
GENPROM

Series on Gender in Life Cycle

A Guide

on

**Employment of Older Women Workers
in Estonia**

**Gender Promotion Programme
International Labour Office Geneva**

Foreword

The Employment of Older Women Workers in Estonia is a guide for organizing workshops for training and awareness raising on the recruiting, hiring, training and managing of older women workers. The conception of the guide arose out of analytical work undertaken by GENPROM, which earlier published a monograph entitled *Realizing decent work for older women workers*. The research undertaken and practical project activities in Estonia highlighted the double discrimination faced by older women workers in terms of age and gender. This guide, therefore, is to respond to the need to combat such double discrimination. It addresses government policy makers, employers and workers' organizations, as well as NGOs and community-based organizations working in the areas of promotion of equal rights and employment for older workers, in particular women.

The guide was developed in the context of Estonia, but it can also be adapted to other countries facing similar problems. The guide aims at raising awareness of the issues of ageing and the specific discriminatory situations that older workers, particularly women face. To combat such discrimination, the guide draws attention to various tested methods used by different types of organizations, such as governmental bodies, employers and community and non-governmental organizations. The guide is also available in Estonian.

Ms. Susan Roche together with her consultancy team, developed and wrote the guide, with funding provided by the Government of the Netherlands. Ms. Naoko Otobe, Senior Employment and Gender Specialist (GENPROM) provided technical supervision for the development of the guide, and facilitated its validation with the ILO constituents in Estonia, with the support of Ms. Riina Kütt, ILO National Project Coordinator of a Finnish funded project - "More and Better Jobs for Women in Estonia". Ms. Otobe was also responsible for finalizing it for publication.

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1. Introduction

The Employment of Older Women Workers in Estonia is a guide for organizing a workshop and training on recruiting, hiring, training, and managing older women employees, which is published under the Series on Gender and Life Cycle of the Gender Promotion Programme (GENPROM) of the ILO. It is designed to respond to realities in Estonia where gender and old age discrimination are important issues. It has been recognized that there are:

- Disadvantages experienced by older women in the Estonia labour market; and
- Benefits to the Estonian economy of employing older women.

It is recognized that these disadvantages and benefits occur within contexts of gender discrimination against women and of age discrimination against both women and men. These contexts are highlighted in the background section of the guide, which can be used as pre-workshop reading or discussed during a workshop.

It is assumed that typical participants in training activities based on the *Employment of Older Women Workers in Estonia* guide are already aware of, or have participated in training focused on general gender equality or employment issues. The guide's training activities refer to gender and age contexts as appropriate, but focus on the particular situation of older women workers, rather than on the total range of issues concerning gender, age and employment.

The guide is designed for use by trainers, seminar leaders, and educators in group-learning settings. It is assumed that trainees learn best by a combination of seeing, hearing, and doing and this underlies the guide's format, which is adaptable to a wide variety of training styles.

The guide has been written for easy use in group learning sessions and for placement on the World Wide Web. In addition, many references of the guide and details on women workers, ageing, and employment schemes can be used by strategic and programme planners and developers. From the vast international literature of older worker and employment, several key research and practice reports most pertinent to the Estonian context are recommended as essential readings.

Objectives for users of the guide include:

- Increase awareness of population ageing;
- Increase awareness of the situation of older women workers;
- Increase awareness of the benefits of employing older women;
- Increase understanding of age discrimination and motivation to combat it;
- Increase understanding of methods used by companies, governments, and private organizations to recruit, hire, train, and manage older women workers;
- Increase motivation to address older women's employment; and
- Increase commitment to explore, plan, and experiment with selected methods of employing older women.

Part 2 of the guide contains background facts on older women and employment in Estonia, highlighting the need to address these issues. This background section also includes definitions of terms used in the guide, along with descriptions of the contexts of gender and age discrimination, in which older women's employment problems occur.

Part 3 contains the Facts-on-ageing in Estonia Quiz (Question & Answer or Q & A), designed to grab attention and stimulate new thinking.

Answers to each quiz question, found in Appendix A, provide explanations, background, references, and food for thought. Details on how to use the Quiz in group settings are included in the introduction to the Quiz in Part 3.

Part 4 contains the list of Employment Schemes on recruiting, hiring, training, and managing older women employees. Some of these Schemes are generic ones that are used in many different settings addressing older women's employment. Other Schemes refer to a specific project of likely relevance in Estonia.

Full descriptions of the Schemes, including discussion questions on how to adapt them to Estonia, are found in Appendix C. Details on how to use the Schemes in group settings are included in the introduction to the Schemes in Part 4.

Appendix A contains the quiz questions printed one per page, for easy copying.

Appendix B contains answers and tip sheets for each quiz question.

Appendix C contains full descriptions and discussion questions for each Scheme.

2. Background on gender and ageing dimensions of the labour market in Estonia

The first part of this background section provides basic information about older women and work, which each training participant needs to know. Information about older men, and about younger workers, is provided for comparison purposes, and to highlight the contexts of age and gender discrimination, which are doubly discriminating to older women. One of the most powerful ways to present this information in a training event is to print each fact, separately, on a large flip chart, and post the flip charts around the training room.

As participants arrive, invite them to walk around the room and read the charts. Participants can also be invited, during the training event, to write down their own reactions to the facts on the charts. Another way to engage participants is to draw a line under each fact, and add a phrase for participants to complete on the chart. For example, “in 5 (or 10, 15, or 20) years I would like this number to be _____.”

These background facts are also developed in various ways in the Quiz and the Schemes, to stimulate discussion and motivate participants to take action.

The second part of this background section presents definitions of basic terms used in the guide, and describes the contexts of gender and age discrimination in which older women’s employment issues occur.

2.1. Background facts

a. Labour force status of older women in Estonia

- 53.7 per cent of women age 50-64 participate in the labour force (74,800 women)

[Far more men age 50-64 participate in the labour force (70.2%). Also, 87.5 per cent of younger people age 25-49 participate, compared to a total of only 60.9 per cent of women and men age 50-64.]

- 46.3 per cent of women age 50-64 are inactive, i.e., do not participate in the labour force (64,600 women)

[Only 29.8 per cent of men age 50-64 are inactive. Also, although far fewer people age 25-49 are inactive; twice as many women age 25-49 are inactive (16.6%) compared to men of the same age (8.4%)]

b. Employment status of older women in Estonia

- 48.8 per cent of women age 50-64 are employed (68,000 women)

[Far more men age 50-64 (60.8%) are employed than women of the same age. The employment rate for men age 25-49 is slightly higher than that of

women of the same age; the total employment rate of people age 25-49 is 76.2 per cent, much higher than the rate for older people.]

- The unemployment rate for women age 50-64 is 9.1 per cent (6,800 women)

[13.4 per cent of men age 50-64 are unemployed. A total of 11.3 per cent of women and men age 50-64 are unemployed, compared with 12.9 per cent of people age 25-49.]

As noted in *Joint Assessment of Employment Priorities in Estonia* of Estonia and the EU of March 19, 2001, “Although female unemployment is lower than for male unemployment, other indicators (lower female employment rate, the gender wage gap, male-female differences in the occupational distribution of employment) suggest the persistence of barriers to women’s full participation in the labour market.¹”

c. Wages of women

- Average female wages fell from 80 per cent of the male average in 1992 to 71 per cent in 1993; thereafter, this ratio has varied within the range of 72 - 74 per cent².

d. Older women’s occupations

- 6,200 women in Estonia age 50 and over, or 7.6 per cent, are seeking an additional job to support themselves and their families.

[9.2 per cent of men age 50+ are seeking an additional job. A total of 8.4 per cent of working women and men age 50 and over are seeking an additional job, compared with only 1.3 per cent of working people age 25-49. Bigger percentage of older women and men need an additional job than do younger workers³.]

