofit college degree program specially tailored for the workplace)”, are set to provide workers in the US aged 50 and older “with the opportunity to build their technology skills, pursue an associate degree and improve their expertise so they can advance within their companies”:

In this program’s start-up phase, we [AARP Foundation] are working closely with employers in the healthcare and STEM (science, technology, engineering and math) industry – fields where new skill sets are constantly required – to make this happen. And we will work closely with the employees themselves by providing coaching and establishing peer-to-peer learning communities for support”. (Ryerson, 2015)

#### Practical example: SOUTH WALES FORGEMASTERS, UK

All employees undergo a formal induction period, after which the company and employee agree any necessary training and draw up a training plan. The company assesses the abilities of all employees annually, matching these to the work within the plant and arranging any necessary training.

When the company found that some older workers felt reluctant to undertake training, they made the style in which it was delivered more flexible. This makes the workers feel

more comfortable within a learning environment, and appreciate the benefits training can bring.

Source: Adapted from Employing Older Workers, 2013, p.11

## 4.4 Summary and implications

Chapter 4 focuses on the core part of working life and is divided into three subsections: (§4.1) Perspectives on longer working; (§4.2) Longer working lives – misconceptions and research; and (§4.3) Development – changing patterns of work, lifelong learning education and training.

### *Perspectives on longer working (§4.1)*

While there are some examples of innovative practice, empirical evidence of how employers in Ireland are addressing the ageing workforce is limited (§4.1.1). Some lessons may be learned from the experience of other countries, particularly those in which the mandatory retirement age was removed, as proposals in Ireland are heading in a similar direction. For example, a survey conducted after 2011 Default Retirement Age (DRA) removal in the UK found that over a half of participating organisations were of the view that the advantages of employing people over 65 outweigh disadvantages (Wolff, 2013) (§4.1.2).

From the perspective of individuals, surveys in Ireland show high proportions wishing to continue working beyond the traditional retirement age, and indicate a preference for phased and flexible retirement rather than a fixed retirement age. Among the reasons why people aged 65-69 continued to be economically active, over a half of the respondents in Ireland cited non-financial reasons, higher than the EU average (Employment of Older Workers, 2015) (§4.1.3).

From the perspective of a country where the mandatory retirement age has been removed, UK research points to a gradual rather than drastic increase in the numbers of people who work beyond the previous DRA. Among the reasons for working longer, international research points to the financial considerations, but also to non-financial factors including, for example, not being ready to stop working, as well as social and career factors. It has come across in the international research that flexible working patterns can help people work beyond retirement (§4.1.4).

As the population ages, more employees, including older workers, may need to take on caring responsibilities, and this points to potential implications for both public policy and HR strategies. Individuals may require additional supports in their caring responsibilities, and employers may need intervention at the level of public policy so the challenge does not fall entirely on organisations.

Some practical approaches to these issues in the international context are listed in section §4.1.5 and include, for example, flexible working arrangements, flexible leave,

support to manage stress, signposting information on caring, events aimed at raising awareness, specific policy for carers and employee carers network, as well as providing training to managers, among other initiatives (Employers for Carers et al., 2011, p.2). Because employees caring for older relatives were found to have higher risks of health issues themselves, it is suggested that corporate service benefits for older people care can be complemented with wellness initiatives such as stress-reduction seminars, decision-support systems and financial incentives for taking preventive health measures (Metlife, 2010, p.26).

#### *Longer working lives – misconceptions and research (§4.2)*

When the retention of staff past traditional retirement age is being considered, some areas of concerns which may arise among employers can include:

- ageing and its effect on cognitive abilities;
- work performance of older employees;
- potential issues with health;
- the potential need for flexible employment terms;
- succession planning;
- the use of multi-generational teams;
- performance management.

Some of these concerns may be based on common misconceptions about older workers. Generally, research studies show that many age stereotypes are unfounded (§4.2.1), suggesting a potential need for policy-level support of longer working through research-informed campaigns aimed at employers, individuals and other stakeholders. For example, one extensive review of existing research concludes that, while there is some evidence of age-related cognitive decline, this is often compensated for by experience and skills (NHS, 2013b) (§4.2.2).

In terms of work performance, older workers ('in good health, with up-to-date skill sets') were found to perform as well as younger colleagues, with the exception of some types of work (NHS, 2013b, p.4). Evidently, a balance needs to be found between, on the one hand, recognising the functional capacities of older workers and, on the other, providing relevant support to ensure optimal performance. Some ways of potentially addressing the changes in functional capacities are suggested in the EU-OSHA guide (2016) (§4.2.3).

Common concerns also include a fear that greater sickness and absence rates may arise in an ageing workforce (Aviva, 2012b). Empirical research, however, suggests that older workers do not have substantially higher sickness absence, although patterns may differ from those observed in younger workers – for example, absences may be fewer but of longer duration (Waddell and Burton, 2006) (§4.2.4).

Among other suggestions, the literature highlights the possible benefits of:

- health and well-being initiatives such as those aimed at prevention of musculoskeletal problems;

- adaptation of the physical environment with a view to meeting the needs of older workers and, among other potential benefits, improving productivity (BMW case study in §4.2.4);
- the use of flexible employment terms (§4.2.5).

Various studies find flexible working arrangements to be important to many workers, including older workers and, where feasible, provisions around flexibility in relation to working arrangements may help to retain these employees. The availability of individuals who wish to work adjusted, flexible hours may have benefits for the employer in terms of meeting customer needs (§4.2.5).

A useful classification of Flexible Working Arrangements (FWAs) in the context of smaller firms in the UK is outlined by Atkinson and Sandiford (2016).

In terms of formality of offer, the authors highlight:

- Policy-based FWAs (permanent and offered to all workers covered by FWAs policy);
- I-deal (permanent but needs to be negotiated);
- Ad-hoc (temporary and needs to be negotiated);

In terms of FWA type, the authors outline:

- temporal arrangement (e.g. part-time work, job sharing);
- spatial arrangement (e.g. homeworking, teleworking);
- the authors also add the work-role FWAs (e.g. release from specific tasks, less demanding responsibilities) found to be particularly important to older workers (adapted from Atkinson and Sandiford, 2016, p.15) (§4.2.5).

The issue of performance management often arises as an area of concern for employers in connection with longer working. One survey found that, following the DRA removal in the UK, the number of employers who expected their line managers to hold discussions with employees about their career plans, including retirement, doubled (Wolff, 2013). Same survey found that many employers were concerned about the possibility of increased incidences of exits on the grounds of diminished capability; however, far fewer employers reported such an increase in practice. Research on this issue highlights the importance of awareness at the level of senior management in supporting an age-friendly ethos in an organisation, as well as the importance of HR policies which signal the organisation's commitment to age diversity (Kunze et al., 2013). Various studies and experts recommend regular assessment of the age profile of the workforce as an important step in creating an age-inclusive culture (§4.2.8).

Among the mutual benefits to continued engagement by older workers in the workplace is the retention and sharing of the organisational wisdom. Research also shows that when older employees take on mentoring roles, this can have a positive impact on their self-esteem and provide benefits for younger workers (NHS, 2013b) (§4.2.7).

*Development – changing pattern of work, lifelong learning education and training (§4.3)*

There is a well demonstrated correlation between levels of education, health and employment. In the OECD Programme for the International Assessment of Adult Competencies (PIAAC) survey<sup>37</sup>, older adults in Ireland demonstrated relatively low levels of performance in both literacy and numeracy, compared with people of similar age in many other OECD countries (CSO, 2012a). This is likely to be due to the fact that younger adults have benefitted from the expansion of second-level and higher education opportunities which were not available to their older counterparts (Slowey, 2015). Moreover, Ireland has a relatively poor track record of adult participation in lifelong learning, staying consistently below the EU28 average, with rates of participation declining with age (SOLAS, 2016). (§4.3.2). This points to an important area for public policy intervention as adult education could play a part in addressing educational inequalities – assisting older adults to ‘catch up’ educationally with younger age cohorts – as well as practical benefits by providing people over 50 with the necessary education and training to maintain and enhance skills and knowledge, and help equip them for both better longer lives (in terms of health, well-being and social engagement) as well as for longer working.

One of the main misconceptions about older workers is an assumption that they are unwilling to train (Flynn, 2014). The benefits of upskilling the workforce have been established in various studies and are discussed in detail in §4.3.1 and §4.3.2, including how training can be helpful in extending working lives (Fouarge and Schils, 2009) and in retention of older workers; moreover, the latter are as likely to succeed in it as are younger colleagues (Employing Older Workers, 2013) (§4.3.4). Cross-generational mentoring programmes are identified as being beneficial in facilitating knowledge transfer, a critical need for many organisations (Trawinski, 2016).

Providers (public and private), including higher education institutions, potentially have a major role in supporting lifelong learning and creating an environment in which the continuous acquisition of skills is seen as both socially desirable and possible. The *Age Friendly University*, piloted by DCU, represents one such example (§4.3.3 and Appendix 7). Trade unions can also play an active role in lobbying and negotiating for lifelong learning and other supports to individuals to maintain and further develop their skills and knowledge in preparation for longer working lives.

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<sup>37</sup> Round 1 of OECD PIAAC survey took place in 2011-2012 and included around 166,000 adults across 24 countries/economies (OECD, 2016b).

## Transitions



## Chapter 5. Transitions

Chapter 5 completes the employment cycle and considers retirement patterns and individuals' perspectives on retirement in Ireland. It further discusses the associated issues of flexible careers as part of extended working lives, and presents practical examples.

### 5.1 Retirement in Ireland

#### 5.1.1 Push and pull factors for retirement

Ireland has one of the youngest populations in the EU, but the proportion of older workers in the workplace is projected to continue growing in the coming years. As mentioned earlier in the report, one of the steps designed to address pressures on public finances was a change in eligibility for the State Pension from 65 to 66 in 2014, with a further increase to 67 scheduled for 2021, and another to 68 in 2028.

Survey results in Ireland point to high proportions of individuals wishing to continue working beyond the traditional retirement age (see §4.1.3). To evaluate the current trends, it is helpful to consider a concept of the 'effective retirement age' or the 'effective age of labour market exit' referring to the average age when people actually retire. In Ireland, for a five-year period 2011-2016, the effective retirement age for men was 66.9 – higher than OECD average (65.1) and the Irish State Pension Age (OECD, 2017, p.24). However, for women in Ireland the effective retirement age was 63.5 for the same period – lower than OECD average (63.6), and representing a gap before the eligibility for the Irish State Pension. This means that on average, women in Ireland leave the labour force before they become eligible for the State Pension, suggesting the need for further research to identify the particular reasons for this.

The literature describes 'push and pull' factors influencing employee decisions about leaving the labour force. "Push factors have been defined as negative considerations, like poor health or dislike of one's job, that induce older workers to retire. Pull factors are typically positive such as the desire to pursue leisure interests or volunteer activities that attract older workers toward retirement" (The New Agenda on Ageing, 2012, pp. 107-108).

Early retirement in Ireland has tended to be "common but often unplanned", and illness and disability were determined to be the most common causes "accounting for one-third of early retirements", while other common causes included "access to a redundancy package or a pension that made early retirement affordable" (National Positive Ageing Strategy, 2013, pp.24-25).

The analysis of TILDA data in Table 7 help to explain the push and pull factors influencing employee decisions about leaving the labour force in Ireland. It is based on a sample of 297 participants who retired between TILDA wave 1 of data collection (carried out between October 2009 and February 2011) and wave 2 (from April 2012 to January 2013) (The Over 50s in a Changing Ireland, 2014, pp.6,43). When asked

to identify their main reason for retirement, 34% of participants cited eligibility for the SPA, 15% ill health, 13% the desire to enjoy life and 8% the eligibility for occupational pension (The Over 50s in a Changing Ireland, 2014, p.44).