- A review of occupations and wages shows that between 1992 and 1997, there was no occupation and no year, in which women were able to earn salaries equal to men’s salaries. No occupations performed by women earned higher salaries than men’s occupations in any year⁴.

e. Older women’s participation in vocational training

- 65,100 of working women in Estonia age 50 and over, or 75 per cent, received no vocational or professional training during the 12 months before they were surveyed.

¹ *Labour Force Survey*, Estonian Ministry of Social Affairs, 2000

² *Joint Assessment of Employment Priorities in Estonia*, Estonian Minister of Social Affairs and European Commissioner for Employment and Social Affairs, March 19, 2001

³ *The Living Conditions Study in Estonia 1999 Baseline Report, Norbalt II*, Ministry of Social Affairs, 2000

⁴ *Ibid.*

[86 per cent of working men age 50 and over received no vocational or professional training. A total of 81 per cent of working women and men age 50 and over received no training, compared with a total of only 70 per cent of working women and men age 25-49 who received no training. The lack of training affects older workers far more than younger workers.]

f. Older women's beliefs about job security

- 37,600 working women in Estonia age 50 and over, or 51 per cent, believe that they are in danger of losing their present job within 2 years. This is much higher than the 44 per cent of working women age 25-49, who believe there is a danger of losing their jobs.

[Only 43 per cent of working men age 50 and over believe they are in danger of losing their present job within 2 years. This percentage of 43 per cent is the same for working men age 25-49. For women, but not for men, this fear increases with age.]

g. Economic and related concerns of older women workers⁵

- 43 per cent of women age 50-59, and 30 per cent of women age 60-70, report that they need to work full-time.
- 30 per cent of women age 50-59 and 43 per cent of women age 60-70, report that they can only afford to buy food and rent.
- Women in all age groups report higher stress levels than men. Stress is defined as 3 or more stress symptoms experienced at least once or twice per week.

Table 1. Stress level by sex and age in Estonia, 1998 (%)

Age	Women	Men
30-34	35	26
35-39	27	15
40-44	25	22
45-49	34	18
50-54	34	20
55-59	31	15
60-64	29	14
65+	39	18

Source: *Population survey, Estonia*, Statistical Office of Estonia, 1998

⁵ *Population survey, Estonia*, Statistical Office of Estonia, 1998.

2.2. Background definition of terms

Older

The terms “old,” “older,” and “old age” have no inherent definitions. Rather, they are relative terms whose definition can derive from personal or group opinion, or from public policy needs.

In this guide’s Facts-on-ageing in Estonia quiz question #3, researched opinions in different countries and among different groups on when a person becomes old, or at what age is too old to work, vary from 45 to 75.

Terms referring to age are defined by national governments and international bodies in order to establish, legislate, monitor, and enforce age-related public policy. Statistical data gathered by national governments and international bodies are reported in age segments, so that information about people in varying age groups can be tracked. However, data-collecting bodies according to their own differing priorities, make decisions about which age segments to sample in the first place. If, for example, policy makers assume that people over a certain age (such as over 50, or over 64) do not work, they may aggregate labour force data for everyone over that age. As a result, sub-groups of people over age 50, or over age 64, may not be sufficiently sampled to allow for statistical extrapolation for those sub-groups.

In this Guide, the term “older women” refers to women age 45 and over, unless noted otherwise. This cut-off age is not formally established in Estonia, but surveys and interviews show this to be the age at which employers begin to discriminate against women, and when women themselves begin to notice and experience discrimination.

Age discrimination

Age discrimination is defined as differential and discriminatory treatment on the grounds of age. This treatment is based on a set of prejudices or negative assumptions and stereotypes about older people.

Age discrimination in employment includes refusing to hire or promote older workers, coercing them to retire, targeting them when a work force reduction is necessary, curtailing their employee benefits, and limiting their training opportunities, job responsibilities and duties.

Some age discrimination is blatant, or direct. More commonly, age discrimination is subtle, or indirect. In direct age discrimination, exclusive age-related criteria are explicitly applied. In indirect age discrimination, older people are required to fulfil job criteria with which they are unlikely to be able to comply. These criteria are arbitrary, i.e., they cannot be shown to be integral parts of the job.

The following situations are likely to be instances of age discrimination:

- i. Not getting hired because the employer wanted younger-looking person to do the job.
- ii. Being excluded from training courses and then getting a negative job evaluation for not being “flexible” in taking on new skills.

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- iii. Getting fired or laid off because the boss wanted to keep younger workers who are paid less.
 - iv. Receiving undeserved negative performance evaluations; employer then uses a “record” of poor performance to justify a demotion or termination.
 - v. Being turned down for a promotion to a mid-management job, which went to someone younger, who was hired from the outside, because the company says it “needs new blood.”

An example of direct age discrimination is a newspaper job announcement for a clerical position, seeking an employee under age 30. In reality, the tasks of the clerical position could be performed by people of many different ages. Direct age discrimination is often expressed in codes, such as a job announcement asking for “an energetic employee”, or “someone with fresh ideas”. ‘Energetic’ and ‘fresh’ are codes for young.

An example of indirect age discrimination is a company practice offering computer database training only to employees hired within 5 years of university graduation, and then releasing a 50-year-old employee who cannot perform database tasks.

Studies in Europe show that age discrimination in employment has especially harmful impacts on the workforce. This may encourage premature release from employment, recruitment and re-entry into the workforce, exclusion from training, and mandatory retirement.

2.3 Background context

Specific attention is paid to the employment situation of older women within a broader context of promoting gender equality in the overall government policies and programmes, through the process of “gender mainstreaming”. This broader context includes, for example, the activities of the ILO’s project on *More and Better Jobs for Women* in Estonia, as well as Estonia’s EU accession negotiations and design of a Gender Equality Act. This gender perspective on work already articulated can be strengthened by a new awareness of how both gender *and* generation, or age, analyses are needed. Such dual analyses can address the employment needs of older, as well as younger, people, and especially the employment needs of older women, who are dually subjected to both gender and age discrimination and are thus unable to contribute as fully as they could to Estonian society.

The Ministry of Social Affairs of Estonia/UNDP 2000 publication, *Towards a Balanced Society: Women and Men in Estonia*, incorporates a gender mainstreaming perspective and concludes its analysis of women and men in the labour market:

“...the positions of men and women in the labour market differ to quite an extent. The situation of women is much more complicated than that of men. Although unemployment rates are higher for men than for women, women have to face a larger number of negative factors: lower-paid occupations and positions, being employed under a temporary employment contract, a higher proportion of long-term unemployment, average wages that are much lower than those of men, etc. These differences can be levelled with an active employment policy, taking into account the different positions of men and

women on the labour market. Such a policy should include employment training and all types of in-service training and retraining; creation of suitable conditions and benefits to facilitate entrepreneurship (especially among young women); creating new jobs to reduce unemployment; special training programmes designed to help inactive persons (especially women) to re-enter the labour market and become accustomed to changes in the labour market. The question of wage differences needs to be addressed especially carefully”⁶.

Progress in applying a gender mainstreaming perspective is certainly being made. At the same time, progress can still be impeded by the legacy of Soviet rule: “...for many people it still is incomprehensible that the equality declared under the Soviet Union was a cover for actual discrimination and the lower status of women.”⁷

UNICEF’s 1999 Regional Report: *Women in transition* asks the question “Did gender equality exist behind the egalitarian rhetoric of communism?” and concludes that it did not. There was, confirms the report, considerable occupational segregation; a gender gap in wages reflecting gender discrimination in the workplace; a lack of health awareness with widespread alcohol abuse and poor nutrition; little social support for family life; one-sided gender distribution of power in families favouring men; and a “blanket of silence” over violence against women.