Table 7 also draws parallels between reasons for retiring and the educational attainment of the participants in TILDA. Eligibility for the SPA was the main reason for 33% and 37% of those with primary/none or secondary education, compared to only 23% for those with a higher education qualification. The ill health was the reason to retire for 21% of those with primary/none education, compared to only 4% for those with a higher education qualification. The reason “to enjoy life” was more popular among those with a higher education qualification (23%), compared to 12% and 11% for those with primary/none or secondary education, respectively. More participants with a higher education qualification cited their eligibility for occupational pension as the main reason to retire than those with primary/none and secondary education (19% versus 2% and 12%, respectively) (The Over 50s in a Changing Ireland, 2014, p.44).

These results point to some disadvantages associated with lower educational levels, and suggest a policy intervention aiming to make higher education more accessible and, as part of this, to make it more accessible for mature students as part of lifelong learning.

Furthermore, as discussed in Chapter 2, special attention at the public policy level needs to continue to be paid to the issue of pensions. Importantly, a significant proportion of the workforce in Ireland was found to lack any cover beyond the State Pension, with 41% percent of women aged 50-64 facing this situation compared to 20% of men in the same age group (Mosca and Barrett, 2011, p.234) (§2.4).

**Table 7. Main reason for retirement by highest level of education, Ireland.**

	Eligibility for SPA		Eligibility for occupational pension		Ill health		To enjoy life		Other		Number in sample	
	%	95% CI	%	95% CI	%	95% CI	%	95% CI	%	95% CI		
Primary/None	33	(25-42)	2	(1-7)	21	(14-30)	12	(7-20)	31	(23-40)	100	122
Secondary	37	(29-47)	12	(7-19)	10	(6-17)	11	(6-18)	30	(23-39)	100	115
Third/Higher	23	(13-36)	19	(11-33)	4	(1-12)	23	(13-36)	31	(21-44)	100	60
Total	34	(28-39)	8	(5-12)	15	(11-20)	13	(9-17)	31	(25-37)	100	297

Note. Adapted from “The Over 50s in a Changing Ireland. Economic Circumstances, Health and Well-being”, results from The Irish Longitudinal Study on Ageing (TILDA), 2014, p.44, Table 2.9.

To consider some international experience, an extensive, large-scale review of existing research undertaken by the University of Bath for the National Health Service (NHS) sheds light on retirement push and pull factors in the UK. Health status was found to be the main individual determinant of “employee decisions over remaining in work versus withdrawal / retirement” (NHS, 2013a, p.5). Other key ‘push and pull’ factors included “financial status, family commitments, peer retirement norms, job

characteristics (e.g. intrinsic job-satisfaction, working hours; employer attitudes/norms) and structural influences (e.g. availability of work; State benefit / tax arrangements)" (p.5). "Job design and related occupational exposures" were found significant due to their relevance for mental health and musculoskeletal disorders, while financial considerations and the rising pension age in the UK were found to play an important, but not the dominant role (NHS, 2013a, p.5).

### **5.1.2 Perspectives on mandatory retirement age**

In general, the majority of employees in Ireland traditionally retired in line with the previous State Pension at age 65, and employers "have not been faced with a significant portion of employees who wish to continue in employment" (William Fry, 2016, p.16). However, as was discussed in section §4.1.3, surveys in Ireland point to high proportions of individuals wishing to work beyond the State Pension Age.

In recognition of the fact that the "older workforce is not a homogenous group" (Flynn, 2014, p.7), it may be suggested that decisions about working longer should, ideally, be up to individuals, on the basis of available options. As noted earlier in the report, the C&V Pillar input to *Interdepartmental Group on Fuller Working Lives* raises an important issue, i.e. that it is "not reasonable to expect everyone to work longer", and calls for an adjustment for "more arduous occupations where it should be possible to secure a State Pension below 66" – a differential approach already used in some European countries (D/PER, 2016b, p.4).

This is supported by ICTU's input in the same document pointing out that, in terms of retirement age, "certain classes of workers in certain sectors e.g. construction, are less likely to be physically capable of working longer" as "prevailing practice in these sectors suggests that many retire earlier than 65, let alone 66 or 67" (*ibid.*, p.3).

At the same time, Irish research by Cantillon and Vasquez del Aguila found that compulsory retirement is a "controversial issue for older workers" (2011, p.32). Their study cites a two-year Age Action research programme concluding that "compulsory retirement ages should be abolished" since "the majority of older workers require flexible working arrangements instead of fixed age for retirement" (2011, p.32). The study further cites a report by the Equality Authority that also came to the conclusion that "a significant number of older workers do not want to be forced to retire" (2011, p.32). Additionally, the authors draw attention to the 2010 report by the Office for Older People (from the Department of Health and Children) which

found mixed views about retirement. While some older people see retirement as an opportunity to have time to engage in hobbies and interests, others viewed it as a time of loss of social contact and reduced income. Interestingly, the loss of social contact was an issue that tended to affect more men than women (Cantillon and Vasquez del Aguila, 2011, p.32).

### **5.1.3 Public sector**

As mentioned previously, recent legislative changes in Ireland have extended the age of compulsory retirement to the age of 70 for many cohorts of public service employees

– with continuing separate arrangements for particular categories such Gardaí or Prison Officers (§2.3.2; Government of Ireland, 2018; D/PER, 2018).

Léime (2016) draws particular attention to older women civil service workers in Ireland indicating that “there has been little research into their retirement decision making to help inform future policy” (2016, p.1). This suggests a need for research into the particular challenges facing older women workers in general, and for women in the public service in particular.

## 5.2 Examples of employer initiatives around retirement

### 5.2.1 Initiatives around retirement – Ireland

A Senior Executive (Respondent 1) indicates that:

over the last 20-30 years, some big commercial and public companies in Ireland have been offering 2-3 year pre-retirement courses, often using an outside company which provides information on how to adjust to the transition. In the private sector, this tends to be offered by larger companies that can afford it (for example, AIB, ESB, etc) (Respondent 1).

Practical example: FACILITIES AND OPERATIONS MANAGEMENT COMPANY, IRELAND

#### *Retirement policy*

Recent developments include a review of the company retirement policy to align it with changes in the State Contributory Pension age [as mentioned earlier in our report, the State Contributory Pension age in Ireland for new entrants is currently 66 rising to 68 by 2028], with the purpose of avoiding gaps between employment and eligibility for the State Contributory Pension for the retiring employees.

#### *Retirement Planning Programme*

Starting at 60 years, employees are offered the opportunity to participate in a Retirement Planning Programme involving about 2 days a year over the following 4-5 years. This Programme also offers the opportunity to involve employees' spouses/partners and, while not mandatory, this development has received positive feedback. Participants in the Programme have an opportunity to express any concerns they might have about their retirement.

Additionally, in the 12 months before a planned retirement, employees may choose to work reduced hours (up to 50%).

Source: Interview with Senior HR Manager (Respondent 3).

Practical example: FINANCIAL SERVICES ORGANISATION, IRELAND

#### *Retirement policy*

The retirement age in the organisation is currently set at 65. This may soon come under review in an effort to step away from a model that mandates a specific retirement threshold, with a new goal to allow workers more choices. While this process involves many dimensions and may take some time, in the long run the company expects to benefit from retaining and accessing a large reservoir of organisational knowledge and wisdom, as well as from the stabilising effect and a sense of legacy that older employees bring to the workplace.

#### *Pre-retirement Programme*

The organisation also offers a pre-retirement programme. This is now being reviewed to ensure it is appropriate and effective in meeting participants' varied needs.

Source: Interview with a Senior HR Leader (Respondent 6).

#### Practical example: ESB, IRELAND

ESB policy provides for a pre-retirement planning course for planned retirees and their spouse, including financial and pensions advice. Any terminations to contracts follow a rigorous performance management process. This is done as part of the programs for skills management and lifelong learning that support the continued employability.

Source: Adapted from ESB Sustainability Report, 2014, p.91.

### **5.2.2 Flexible retirement – international experience**

It has surfaced in the research there is strong preference for gradual retirement and flexible employment terms among those nearing the State Pension Age (§4.1.3). Flexible retirement is often cited in the literature as potentially ‘good practice’ to enable older people to remain in the workforce longer.

In the international context, employers have been offering some flexible retirement options: these are explored below.

A UK study titled *Flexible Retirement: A Snapshot of Employer Practices* (2006) commissioned by the Department for Work and Pensions, defines flexible retirement as comprising “one or any combination of the following:

- Flexibility over the date of retirement
- A gradual reduction in the working week just before or after NRA (Normal Retirement Age)
- A reduction in the intensity of employment (downshifting) just before or after NRA” (Flexible Retirement, 2006, p.5).

While the UK (and Irish) retirement legislation has changed since 2006 when the case studies were compiled, the latter report offers interesting evidence from large national and international organisations in the UK (BT, B&Q, Marks & Spencer plc, Hertfordshire County Council, First Group, HSBC and BAA) that at the time already had well-established flexible retirement policies in place, and it outlines how these flexible options were developed, communicated to employees and made part of organisational policy (Flexible Retirement, 2006).

### 5.3 Transitions – flexible careers

The *United Nations Economic Commission for Europe* (UNECE) policy brief calls for a shift away from the traditional approach of working careers consisting of three main stages such as “qualification phase, working phase and retirement phase” (2012, p.4). In Aviva research in the UK, very few respondents saw retirement beginning “when you start drawing your pension (7%) or when you reach 65 (6%) – irrespective of your working status”; most of the participants saw it as the following several choices: “the day when you give up your main career even if you are moving into part-tirement” (20%); “when you start to wind-down and think about giving up work” (14%); and “the day you give up all work, paid and unpaid” (11%) (Aviva, 2010, p.12). With longer lifespans, more people may engage in multiple careers, therefore ‘transitioning’ is becoming a more appropriate term than ‘retiring’, with lifelong learning as an integral element.

A Senior Executive (Respondent 1) speaks of ‘transitions’ in the Irish public sector 15 or so years ago:

In general, retirement is a really bad word and a concept that needs to change. Machines can be retired, but people don’t want to retire in that sense, they want to keep doing things – that’s why we live, so it’s really about how to transition from one life stage to another (Respondent 1).

It was common to have a ‘secure job for life’ with one employer, and there was a component of emotional attachment where changing jobs would be viewed as a lack of loyalty. It may have formed the way of thinking for people that are now in their 50s. ‘Transition’ back then would mean retire and stay retired, or volunteer after 35-40 years with one company (Respondent 1).

This respondent further notes that,

redundancy is a big issue for people over 50, as they may find it challenging to secure a new job. To facilitate the process on a senior level, the use of ‘outplacement agencies’ (as opposed to ‘placement’) has gained international popularity. These agencies help transition employees from one company to another on the initiative of the current employer. They help to prepare a CV, make introductions and facilitate the process.

Due to the difficulties in finding jobs for individuals who are over 50, professional people often become self-employed. Another option is interim management for senior-level roles where companies might look for experienced people to fill in for somebody on a short-term project (Respondent 1).

#### *Entrepreneurship*

According to the Interdepartmental Group:

Self-employment can be particularly well suited to the preferences of older workers as it allows for a more personal organisation of working time and effort and can be adapted more easily to work capabilities (D/PER, 2016a, p.11).

It is also noted that Ireland has one of the highest rates of self-employment in the OECD among people aged 65 and over (59.7%) and, like several other countries in the EU, has “significant agricultural sectors which involve the employment of higher shares of self-employed older workers” (*ibid.*).

Entrepreneurship is one of the options available for individuals wishing to transition rather than retire in the traditional sense. According to a Senior Executive (Respondent 1),

entrepreneurship initiatives have proven more successful among 40-50 year olds who already have experience (EY entrepreneur of the year awards are a good example to support this), yet it seems to me that entrepreneurship is often promoted primarily to young people with little or no experience (Respondent 1).

The National Policy Statement on Entrepreneurship in Ireland (2014) highlighted the importance of engaging older people:

With the median age of the population in Ireland expected to rise significantly in coming decades, older people are a potentially valuable resource for entrepreneurship. This cohort has experience and knowledge and it is essential that support programmes harness this resource. The national system of entrepreneurship must engage seniors in both business creation and in supporting new and existing entrepreneurs. This will maximise the wealth of experience they possess that can be lost on retirement and ensure effective knowledge transfer (p.21).