In Estonia, as well as in many other post-Soviet states, women represent a higher share of the jobless than men, and jobless women are more likely than men to become economically inactive. Shrinking government commitments to childcare provision lead to increased family responsibilities for women, which, in turn, limit women’s ability to seek and find work. This new responsibility for childcare has fallen especially on older jobless women. The decline in labour force participation has chiefly affected both young and older women, and female employment has dropped even more than female labour force participation⁸.

Other demographic changes in Estonia have also placed economic burdens on older women. One of these is family instability. Since 1989, the general divorce rate (divorces per hundred marriages) has increased significantly. UNICEF’s *Women in Transition* reports that in 1995-97, there were as many divorces as marriages, reflecting both fewer marriages and more divorces. In 1989, there were 46.8 divorces per hundred marriages, while in 1997 there were 94.5. Some of this change can be attributed to younger couples’ cohabitation instead of marriage. It is also likely that divorces due to the transition’s economic and social stresses have particularly left older women economically vulnerable. Even though current age and sex-disaggregated data on divorce, widowhood, household status, childcare responsibilities, and poverty status are not yet available, poverty rates for women heads of household are commonly higher than they are for married women or for men household heads.

⁶ *Towards a Balanced Society: Women and Men in Estonia*, Ministry of Social Affairs of Estonia/UNDP, 2000, (pp. 52-3)

⁷ *Ibid.* (p. 72)

⁸ *Women in Transition*, UNICEF, 1999 (p. 40)

The activities presented in this guide are intended to raise awareness about the existence of older women's employment situation, and the possibilities for addressing the economic burdens and the double discrimination faced by older women, through targeted and innovative employment schemes.

3. Facts-on-ageing in Estonia Quiz (Q & A)

3.1 Introduction to the quiz

This quiz gives multiple-choice questions with a tip sheet explaining the answer to each question (See Appendices A and B). The quiz is designed for use in workshops, seminars, and on World Wide Web pages. Its purposes are:

- to raise awareness of the need to address older women workers' needs,
- to motivate training participants to address these needs, and
- to provide some initial ideas for how to address them.

Many of the facts presented apply to all older people and not only to women. The discussion questions are designed to enable training participants to apply the facts to the situations of older women workers.

Because each training event will have different participants, and may have different purposes, the quiz is designed so that the trainer or seminar leader can select those questions and answers most pertinent to each event. The questions are divided into sections, with a number of questions and answers on:

- the mental and physical processes of ageing, in Estonia,
- the phenomenon of population ageing in Estonia,
- global and European Union ageing issues of relevance to Estonia,
- strategies to increase older women's employment.

If the purpose of a training event is chiefly awareness raising or motivating, it is recommended that the training event leader select 3 or 4 questions from each section for discussion. The leader can select those questions most likely to grab the attention of participants.

If the purpose of the event is chiefly project planning, with participants who are already convinced of the need to address older women's employment needs, it is recommended that a smaller number of quiz questions be used.

Each training event leader will have preferences for engaging participants in group discussion. The quiz format can be adapted to many different group methodologies. A methodology that engages groups easily, and that is compatible with different training styles, is described next.

3.2 Q & A quiz training activity - instructions

Preparation by training event leader:

- Select quiz questions based on the goals of your training event and on what you know, in advance, about your training participants. Select questions most likely to grab your participants' attention and motivate them to address older women workers' employment needs.
- Photocopy, or print out, one copy of each question for each participant.

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- Photocopy, or print out, one copy of the tip sheet answering each question, for each participant.
 - If time or copying equipment is not easily available, participants can share the questions and/or the tip sheets.
 - Organize these handouts so you can give participants one set of quiz questions, and a separate set of tip sheets. They will read and discuss the questions before using the tip sheets.
 - Write each question to be used, in large letters, on a flip chart. The flip charts will be used during the discussion to record participants' answers.

Materials needed

- Copies of the quiz questions and (separate) tip sheets, for each participant. All participants get the same quiz questions.
- If possible, one flip chart for each question is to be used. Write each question on a separate flip chart, leaving the room to record participants' answers.
- Pens for participants to use
- Felt-tip markers in different colours
- Tape for affixing flip charts onto the wall, so that more than one chart can be used at once

Script (to be modified according to trainer preference)

Note: Suggested comments to participants are in regular font. (*Instructions for the trainer are in italics and parentheses.*)

- We are going to discuss some facts about ageing in Estonia. The purpose of our discussion is to raise our awareness about the situation of older women and employment, and to get some ideas for addressing this situation.
- Here are some of the Facts-on-Ageing-in-Estonia quiz questions.

(Hand out copies of the questions you will use, one copy of the questions for each participant.)

- I would like to divide you up into trios.

(Tell participants who will work in each trio. You can also divide participants up into pairs. More than 3 people in a small group, is less effective.)

- Each trio will work together to choose an answer to each quiz question. Move close to others in your trio so that you can work together. Take about _____ minutes (*allow 3-5 minutes per question*) to discuss and answer these

questions. Each trio must agree on one answer to each question! Choose one person in your trio to be your group reporter.

(Check on the time. Announce that they can use a few more minutes if everyone is not finished.)

- Now that you've had a chance to discuss and answer these questions, I'd like to ask each trio to share the answers they gave, and why. Let's go question by question, and see if our answers are similar, or different. I'll record answers on the flip charts for each question, so we can see what everyone thinks.

(Call on each trio, or ask for a trio to volunteer, to give their answer to the first quiz question. The reporter in each trio speaks for the trio. Record each trio's answer on the flip chart for the question. This enables the group to stay focused. After going around the room to hear the trios' answers to the first question, hand out the set of tip sheets for all the questions you have selected for this event.)

- Here are the tip sheets for each question. But! No changing of your answers after you have seen the correct ones!
- Look at the tip sheet for this first question.

(Give participants a couple of minutes to skim the information on the tip sheet. You could also summarize the key points of the tip sheet for them. Continue with a brief discussion of the question, their thoughts, and the tip sheet answers. Use the following discussion facilitation questions, as time allows.)

- How did our group answers compare to the tip sheet answer?
- Why do you think our answers were different (or the same) – from each other, or from the tip sheet?
- What are your thoughts about the discussion questions on the tip sheet?

(In some training events, you may want to have your participants spend more time on the discussion questions listed on the tip sheets.)

- Think of the agency, organization, or company that you work in. How aware are people there of the issue in this question?
- What do you think can be done to raise awareness about the issue in this question? By you? By your organization or company? By others? – who, specifically?

(End this discussion to continue with the answers to the second quiz question. Repeat the same process for each question and answer. At the end of your discussion time, ask the following questions. Record answers on the flip chart, for all to see.)

-
- Which questions seem to you to be the most surprising? The least surprising? The most useful for raising awareness about older women and work among the people you work with?

3.3 Facts-on-Ageing Quiz Questions

Note: All the quiz questions are listed sequentially here. In Appendix A, each quiz question is listed on a separate page, for easy printing and photocopying. Appendix B contains the answer and tip sheet for each question, with information for group discussions.

a. Q & A on the mental and physical processes of ageing

1. Personality and ageing – QUESTION

The personality changes that occur as people age commonly lead to older workers' rigidity and increased stress.

- a. True
- b. False

2. Absenteeism by workers age 50 and over - QUESTION

Many managers say that workers age 50 and over have higher rates of absenteeism than younger workers. Actual studies of the job attendance records of older workers show that:

- a. older workers average 3 sick days a year
- b. older workers account for under 10 per cent of injuries on the job
- c. older workers are less absent for short-term sickness than younger workers
- d. workers older than age 55 have better job attendance records than younger workers
- e. one-third of workers at age 70 have no medical problems that cause them to miss work

3. Links between advancing age and job productivity - QUESTION

How much empirical evidence of biological and psychological functioning exists to link advancing age with lower productivity on the job?