One such initiative in Ireland is the *Ingenuity Accelerator Programme* by ISAX aimed at entrepreneurs aged 50+ ([www.isax.ie](http://www.isax.ie)), which in 2017 was delivered by the DCU Ryan Academy.

#### *‘Gig economy’ and freelancing*

While entrepreneurship may be a feasible option for ‘transition’ for some individuals, an Expert on HR research (Respondent 2) warns that it involves creating an organisation or a business:

Rather than taking this big step, those opting for independent working may prefer the more flexible opportunities presented by the ‘gig economy’, such as freelancing which is gaining popularity and becoming more common. Examples may include driving an Uber taxi or renting an apartment on Airbnb, or indeed acting as a consultant or advisor to an organisation (Respondent 2).

The Cambridge online dictionary<sup>38</sup> defines the gig economy as “a way of working that is based on people having temporary jobs or doing separate pieces of work, each paid separately, rather than working for an employer”.

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<sup>38</sup> <http://dictionary.cambridge.org/>

PwC was cited in the Financial Times for launching an online ‘Talent Exchange’ marketplace in the United States “matching freelancers with internal projects” and seeking to “ride a global trend towards a ‘gig economy’”. “Freelancers register, upload their CVs, then apply to work on the firm’s client projects – from IT implementations, to product life cycle management, to anti-money laundering”. PwC’s Talent Exchange went live in February 2016 and in just a few weeks “more than 4,650 people had registered, with ages ranging from the 20s to 50s” (McLannahan, March 7, 2016).

The Financial Times article also mentions findings from a recent study by Upwork and Freelancers Union (an advocacy group) indicating that “more than one in three workers in the US – almost 54m people – are now freelancing. The study found that 60 per cent of those people were doing so by choice, a rise of 7 percentage points from 2014” (McLannahan, March 7, 2016).

### *Encore Fellowship in the United States*

An interesting Fellows Program was created by Encore.org in California, USA to help private-sector professionals make a transition to an encore stage of work in the social-purpose sector. “Encore Fellows make significant contributions applying the skills, experience and knowledge acquired during a primary career”. Fellowships are paid assignments with non-profits or public agencies lasting from 6 to 12 months and offering a flexible work schedule and an opportunity to establish new personal networks ([www.encore.org](http://www.encore.org)).

#### Practical example: INTEL, USA

A few years ago, Intel gave all of its U.S.-based retirement-eligible employees the opportunity for a fully paid Encore Fellowship upon retirement. The fellowship lets them explore opportunities in the nonprofit sector for the next stage of their careers. Intel has found that the Encore benefit has kept those nearing retirement more engaged (adapted from Emmerman, 2015, April 28).

According to the [encore.org](http://encore.org) website, “In the first two years of the program, over 200 retiring Intel employees across 15 states have become Encore Fellows” (<http://encore.org/fellowships/fellow/>).

## 5.4 Summary and implications

Recent data reviewed in this chapter show that on average, men in Ireland retire after the State Pension Age, while women retire before reaching the State Pension Age – a concept referred to as the ‘effective retirement age’ (OECD, 2017). Literature identifies ‘push and pull’ factors for retirement influencing employee decisions to leave the labour force. Studies find health issues, interconnected with levels of education, to be among the key factors in early retirement, thus hindering longer working. For example, survey data for Ireland (Mosca and Barrett, 2011) confirm international patterns in which people with lower educational levels are much more likely to cite health issues as a reason for retirement, compared to those with higher levels,

suggesting the need both for preventive health measures and for access to lifelong learning at *all stages* of the lifecycle (§5.1.1).

Research in the UK found health status to be the main individual determinant of decisions about working longer, with other key retirement ‘push and pull’ factors including “financial status, family commitments, peer retirement norms, job characteristics (e.g. intrinsic job-satisfaction, working hours; employer attitudes / norms) and structural influences (e.g. availability of work; State benefit / tax arrangements)” (NHS, 2013a, p.5)

Survey data for Ireland show high proportion of people wishing to have an opportunity to work longer. At the same time, according to the input from relevant stakeholders, a different approach is needed for certain occupations where individuals cannot be expected to work longer (§5.1.2). In the public sector, recent legislature in Ireland provides that, with the exception of certain groups, public servants are not required to retire until they reach the age of 70 (§5.1.3).

Practical examples of employer initiatives around retirement in the Irish context are presented in §5.2.1. As mentioned earlier in the report, several studies in Ireland indicate older workers’ preference for phased and flexible retirement rather than a fixed retirement age (§4.1.3). International experience points to options such as flexibility of the date of retirement, gradual reduction in the working week and a reduction in intensity of employment just before or after the SPA (Flexible Retirement, 2006) (§5.2.2).

With longer lifespans, more people may expect to engage in multiple careers, therefore ‘transitioning’ is becoming a more appropriate term than ‘retiring’, with lifelong learning as an integral element. There are various choices available to individuals for transitions, including self-employment (e.g. entrepreneurship), social entrepreneurship and freelancing – possibly in the context of the ‘gig economy’. Older workers may require targeted policy support when transitioning to other forms of work instead of retirement. To maintain longer working lives requires information and support regarding pensions, retirement planning, health, as well as career planning and an openness to alternative ways of working (§5.3).



## Concluding Reflections





## Chapter 6. Concluding reflections<sup>39</sup>

### 6.1 Implications for the workplace

Demographic changes – and associated shifts in policies – will affect individuals, the labour force and employers in different ways. For some, change may be swift and radical, for others, slow and incremental. The evidence from our research review is, however, clear on one issue: longer working will form an important part of the solution to significant personal, social and economic challenges posed.

Longer working lives offer, on the one hand, an opportunity for individuals to remain active members of the workforce, with advantages to themselves, society and the economy: and, on the other, an opportunity for employers to tap into the talent pool of older workers and retain the expertise and skills of existing employees who wish to work longer. It is therefore important that steps are taken to address the needs of the ageing workforce to the mutual benefit of employers and the individuals.

This implies a shift towards more ‘age-friendly’ practices and policies, both innovative and those with a proven track record. Initiatives for employers can commence at the recruitment stage: as demographics change, it becomes important to include age as one of the dimensions of diversity. While there are many potential solutions to making workplaces more age-friendly, our review of research highlights two approaches in particular. First, various studies and experts point to regular assessment of the age profile of the workforce as a good starting point for age-friendly initiatives (‘what gets measured, gets managed’). Second, initiatives and policies setting an overall age-friendly tone in the organisation and senior managers’ awareness of their role in supporting age diversity, were found to be of importance.

Age-related misconceptions can be barriers to longer working, and addressing these requires a co-ordinated approach including the development of a working environment which is inclusive of older workers, and challenging the perception of age as a limiting factor in employment, career progression and retention. There are of course particular constraints in certain areas requiring intensive physical work, but even here practical examples exist as to how physical working environments can be adapted to the needs of an ageing workforce.

Intergenerational settings and work teams have shown potential advantages. The benefits of upskilling the workforce have been established in various studies – not only for older workers, but lifelong learning for people of *all ages and at all stages* of working life forms an integral part of the preparation for longer working. Here the evidence strongly points to older workers’ preference for flexible working arrangements and gradual transition to retirement: and, while some employers may have concerns about additional costs that might be involved, this did not emerge as a major factor in the empirical studies reviewed.

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<sup>39</sup> This text summarizes key points in the report. The relevant chapters contain full references to sources.

While extending working lives has implications for everyone, the situation facing many women can be particularly challenging as a consequence of the cumulative impact of earnings differentials, pension coverage and caring responsibilities. In addition to flexible responses on the part of employers, this complex array of equality issues requires action at a policy level on a variety of fronts.

As the meaning of ‘retirement’ is evolving and ‘transition’ is becoming a more appropriate term reflecting the different stages where people find themselves upon reaching, for example, the State Pension Age, employers can play an important role in facilitating individuals’ transition to the next phase: which in addition to longer working might include further external opportunities such as entrepreneurship, freelancing and other flexible forms of work.

## 6.2 Implications for individuals

Demographic shifts, along with changes in the nature of work and forms of employment, point to major changes in life course patterns: few people are likely to experience a ‘linear’ career pattern, and most will face change – and uncertainty – in the course of a working life which, for economic or other reasons, will need to extend beyond traditional retirement age.

The particular career milestones faced by individuals across their employment lifecycle may include the need for retraining or upskilling throughout their career as part of lifelong learning, the ability to engage in more portfolio careers, as well as caring responsibilities for children and/or older people. Traditional configurations need to be further explored and reviewed in the context of the longer working.

As health is often cited as an important factor for being able to work beyond the traditional retirement age, initiatives supporting well-being, and preventive measures – for example, for musculoskeletal conditions – become an important element in preparing for new lifecycle patterns.

There are various options available to individuals for transitioning as part of longer working, including self-employment, freelancing – possibly in the context of the ‘gig economy’ – or other flexible forms, with lifelong learning as an integral support for many in developing new directions and opportunities.

Furthermore, it will be important to continue engagement by trade unions in Ireland on the issue of the ageing workforce as they can facilitate individuals’ decision making and lobby for the necessary supports including access to continued education and training *at all stages* of working life.

## 6.3 Implications for public policy

The policy issues relating to an ageing workforce in Ireland are complex including: employment rights and obligations; economic development; education and lifelong learning; workforce development; and, not least, social policy and equality of

opportunity. Here, the work of the Interdepartmental Group is important in laying a national policy framework (D/PER, 2016a).

From our analysis, three initial areas of policy priority are highlighted:

*Firstly*, research we have reviewed here emphasises the importance of a co-ordinated approach underpinning and supporting extended working lives – including policy on welfare and pensions, legislation on equality, education and training, and support for individuals and employers. As Ireland is ahead of many other countries in Europe in increasing the age of eligibility for the State Pension, there is some urgency in securing research-informed policy measures which will support individuals and employers in connection with longer working lives – and, hopefully, mitigate unintended consequences. A number of the more obvious policy anomalies in Ireland are at the time of publication being addressed, including harmonisation between the age of entitlement to a State Pension and the concept of a mandatory age of retirement, as well as the issues relating to an averaging approach to entitlement to the contributory State Pension. Special attention on the public policy level needs to be paid to the issue of pensions, as studies reviewed in the report found a significant part of the workforce in Ireland, and particularly women, lacking any cover beyond the basic State Pension. Additionally, older workers may also require targeted policy support when transitioning to other forms of work instead of retirement, such as self-employment and other options.

*Secondly*, research points to the importance of supporting individuals to develop their knowledge and skills *at all ages* – up to and beyond traditional retirement – as they face rapidly changing work practices and employment opportunities. Given current patterns of participation in Ireland, there is a need for policy support for lifelong learning and adult education to assist people – particularly lower-skilled workers – to remain competitive in the labour market. It is also important to continue development of policy initiatives targeting the unemployed individuals who do not have access to employer-supported training and wish to update their skills. Providers (public and private), including higher education institutions, potentially have a major role to play in supporting lifelong learning and the development of new knowledge, skills and competencies over the working life. Adult education could help play a part in addressing educational inequalities – assisting older adults to ‘catch up’ educationally with younger age cohorts – as well as offering practical benefits for both better longer lives (in terms of health, well-being and social engagement) and for longer working.

*Thirdly*, the challenges facing employees who are also carers need further consideration – the evidence points to this as issue of particular importance for women.

## **6.4 Suggestions for future research – building an evidence base in Ireland**

This scoping exercise makes a contribution to filling gaps in the existing level of knowledge on the theme of longer working lives in Ireland. There is, however, a clear need for empirical studies to strengthen the evidence base specific to the Irish context.

In particular, much would be gained from a detailed study aimed at exploring current attitudes and practices among Irish employers with regard to talent and performance management of the older workforce, as well as a study of the attitudes and preferences of individuals approaching retirement age, and older people who may be seeking employment.

Compiling both quantitative and qualitative data as part of further research would be important for several reasons:

- (i) To obtain a fuller picture of the current practices in addressing the ageing workforce among the employers in Ireland.
- (ii) To determine the barriers and the opportunities for older workers' labour participation in Ireland, from both the employees' and the employers' perspective.
- (iii) For an international comparative analysis, to identify opportunities for improvement.