- a. much empirical evidence showing significant declines
- b. some empirical evidence in Europe and the U.S. showing moderate declines
- c. some empirical evidence suggesting this link
- d. no empirical evidence at all

4. Capacity for physical work and job requirements - QUESTION

Research shows that adults' biological capacity for strenuous physical work decreases about 1 percent per year after the age of 18. What percent of jobs in a modern economy require great physical strength?

- a. 5%
- b. 12%
- c. 28%
- d. 37%

5. Memory and vocabulary - QUESTION

Longitudinal studies show that most people increase their vocabulary until they are in their:

- a. 20s
- b. 40s
- c. 60s
- d. 80s

b. The phenomenon of population ageing in Estonia

6. Loss of workers age 25-44 - QUESTION

Demographic changes will cause Estonia to lose workers aged 25-44 between now and the year 2025. How many fewer people aged 25-44 will there be in Estonia in 2025, compared to the number of people in that age group in 2000?

- a. 63,000
- b. 15,000
- c. 48,000
- d. 22,000

7. Increase in workers age 45-49 – QUESTION

In the year 2000, there were 104,000 people in Estonia aged 25-29 (a prime employment age in Estonia) and 100,000 people aged 45-49 (a difficult age to obtain a job in Estonia). In the year 2025, there will be only 60,000 people aged 25-29, a decrease of 44,000. How many people aged 45-49 will there be?

- a. 47,000
- b. 65,000
- c. 96,000
- d. 30,000

(Note that questions #6 and #7 share the same tip sheet.)

8. Definition of 'old' and 'too old to work' - QUESTION

What do employed women in Estonia think is the age at which employers start viewing female employees as too old to be effective workers?

- a. 51
- b. 35
- c. 56
- d. 45

9. Old-age dependency ratios – QUESTION

In the year 2000 in Estonia, there were about 20 older, non-working people for every 100 working-age people. This old-age dependency ratio of 20.1 per cent meant that every 100 working people had to generate the tax or personal funds to support 20 non-working older people. The ratio will be about the same in the year 2010 (21.6 per cent).

Looking further into the future, how many older, non-working people will every 100 working people have to support in the year 2030?

- a. 26
- b. 30
- c. 34
- d. 40

10. How people over age 60 want to be described – QUESTION

When people in the European Union age 60 and over were asked how they prefer to be described, which one of the following terms did they like the most?

- a. retired
- b. pensioners
- c. senior citizens
- d. elderly

c. Q & A on global and European Union ageing issues of relevance to Estonia

11. EU reasons for combating age barriers – QUESTION

Social partners in the European Union are looking for ways to remove and reduce age barriers to employment. Which of the following reasons for removing age barriers is considered most pragmatic?

- a. Early exit policies lead to a waste of experience, human resources, and previous investment in employees.
- b. Governments are concerned about future financing of pensions.
- c. The age structure of the workforce is changing, with numbers of younger workers declining and numbers of older workers increasing.

-
- d. Employers see new roles for older workers to train younger workers.
 - e. Governments want to follow all EU employment recommendations in order to receive funding for youth employment programmes.
 - f. Employers see that having both young and mature workers allows them to be more flexible and more competitive.

12. Prohibition of age discrimination in Estonian law - QUESTION

Which of the following Estonian laws explicitly prohibits discrimination based on the age of an employee or a job applicant?

- a. Employment Contract Act (1992, regulates relations between employers and employees)
- b. Wages Act (1994, regulates remuneration of people who work under an employment contract)
- c. Penal Code (punishes equality violations and the encouragement of discrimination)
- d. Estonian Constitution (1992, adopted by referendum)

13. Europeans' belief in the existence of age discrimination - QUESTION

What proportion of people in the European Union between the ages of 25 and 65 believe that age discrimination in employment exists?

- a. 17%
- b. 36%
- c. 59%
- d. 81%

14. Proportion of Europeans in favour of anti-age discrimination legislation - QUESTION

What proportion of Europeans is in favour of legislation to stop age discrimination?

- a. 1/10
- a. $\frac{1}{4}$
- b. $\frac{1}{2}$
- c. $\frac{3}{4}$

15. EU requirements for age discrimination legislation – QUESTION

In its accession requirements for new member states, does the European Union require prospective new members to prepare legislation outlawing age discrimination?

- a. yes
- b. no

d. Q & A on strategies to increase older women's employment

16. Correcting the legacy of early exit from the workplace – QUESTION

Most European countries are now struggling with the legacy left by former policies that encouraged workers to exit the workplace at fairly young ages. Which legacy do **you perceive** as the most important to address in Estonia – in order to reverse the exclusion and marginalisation of older women from the labour force?

- a. employers do not have experience in managing an ageing workforce
- b. workers and employers stereotype older workers as less productive
- c. older workers who remain in the workforce become de-motivated by fear that they will be made redundant
- d. as the number of younger workers decreases, employers will need to learn how to recruit and retain older workers

End of Facts-on-Ageing Quiz

4. Employment Schemes

4.1 Introduction to the schemes

These employment schemes describe interventions and programmes for recruiting, hiring, training, and managing older women employees (See Appendix C). Some of these schemes are generic ones that are used in many different countries and settings to address older women's employment. Other schemes refer to a specific project in a business, organization, or government. Some of the schemes concern employment interventions targeted uniquely at older women workers. Other schemes apply to all older workers and not only to women. The discussion questions on adaptation to Estonia are designed to enable training participants to apply the schemes to the situations of older women workers.

The schemes are designed for use in training workshops, seminars, and on World Wide Web pages. Their purposes are:

- to sensitize training participants about the situation of older women workers,
- to increase awareness of age discrimination and how to combat it,
- to advocate for attention to older women workers' needs and rights,
- to motivate and encourage action, and
- to provide instruction on possible methodologies and interventions for increasing older women's employment in Estonia.

Because each training event will have different participants, and may have different purposes, the set of schemes is designed so that the trainer or seminar leader can select those schemes most pertinent for analysis and discussion in a particular event.

Each scheme includes:

- an overview of the intervention or programme,
- a brief history,
- a summary of programme details,
- discussion questions on adaptation of the scheme to Estonia, and
- references for planners and programme developers to use after a training event.

Schemes are presented in three categories:

- for principal use by private organizations,
- for principal use by businesses, companies, and employers, and
- for principal use by government agencies.

In reality, however, many employment schemes for older women, or for older workers, are operated by a combination of private non-profit organizations, businesses, and/or government agencies working together. This guide assigns each scheme to just one category for ease of use, but encourages trainers to select schemes most likely to meet training participants' interests and needs, regardless of category.

4.2 Schemes training activity - instructions

Preparation by training event leader:

- Select schemes based on the goals of your training event and on what you know, in advance, about the aims and capabilities of your participants' businesses, organizations, or agencies.
- Select a mixture of low/no-cost schemes and more costly schemes.
- Photocopy, or print out, one copy of each scheme for each participant who will work on that scheme. Note that some schemes are 1 or 2 pages long and others are several pages long. Although the schemes can be used in many different ways, the training activities outlined in this guide instruct each pair of participants to work on a set of 3 schemes. Thus, it is not necessary to provide a copy of *each* scheme to each participant.
- It is best for all participants to have their own copies of the schemes they will be working on, since the schemes involve quite a bit of reading and may be harder to read if shared.
- Staple the pages of each scheme together before you give the schemes to the participants.
- For each scheme to be discussed, write the title of the scheme on a large flip chart; participants will use these flip charts in the training activities.

Materials needed:

- Copies of the schemes to be used
- Pens for participants to use
- Felt-tip markers in different colours
- Tape for affixing flip charts onto the walls, so that more than one chart can be used at once

Script (to be modified according to trainer preference)

Note: Suggested comments to participants are in regular font. (*Instructions for the trainer are in italics and parentheses.*)

- We are going to learn about different schemes to increase the employment of older women in Estonia. And I hope that we'll be inspired to take some of these ideas back to our own workplaces, and begin planning and acting on these ideas.
- To work on the employment schemes for older women, I'd like to divide you into pairs this time.