We hope that this report provides a useful review of the key issues for the interested parties – employers, public policy, individuals and civil society organisations – providing a firm basis on which such further investigation can be carried out.

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## Appendices

### *Appendix 1. Methodology*

A wide range of national and international literature sources was examined for the study. These included survey data supplemented by national and international statistical data and case studies. We draw on the material available to us, however, as is noted throughout the report, there is a need for more extensive, independent empirical research in the field of longer working in Ireland.

To supplement the literature review and to provide insight into issues relating to older workers in the Irish labour market, interviews were conducted in 2016-2017 with a number of experts in disciplines and positions related to longer working, including academic researchers and senior executives. Among them, senior HR representatives from two large enterprises in Ireland provided insight on issues relating to older workers in the Irish labour market. This interview material is referred to throughout the report where relevant.

Interviewees included:

*Respondent 1* – Board Director of public and private companies and an experienced Senior Executive in Ireland;

*Respondent 2* – Expert on HR research, Professor of HR Management, Editor;

*Respondent 3* – Senior HR Manager, Facilities and Operations Management Company, employer in Ireland (Case Study 1);

*Respondent 4* – Expert in the field of research on ageing, Professor of Education and Psychology;

*Respondent 5* – Expert in the field, Advocate for older people

*Respondent 6* – Senior HR Leader, Financial Services organisation, employer in Ireland (Case Study 2).

## **Appendix 2. Estimated annual population by age group for 2009-2016, Ireland**

Age Group	2009	2010	2011	2012	2013	2014	2015	2016
0-4 Years	335.2	347.0	356.0	364.6	365.7	362.6	360.9	355.6
5-9 Years	310.7	314.6	319.6	324.8	333.1	341.9	352.4	363.2
10-14 Years	290.5	296.1	301.0	305.4	308.9	311.4	316.1	320.5
15-19 Years	294.3	289.4	281.0	275.7	274.5	279.1	283.2	288.1
20-24 Years	354.4	326.3	298.6	277.7	258.8	244.3	233.5	226.8
25-29 Years	400.6	381.6	362.9	341.2	320.0	305.0	290.4	282.4
30-34 Years	374.5	381.2	393.4	392.3	387.5	378.1	363.9	351.2
35-39 Years	356.3	359.7	363.1	364.3	363.8	366.6	371.5	378.7
40-44 Years	316.7	321.8	329.3	335.7	342.8	348.1	351.8	354.5
45-49 Years	295.6	300.9	304.1	308.1	312.1	314.9	319.5	326.3
50-54 Years	262.3	267.4	273.7	278.2	283.1	289.6	295.8	299.6
55-59 Years	235.7	239.6	243.4	248.0	251.1	255.3	259.9	266.7
60-64 Years	207.7	214.0	217.1	220.0	223.6	226.4	230.7	234.6
65-69 Years	156.6	163.5	172.1	181.5	189.4	196.3	202.6	206.6
70-74 Years	124.6	127.9	130.1	132.7	138.2	143.3	149.4	158.6
75-79 Years	96.8	99.1	101.4	103.6	105.8	108.3	111.1	113.1
80-84 Years	66.9	68.4	69.8	71.0	72.6	74.9	76.9	78.8
85+ Years	54.0	56.1	58.2	60.5	62.1	63.8	66.0	68.4
<b>Total</b>	<b>4,533.4</b>	<b>4,554.8</b>	<b>4,574.9</b>	<b>4,585.4</b>	<b>4,593.1</b>	<b>4,609.6</b>	<b>4,635.4</b>	<b>4,673.7</b>

Note. Adapted from CSO Statistical Publication (2016b) "Statistical Yearbook of Ireland 2016". Census. Age and Sex Composition, Table 2.3 Estimated annual population classified by age group. Retrieved from <http://www.cso.ie/en/releasesandpublications/ep/p-syi/psyi2016/> Source: CSO data.

### **Appendix 3. Employment rate, 2013 by age group – EU**

Country	Men	Women	Men	Women
	% Aged 15-64		% Aged 55-64	
Sweden	76.3	72.5	76.9	70.3
Denmark	75.0	70.0	66.5	56.8
Netherlands	78.7	69.9	70.2	50.0
Germany	77.7	68.8	69.8	57.5
Finland	69.9	67.8	56.5	60.5
Austria	77.1	67.6	54.3	36.0
United Kingdom	75.6	65.9	66.9	53.1
Estonia	71.4	65.7	61.4	63.6
Latvia	66.8	63.4	55.2	54.6
Lithuania	64.7	62.8	56.1	51.2
France	67.9	60.4	48.3	43.1
Czech Republic	75.7	59.6	62.5	41.4
Slovenia	67.1	59.2	41.8	25.2
Luxembourg	72.1	59.1	48.3	32.4
<b>EU</b>	<b>69.4</b>	<b>58.7</b>	<b>57.5</b>	<b>43.3</b>
Portugal	64.0	58.2	53.2	40.7
Belgium	66.4	57.2	47.7	35.8
Cyprus	67.0	56.9	61.1	38.3
Bulgaria	62.1	56.8	51.9	43.4
<b>Ireland</b>	<b>64.6</b>	<b>55.9</b>	<b>58.7</b>	<b>43.1</b>
Slovakia	66.4	53.4	53.3	35.7
Poland	66.6	53.4	51.3	31.0
Hungary	64.3	52.8	46.2	32.3
Romania	66.8	52.6	51.5	32.7
Spain	59.1	49.7	50.9	36.2
Malta	74.1	46.6	53.7	18.4
Italy	64.8	46.5	52.9	33.1
Croatia	52.8	45.6	43.7	29.7
Greece	58.4	40.1	45.8	25.9
Iceland	83.2	79.0	87.2	75.1
Switzerland	84.6	74.4	79.9	63.6
Norway	77.3	73.5	74.9	67.1
Macedonia	54.5	37.3	49.4	26.6
Turkey	69.5	29.6	45.2	18.3

Note. Adapted from CSO Statistical Publication (2014) "Women and Men in Ireland 2013". 'Ireland and EU: Employment rate' section, Table 2.2 EU: Employment rate, 2013. Source: CSO QNHS, Eurostat LFS.