(Tell each person who to work with. Mix everyone up so that most people have to get up and move to another place in the room to find her/his partner.)

- Please move next to your partner.
- I'm giving 3 employment schemes to each pair, one scheme for use by businesses, one by private organizations, and one by government. All the pairs have different schemes. Here they are.

(Hand these out, one copy for each participant.)

(Note: Depending on participants' training needs, various selections of schemes can be made. For instance, it may be more useful for a group of business people to work on company schemes. A group of private organizations gain more benefit if they work on low/no-cost schemes. The number of schemes given to each pair can also be varied.)

- The task for each pair is to read each scheme, discuss and answer the questions on adaptation of that scheme in Estonia, and prepare to give a 2-3 minute summary of the scheme to the rest of the group. Choose one of you in each pair to give the summary. In the summary, you will try to convince the others in the large group of the feasibility and benefits of your schemes!
- To make the presentation of your schemes more compelling, use the flip chart paper to prepare a logo, advertisement, or some other visual depiction of one, two, or all three of your schemes.
- Take about 10-15 minutes for each of the three schemes that you have.

(Set and announce a total time of 30-45 minutes.)

- Go ahead.

(After 10 or 15 minutes, encourage the pairs to move on to their second scheme, and announce how much time is left. You may prefer to allow more time if this type of activity is new to participants.)

- Now we're ready for your presentations to the large group. I'd like each pair to present their first scheme. Then we'll go around again for the second, and then the third, schemes.
- Before you give your summaries, let's tape your poster paper on the wall so we can all see what you've written and drawn about your schemes.
- After we're finished, we'll vote on the schemes that we like the most.

(Select a pair to go first. Encourage them to keep their presentations brief. Some groups will want to ask questions about the schemes. Allow time for this

if appropriate for your group. If participants do not prepare a flip chart for their schemes, you would prepare a chart for each scheme, as mentioned in the preparation guidelines above, with the title of their schemes written on the paper. This will enable the group to vote later.)

(Encourage applause after the presentation of each scheme.)

- Now that we've finished our summaries, I'd like to ask each of you to go to the flip charts and choose the 3 schemes that you, personally, like the best – for use in Estonia. Put one check mark next to each of your 3 favourite schemes.

(Provide felt-tip markers.)

(Facilitate a summary discussion of the votes. Elicit the common characteristics of the preferred schemes. If possible, facilitate a discussion asking for commitments to action to follow up on this activity. Set a time for participants to meet again to report back on actions taken.)

End of employment schemes instructions

4.3 Employment schemes: Summaries

Note: All the employment schemes are listed here, with overviews. In Appendix C, each scheme is described in full, with overview, history, programme details, references, and discussion questions on adaptation to Estonia. Each scheme begins on a new page, for easy printing and photocopying.

a. Schemes for use by private organizations

1. EMPLOYMENT SCHEME: Job Club

Overview

A Job Club, or Job-Finding Club, is a full-time training and job search programme that usually lasts two or three weeks. Activities are often similar to those of other job-search programmes, but Job Clubs emphasize behaviour change under close supervision. The behavioural approach requires Club members to practice skills first with each other and then with employers. There are strong built-in feedback mechanisms on the use of new skills

2. EMPLOYMENT SCHEME: Job Fair

Overview

The purpose of a Job Fair is to bring older women job seekers together with employers who need qualified workers. The Job Fair is a one-day event, often held annually. It is held in a large, public space where employers buy or are given exhibition space to publicize their company or organization, and the jobs they want to recruit for. Older women seeking jobs visit tables where employers are publicizing jobs. Initial interviews are conducted on the spot. A slogan such as “Ability is Ageless” is often used.

3. EMPLOYMENT SCHEME: Public service announcements

Overview

There are many ways to use the media to promote older women’s employment. Non-profit organizations and government agencies without large public relations budgets often use public service announcements and other no/low-cost social marketing techniques. Public service announcements are print, radio, television, or electronic advertisements about the benefits of older women’s employment, placed without cost as a community service by a newspaper, radio or television station, or internet provider. Requests to place public service announcements come from non-profit organizations.

4. EMPLOYMENT SCHEME: Decreasing gender discriminatory job announcements

Overview

Job vacancy announcements in Lithuania are not gender neutral. They advertise for women employees by appearance and youth, rather than by skills and experience. Women over age 40 find it very difficult to find jobs. A team of Lithuanian lawyers researched gender discrimination in job ads, the compliance of Lithuanian law with international standards, and law enforcement mechanisms. They implemented a series of actions to decrease the number of gender discriminatory job ads, raise awareness among Lithuanian women about their labour and human rights, and build public support for these campaigns. There was a large decrease in gender discriminatory job ads, an increase in media attention to women's rights, and new women-friendly political alliances.

5. EMPLOYMENT SCHEME: Owning non-profit companies

5.a Non-profit company owned by older unemployed people

Overview

Third Age Challenge York (TACY) is a non-profit company formed by a group of older unemployed people who had left, or been forced to leave, their former employment, but who wished to continue in paid employment. The company is unique because it is owned and operated by older people themselves.

The aims are to actively raise awareness against age discrimination, assist members to find new employment, and to give members experience in running a company. There are about 50 participants at any one time and although formal evaluations are not available, there is only about a 6 per cent drop out rate. Response from employers, older people, and the wider community has been very positive.

5.b ALTERNATIVE SELF-EMPLOYMENT SCHEMES: VOVIS

Overview

Another example of a project begun, owned, and operated by formerly unemployed older workers, is a project of PM-40 Spanish Federation's VOVIS. These "voluntary car-minders of Seville" have identified a need for a car-minding service for vehicles parked in public areas - where there has been a high level of motor vehicle crime. The city council and the local police have agreed that car owners should pay a small fee to VOVIS employees who guard their cars. VOVIS has been so successful that it now offers an airport taxi service and is providing short-term staff to assist with local business conferences. Most VOVIS members are over 40 and about one-fourth of the members are women.

6. EMPLOYMENT SCHEME: Getting started in self-employment

Overview & history

There is increasing attention to self-employment start-ups in established, transition, and developing economies. In this climate, micro-enterprise start-ups are increasingly viable – as long as feasibility studies and initial business plans consider all the pertinent economic and social factors. A feasibility study and business plan can be performed by a group of potential self-employed workers themselves, with guidance from local business advisers.

Certainly every new business must obtain the resources with which to begin, calculate likely returns and profits, and plan how it will operate. However, it is also important to remember that many new micro-businesses start with quite minimal initial funding, and that such funding, along with business guidance, is provided by many foundations and other funding organizations.

b. Schemes for use by businesses, companies, and employers

7. EMPLOYMENT SCHEME: Replicating the 3 original business successes with older workers

Overview

In 1991, studies of two major corporations and one major British firm provided the first detailed evidence of the economic benefits of hiring older workers. Results have shown that older workers can be successfully trained in the use of new technologies, are flexible about work assignments and schedules, have lower turnover and absenteeism than their younger colleagues, and are often better sales people. The three corporations, Days Inn of America, Inc., The Travellers Corporation, and B&Q plc, have since become avid spokespersons of the business sense of hiring older people.

8. EMPLOYMENT SCHEME: Projects with Industry

Overview

This model brings together businesses in a community with a private organization or a government agency serving clients. Together, they form a Business Advisory Council and build a joint employment placement programme for older women workers. This joint programme provides qualified workers that the businesses need. This model requires resources for job training, counselling, and sometimes stipends for workers during a training period. It also requires staff, office space, and an operating budget for those responsible for implementing the project.

9. EMPLOYMENT SCHEME: Cross-generational management inventory

Overview & history

There are many different inventories, questionnaires, and to-do lists for employers to use in assessing their age-neutral employment policies. The one adapted here is more attention-grabbing than most, since it gives a score. Although not statistically valid, such scores are valuable in alerting training and seminar participants to the overall standing of their workplace policies and practices. The underlying assumption of this inventory is that age-neutral employment practices flourish in a work environment that empowers employees of all ages.

10. EMPLOYMENT SCHEME: Recruiting women returnees

Overview

In order to find workers who are able to meet its needs for working at peak demand times and not at others, the Leisure and Retail Group in the UK has targeted women wishing to return to work but who do not want full-time employment. As well as not carrying age bars, recruitment advertisements have frequently targeted women returnees. In addition, employees are able to retire at the age of 60 or continue until the age of 70, subject to an annual medical. Management is sympathetic to the needs of workers with caring responsibilities and work rotas are rearranged where possible.

11. EMPLOYMENT SCHEME: Training older female staff through experienced-based learning

Overview

The Vereins- und Westbank is a multi-purpose bank with its Head Office in Hamburg. Its current workforce numbers approximately 4,200 salaried staff. The average age is approximately 38; seven per cent of employees are 50 years or older. This bank has introduced major changes to working practices resulting in a need for considerable re-training. The staff mainly consists of older women working in semi-skilled jobs. Training has had to be adapted to fit their methods of learning. The results have been positive.

12. EMPLOYMENT SCHEME: Boosting the confidence and image of ageing women workers

Overview

This initiative focuses on mature women working in the child care services run by the Swedish city of Sundsvall. Faced with the possibilities of many qualified and experienced workers leaving before their retirement age, the child care service organized a series of discussion groups with employees. A major aim was to boost the confidence and improve the image of ageing workers, so that they would not exit early.

13. EMPLOYMENT SCHEME: European Code of Good Practice for ageing in employment

Overview and history

Since the early 1990s, the European Union, its member states, and national and European non-governmental organizations have undertaken research, advocacy, and programmatic activities to address the issues of ageing in employment. The culmination of much of this work is the European Code of Good Practice. The Code aims to assist employers and others responsible for recruitment and training to productively manage the ageing of the workforce. The Code is a set of guidelines (do's and don'ts); it is voluntary and intended as advice; and it is not necessarily an alternative to legislation, but intended to be used alongside legislation.

c. Schemes for use by government agencies

14. EMPLOYMENT SCHEME: Training of older workers

14.a EMPLOYMENT SCHEME: Reintegration through vocational training

Overview

Initiative 50 has operated in the Province of Lower Austria since 1994. It is a cooperative venture among the Provincial government, the chief financier; the province's Public Employment Service and Workers' Association, both of which provide the job seekers; and the Employers' association, which promotes the initiative among its members. Older unemployed people, including those who have been unemployed long-term, are hired by the Initiative, trained, and then 'loaned' to a potential future employer for a trial period of 3-6 months

Note: An alternative scheme also focuses on older unemployed women, but uses a slightly different methodology.

14.b ALTERNATIVE EMPLOYMENT SCHEME: Training of older workers

Overview

PRO TE GE is a private vocational training company in Germany. It provides technical vocational training to age 45+ unemployed people (mostly women) and to older skilled workers from SMEs (mostly men) working on new qualifications through day-release courses approved by their employers. Company decision-makers are a third target group; they receive age-awareness training, job design assistance, and help with recruitment and management of older workers. Main programme emphases are developing teaching methods based on understanding of the ageing process and the needs of older workers, and strong linkages with employers.

15. EMPLOYMENT SCHEME: Subsidized community service jobs

Overview

This model serves people with low incomes who are older, with poor employment prospects. Many are not eligible for retirement benefits or receive low retirement benefits that are not sufficient. The programme is operated jointly by the US government, which provides most funding, and by community-based organizations, which work directly with clients and obtain additional local resources.

The programme's goal is twofold: to assist these workers to become economically self-sufficient and to provide needed workers to non-profit health, social service, and educational agencies. The programme places older people in useful, half-time jobs with these agencies and subsidizes the salaries. Together, the programme staff and the agency supervisors assist the workers to sharpen and develop new skills, and to search for a permanent job. The programme aims for its workers to gain the necessary skills to find unsubsidized employment outside the programme.

Nationally, the programme participants contribute nearly 100 million hours of work to community service agencies. The annual placement rate from the programme into unsubsidized employment is about 50 per cent.

16. EMPLOYMENT SCHEME: Age discrimination registration

Overview and history

In the Netherlands, the National Office against Age Discrimination organized a one-day event during which citizens had the opportunity to register their experiences of age discrimination. The goal was to better understand the kinds of age discrimination being experienced, and the age groups most affected. Nearly 2500 registrations were received; the vast majority was related to employment discrimination. A public opinion survey before and after the 12-hour event showed an increase from 57 per cent to 81 per cent of citizens being aware of age discrimination. The National Office has used the results to create a uniform age discrimination and response system.

17. EMPLOYMENT SCHEME: Age-aware human resource management

Overview

The European Union's Age Barriers Project was launched in 1994 by the European Foundation for the Improvement of Living and Working Conditions. Its results were published in 1998 and helped inform the 1999 Turku Conference, Active Strategies for an Ageing Workforce (in Finland). The Age Barriers Project investigated 155 examples of retention, reintegration, and retraining of older workers by companies and organizations in 9 EU member states. The project defined five key elements of age management, and developed guidelines for employing older workers. These guidelines have evolved into a set of ageing in employment proposals for a European Code of Good Practice.

End of Employment Schemes: Summaries

5. Essential Readings

There is a vast Estonian, European, and international literature on issues of employment, gender, and age – and on their interrelationships. Much of this literature is research and advocacy based, some is programmatic and operational, and some is popular. Some of that literature directly treats older women’s or older workers’ issues, but only a small fraction addresses employment policies and practices designed to promote the employment of older women workers.

This lack partly reflects the need to address older women’s employment in the context of age-neutral and gender-neutral policies and practices. This guide’s Facts-on-Ageing in Estonia Quiz and Employment Schemes include references to many of the existing resources specifically targeting older women workers. Included in those references, are several documents on ageing and employment valuable as a baseline to anyone concerned about these issues.

Popular articles

These can often be persuasive for business leaders and others who prefer a practical approach before delving into research. Two current and especially persuasive articles are:

Prenda, Kimberly M. and Sidney M. Stahl. “The Truth about older workers.” *Business and Health* May 2001, 30-37.

Russo, Francine. “The Age of Experience.” *Modern Maturity*, November/December 2001, 94, 96.

Academic articles

The European Age Barriers Project has generated multiple reports and recommendations. These two articles, by the Project’s chief researcher, summarize and synthesize the Project’s results for both general and specialized readers.

Walker, Alan. “Combating Age Discrimination at the Workplace.” *Experimental Ageing Research*, 25: 367-377, 1999.

Walker, Alan and Philip Taylor. “Good Practice in the Employment of Older Workers in Europe.” *Ageing International*, 25: 3, 62-79. Winter 1999.

Age Barriers Project

The EU Age Barriers Project has produced several valuable guides, all published by the European Foundation for the Improvement of Living and Working Conditions in Dublin. Most of them are available electronically through the Foundation’s publication office.

Here is the web path to that site:

<http://www.eurofound.ie>

On the left side bar, click on Living Conditions/Knowledge Base (not Working Conditions!). At the Knowledge Base page, click on the phrase “Combating age barriers in employment.”

The documents here can be downloaded:

Active Strategies for an Ageing Workforce, 2 pages.

Summary of the conclusions of the 1999 Turku conference. This can be printed out as an easy-to-use meeting handout.