## Appendix 4. Current retirement ages in different countries

EU	Current general retirement age (2017)	Future retirement age
	Men/Women	Retirement age or Men/Women
Austria (AT)	65 years / 60 years	65 years (2033)
Belgium (BE)	65 years	67 years (GP 2030)
Bulgaria (BG)	65 years / 62 years	-/63 years (2020)
Croatia (HR)	65 years / 61 years and 9 months	67 years (2038); 65 years (2030); 67 years (2038)
Cyprus (CY)	65 years	65+ years (2018)
Czech (CZ)	63 years and 2 months / 58 years and 4 months - 62 years and 4 months	67 years (2041)
Denmark (DK)	65 years ; 67 years	67 years (2022); 67+ years (2030)
Estonia (EE)	63 years and 3 months	65 years (2026)
Finland (FI)	63-68 years ; 65 years*	65 years (2027); 65+ years (2030)
France (FR)	65 years and 4 months	67 years (2023)
Germany (DE)	65 years and 5 months	67 years (2031)
Great Britain (GBR)	65 years / 63 years and 7 months - 64 years and 3 months	67+ years (2028), 68 years (2046)
Greece (EL)	67 years	67+ years (2021)
Hungary (HU)	62 years and 6 months	65 years (2022)
Ireland (IE)	66 years	68 years (2028)
Italy (IT)	66 years and 7 months / 65 years and 7 months	67+ years (2022)
Latvia (LV)	62 years and 9 months	65 years (2025)
Lithuania (LT)	63 years and 6 months / 62 years	65 years (2026)
Luxembourg (LU)	65 years	-
Malta (MT)	62 years	65 years (2027)
Netherlands (NL)	65 years and 9 months	67+ years (2022)
Poland (PL)	65 years and 7 months / 60 years and 7 months	65 years (10/2017) / 60 years (10/2017)
Portugal (PT)	66 years and 3 months	66+ years (2016)
Romania (RO)	65 years / 60 years and 6-8 months	-/63 years(2030)
Slovakia (SK)	62 years and 2 months / 59-62 years and 2 months	62+ years (2017)
Slovenia (SI)	65 years	-
Spain (ES)	65 years and 5 months	67 years (2027)
Sweden (SE)	61-67 years; 65 years*	-
Other Countries	Men/Women	Retirement age or Men/Women
Australia	56 years; 65 years - 65 years and 6 months*	60 years (2024); 67 years (2023)
Canada (CA)	65 years	-
Iceland (IS)	67 years	69 years (2018-2029); 70 years (2030-2041)
Japan (JP)	62 years / 61 years / 65 years*	65 years (2025) / 65 years (2030); -
Norway (NO)	62-75 years; 67 years*	-
Switzerland (CH)	65 years / 64 years	65 years (GP 2020)
USA (US)	66 years	67 years (2027)

\* FI, SE, DK, NO, AU and JP: the retirement age of the earnings-related pension has been separated from that of the national pension with a semicolon.

+ = Retirement age rising along with the increasing life expectancy.

Note. Adapted from Finnish Centre for Pensions website, “Retirement Ages” section dated 20.04.2017. Additional information about the Table can be found at <https://www.etk.fi/en/the-pension-system/international-comparison/retirement-ages/#toggle-id-1> (NB: data on website has been updated for current year)

## **Appendix 5. Labour force participation rate\* (ILO) by age group, 2013, Ireland**

**% of cohort in labour force**

Age group	Men	Women	Total	% Women
15-19	17.0	17.4	17.2	49.0
20-24	67.9	64.5	66.2	47.8
25-34	88.0	78.3	83.0	48.8
35-44	91.9	71.5	81.7	43.9
45-54	88.4	67.6	78.0	43.6
55-59	76.2	58.2	67.1	43.6
60-64	56.4	34.5	45.4	38.2
65+	14.5	5.0	9.4	28.9
Total	67.9	53.4	60.5	44.9

\* Persons in the labour force as a proportion of the population

Note. Adapted from CSO Statistical Publication (2014) "Women and Men in Ireland 2013". 'Ireland and EU: Employment rate' section, Table 2.4 Ireland: Labour force participation rate (ILO) by age group, 2013. Source: CSO QNHS.

## **Appendix 6. Full versus part-time employment – Ireland**

### **Persons aged 15 years and over in Employment (ILO) (Thousand) by NACE Rev 2 Economic Sector, Full and Part-Time Status and Quarter**

2016Q1	
All NACE economic sectors	
Full-time	1,520.3
Part-time	456.2
All employment status	1,976.5

Note. Adapted from CSO QNHS Detailed Employment Series data in StatBank.

## *Appendix 7. Principles for an Age-Friendly University (AFU)*

DCU has identified 10 Principles for an Age Friendly University:

1. To encourage the participation of older adults in all the **core activities** of the university, including educational and research programmes.
2. To promote personal and career development in the second half of life and to support those who wish to pursue "**second careers**".
3. To recognise the **range of educational needs** of older adults (from those who were early school-leavers through to those who wish to pursue Master's or PhD qualifications).
4. To promote **intergenerational learning** to facilitate the reciprocal sharing of expertise between learners of all ages.
5. To widen access to **online educational opportunities** for older adults to ensure a diversity of routes to participation.
6. To ensure that the university's **research agenda** is informed by the needs of an ageing society and to promote public discourse on how higher education can better respond to the varied interests and needs of older adults.
7. To increase the understanding of students of the **longevity dividend** and the increasing complexity and richness that ageing brings to our society.
8. To enhance access for older adults to the university's range of **health and wellness** programmes and its **arts** and **cultural activities**.
9. To engage actively with the university's own **retired community**.
10. To ensure regular **dialogue** with organisations representing the interests of the ageing population.

(<https://www.dcu.ie/agefriendly/principles.shtml> accessed in June 2018)





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E: [herc@dcu.ie](mailto:herc@dcu.ie)  
[dcu.ie/herc](http://dcu.ie/herc)