Managing an Ageing Workforce: A Guide to Good Practice, 1997. 15 pages

Summary of the conclusions and recommendations of the Age Barriers Project. The full portfolio of projects investigated is also available, as described below.

Combating Age Barriers in Employment: Research Summary, 1997. 40 pages.

Analysis of the Age Barriers Project methodology and conclusions. A more detailed research report includes extensive national reports by the participating member states.

Combating Age Barriers in Employment: A Portfolio of Good Practice, 1997. 235 pages. Includes 1 to 2-page summaries of 155 employer projects addressing older worker employment. Available for purchase from the Foundation.

Projects assisting older workers in European countries: A review of the findings of Eurowork Age, 1998. 327 pages.

Summary and analysis of 123 projects investigated, most by organizations, not employers. Hard to locate; available in specialized libraries.

Experience, Skill and Competitiveness: The Implications of an ageing population for the workplace, 1996. 63 pages

An earlier analysis of major factors for employers to consider in age-aware human resource management.

European ageing organizations and networks

There is a growing European network of organizations concerned with older people and issues of ageing, including employment.

During the UN International Year for Older Persons in 1999, the European Commission published a Communication, ‘Towards a society for all ages.’ In this document, the Commission gave its support for the establishment of a European forum to represent older people. Eurolink Age, the European Platform of Seniors’ Organisations (EPSO) and the Fédération Internationale des Associations des Personnes Agées (FIAPA) have joined forces to establish AGE, Europe’s platform for older people, based in Brussels.

Information about AGE, as well as nearly 20 other European networks, is found at:

http://www.silver-surfers.org/ageconcern/about_618.htm (Another pathway is through the site for Age Concern UK, at <http://www.ageconcern.org.uk>. On that site find the box “Our other sites” and click on Eurolink Age.)

APPENDIX A - Facts-on-Ageing Quiz

♣ Quiz questions are listed separately, one per page, beginning on the next page.

♣ Following the page-by-page listings, the quiz questions are listed together in Part 3 (pages 14-18).

Facts-on-ageing Q & A

1. Personality and ageing – QUESTION

The personality changes that occur as people age commonly lead to older workers' rigidity.

- a. True
- b. False

Facts-on-ageing Q & A

2. Absenteeism by workers age 50 and over - QUESTION

Many managers say that workers age 50 and over have higher rates of absenteeism than younger workers. Actual studies of the job attendance records of older workers show that:

- f. older workers average 3 sick days a year
- g. older workers account for under 10 per cent of injuries on the job
- h. older workers are less absent for short-term sickness than younger workers
- i. workers older than age 55 have better job attendance records than younger workers
- j. one-third of workers at age 70 have no medical problems that cause them to miss work

Facts-on-ageing Q & A

3. Links between advancing age and job productivity - QUESTION

How much empirical evidence of biological and psychological functioning exists to link advancing age with lower productivity on the job?

- a. much empirical evidence showing significant declines
- b. some empirical evidence in Europe and the U.S. showing moderate declines
- c. some empirical evidence suggesting this link
- d. no empirical evidence at all

Facts-on-ageing Q & A

4. Capacity for physical work and job requirements - QUESTION

Research shows that adults' biological capacity for strenuous physical work decreases about 1 percent per year after the age of 18. What percent of jobs in a modern economy require great physical strength?

- a. 5%
- b. 12%
- c. 28%
- d. 37%

Facts-on-ageing Q & A

5. Memory and vocabulary - QUESTION

Longitudinal studies show that most people increase their vocabulary until they are in their:

- a. 20s
- b. 40s
- c. 60s
- d. 80s

Facts-on-ageing Q & A

6. Loss of workers age 25-44 - QUESTION

Demographic changes will cause Estonia to lose workers aged 25-44 between now and the year 2025. How many fewer people aged 25-44 will there be in Estonia in 2025, compared to the number of people in that age group in 2000?

- a. 15,000
- b. 31,000
- c. 63,000

Facts-on-ageing Q & A

7. Increase in workers age 45-49 – QUESTION

In the year 2000, there were 104,000 people in Estonia aged 25-29 (a prime employment age in Estonia) and 100,000 people aged 45-49 (a difficult age to obtain a job in Estonia). In the year 2025, there will be only 60,000 people aged 25-29, a decrease of 44,000. How many people aged 45-49 will there be?

- a. 30,000
- b. 61,000
- c. 96,000

(Note that questions #6 and #7 share the same tip sheet.)

Facts-on-ageing Q & A

8. Definition of 'old' and 'too old to work' - QUESTION

What do employed women in Estonia think is the age at which employers start viewing female employees as too old to be effective workers?

- a. 61
- b. 35
- c. 45

Facts-on-ageing Q & A

9. Old-age dependency ratios – QUESTION

In the year 2000 in Estonia, there were about 20 older, non-working people for every 100 working-age people. This old-age dependency ratio of 20.1 per cent meant that every 100 working people had to generate the tax or personal funds to support 20 non-working older people. The ratio will be about the same in the year 2010 (21.6 per cent).

Looking further into the future, how many older, non-working people will every 100 working people have to support in the year 2030?

- a. 26
- b. 30
- c. 34
- d. 40

Facts-on-ageing Q & A

10. How people over age 60 want to be described – QUESTION

When people in the European Union age 60 and over were asked how they prefer to be described, which one of the following terms did they like the most?

- a. retired
- b. pensioners
- c. senior citizens
- d. elderly

Facts-on-ageing Q & A

11. EU reasons for combating age barriers – QUESTION

Social partners in the European Union are looking for ways to remove and reduce age barriers to employment. Which of the following reasons for removing age barriers is considered most pragmatic?

- a. Early exit policies lead to a waste of experience, human resources, and previous investment in employees.
- b. Governments are concerned about future financing of pensions.
- c. The age structure of the workforce is changing, with numbers of younger workers declining and numbers of older workers increasing.
- d. Employers see new roles for older workers to train younger workers.
- e. Employers see that having both young and mature workers allows them to be more flexible and more competitive.

Facts-on-ageing Q & A

12. Prohibition of age discrimination in Estonian law - QUESTION

Which of the following Estonian laws explicitly prohibits discrimination based on the age of an employee or a job applicant?

- a. Employment Contract Act (1992, regulates relations between employers and employees)
- b. Wages Act (1994, regulates remuneration of people who work under an employment contract)
- c. Penal Code (punishes equality violations and the encouragement of discrimination)
- d. Estonian Constitution (1992, adopted by referendum)

Facts-on-ageing Q & A

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What proportion of people in the European Union between the ages of 25 and 65 believe that age discrimination in employment exists?

- a. 17%
- b. 36%
- c. 59%
- d. 81%

Facts-on-ageing Q & A

14. Proportion of Europeans in favour of anti-age discrimination legislation - QUESTION

What proportion of Europeans is in favour of legislation to stop age discrimination?

- a. $\frac{1}{10}$
- b. $\frac{1}{4}$
- c. $\frac{1}{2}$
- d. $\frac{3}{4}$

Facts-on-ageing Q & A

15. European Union requirements on anti-age discrimination – QUESTION

In its accession requirements for new member states, does the European Union require prospective new members to prepare legislation outlawing age discrimination?

- a. Yes
- b. No

Facts-on-ageing Q & A

16. Correcting the legacy of early exit from the workplace – QUESTION

Most European countries are now struggling with the legacy left by former policies that encouraged workers to exit the workplace at fairly young ages. Which legacy **do you perceive** as the most important to address in Estonia – in order to reverse the exclusion and marginalization of older women from the labour force?

- a. employers do not have experience in managing an ageing workforce
- b. workers and employers stereotype older workers as less productive
- c. older workers who remain in the workforce become de-motivated by fear that they will be made redundant
- d. as the number of younger workers decreases, employers will need to learn how to recruit and retain older workers

End of Quiz questions by page

APPENDIX B – Tip Sheets

♣ Quiz answers and tip sheets are found, separately by question, beginning on the next page.

Note: The quiz question is repeated at the top of each answer sheet. In Appendix A, quiz questions are listed separately, one per page, for easy printing and photocopying.

a. Q & A on the mental and physical processes of ageing

Facts-on-ageing Q & A

1. Personality and ageing – ANSWER & TIP SHEET

The personality changes that occur as people age commonly lead to older workers' rigidity.

- a. True
- b. False

The correct answer is (b), false.

The Baltimore Longitudinal Studies on Aging, conducted by the US National Institute on Aging, have measured personality traits over a period of 30 years. These studies define personality in terms of enduring dispositions, and show that these dispositions, stable after about age 30, determine psychological well-being and adaptation to change – in the workplace and elsewhere.

Long-term data show that “adults as a whole change little after age 30. People who are cheerful and assertive at age 30 are likely to be cheerful and assertive at age 80. “In the same way, people who are flexible and willing to try new ways of doing things at age 30 are likely to be flexible and open to new things at age 80.

“These findings show that stereotypes that depict older people as depressed, withdrawn, and rigid are myths⁹.”

It has also been found that older people cope more effectively with stress than young adults. According to other longitudinal studies,

“It was once widely believed that older people become rigid and lose the ability to cope at just that period of life when they faced the most serious stress. Research at the BLSA (Baltimore Longitudinal Studies on Aging) calls this view into question. Older people have to face more challenges, particularly from poor health, but in other respects they experience less stress than younger adults (who must juggle work, marriage, and children).

When surveyed on a series of ways of coping, there are few age differences in the ways people handle stress; **younger adults appear to use some less effective methods** (like hostile reactions to others and escapist fantasies) **more than older adults. The ability to cope does not normally decline with age.** Most of older adults appear to be able to handle stress well¹⁰.”

⁹ Costa, PT, Metter, EJ, and McCrae, RR. “Personality stability and its contribution to successful aging.” *Journal of Geriatric Psychiatry* 1994:27:41-59.

¹⁰ McCrae, RR. “Age differences and changes in the use of coping mechanisms.” *Journal of Gerontology: Psychological Sciences* 1989:44:161-169.

Discussion questions:

1. What beliefs are prevalent in Estonia about older adults' rigidity vs. flexibility? Or about their willingness or unwillingness to try new ways of doing things?
2. What do you think contributes (or has contributed) to these beliefs?
3. What messages or actions might best persuade Estonians to take another look at older adults' flexibility?
4. Brainstorm with your group until you have 25 possible slogans for a public relations campaign about older adults' flexibility.
5. What ways – other than a full-fledged public relations campaign – can you think of to use these slogans?

End of Answer & Tip Sheet for Quiz Question #1

Facts-on-ageing Q & A

2. Absenteeism by workers age 50 and over – ANSWER & TIP SHEET

Many managers say that workers age 50 and over have higher rates of absenteeism than younger workers. Actual studies of the job attendance records of older workers show that:

- a. older workers average 3 sick days a year
- b. older workers account for under 10 per cent of injuries on the job
- c. older workers are less absent for short-term sickness than younger workers
- d. workers older than age 55 have better job attendance records than younger workers
- e. one-third of workers at age 70 have no medical problems that cause them to miss work

The correct answer is “all of the above.” All the answers are correct.

In 1998, The U.S. Society for Human Resource Management (SHRM) and AARP (formerly the American Association of Retired Persons) studied older workers and businesses.

They found that “89 percent of survey research among managers reports higher absenteeism rates for workers older than age 50.”

However, job attendance records do not show higher absenteeism rates. In fact, records show just the opposite. As outlined in the answers (a) through (e) above, studies show that, compared to younger workers, older workers are sick less, injured less on the job, and have better job attendance records¹¹.

The problem seems to be in the perception – which is wrong.

Discussion questions:

1. In your business, agency, or organization, what is your impression of the absenteeism rate of workers age 45 and above, compared to the rate of workers under age 45?
2. What would be involved in studying a representative, random sample of attendance records in both age groups?

¹¹ Prenda, Kimberly M. and Sidney M. Stahl, Ph.D., “The Truth about Older Workers.” *Business and Health*: May 2001, pp. 30, 32

3. Would you be willing to undertake such a study?

End of Answer & Tip Sheet for Quiz Question #2

Facts-on-ageing Q & A

3. Links between advancing age and job productivity – ANSWER & TIP SHEET

How much empirical evidence of biological and psychological functioning exists to link advancing age with lower productivity on the job?

- a. Much empirical evidence showing significant declines
- b. some empirical evidence showing moderate declines that adversely affect productivity
- c. some empirical evidence suggesting this link
- d. no empirical evidence at all

The correct evidence is (d), no empirical evidence at all.

In its 1996 report on *Experience, Skill and Competitiveness: The Implications of an Ageing Population for the Workplace*, the European Foundation for the Improvement of Living and Working Conditions declares¹²:

“Studies of office, clerical, and sales personnel have shown no difference in productivity according to age. Research on skilled and semi-skilled employees has demonstrated an inverted U-shaped performance curve, in which performance peaks when workers are in their late 30s and early 40s, declining only gradually afterwards. This means that the productivity of older workers over the age of 50 often outstrips that of younger workers under the age of 30, particularly in jobs which involve a substantial amount of training and experience. Commitment, job satisfaction and involvement with work tend to be higher among older workers, who also change jobs less frequently and are absent less often, but for longer periods¹³”.

The available evidence suggests that it is only in a few specific occupations which require close sensory or perceptual work, selective attention and swift information processing, that older workers may be less productive than their younger colleagues. In these circumstances, the interactions between biological age, work design and health are complex and poorly understood.¹⁴”

¹² Pearson, Maggie. *Experience, Skill and Competitiveness: The Implications of an Ageing Population for the Workplace*. Dublin: European Foundation for the Improvement of Living and Working Conditions, 1996, pp. 15-16.

¹³ Taylor, P. and A. Walker. “Employers and older workers.” *Employment Gazette*, 101 (8), 1993, pp. 371-378. and *Ageing and Working Capacity: Report of a WHO Study Group*. World Health Organization, Geneva, 1993.

¹⁴ Millanvoye, M. “Anticiper sur le vieillissement des salaires.” *Travail et Securite* (December 1993), 762-788.

Discussion questions:

1. How you think most employers in Estonia view the relationship of advancing worker age to their job productivity?
2. What about workers in various age groups? How do those in their 20s, 40s, or 60s view age and productivity relationships?
3. What sort of evidence do you think is the most likely to persuade employers and workers to consider altering negative views of such links?
4. What 5 activities could your organization undertake to start educating employers, workers, and/or the general public about productive ageing?
5. What slogans can you think of to highlight in such educational efforts?

End of Answer & and Tip Sheet for Quiz Question #3

Facts-on-ageing Q & A

4. Capacity for physical work and job requirements – ANSWER & TIP SHEET

Research shows that adults' biological capacity for strenuous physical work decreases about 1 percent per year after the age of 18. What percent of jobs in a modern economy require great physical strength?

- a. 5%
- b. 12%
- c. 28%
- d. 37%

The correct answer is (b), 12%.

According to Peter Hjort of the University of Oslo, there are three functions to consider when examining the relationship of age to work performance: biological, psychological and social. Research shows that adults' biological capacity for strenuous physical work decreases about 1 percent per year; by age 70, exercise capacity is down to 55 to 60 per cent. Training can slow but not stop the aging process. Hjort points out, however, that human organs are highly functional and are not critically impaired by ageing. Meanwhile, other research indicates that less than 12 percent of today's jobs require great physical strength.

As for psychological functioning, 'the elderly become slower, but not more stupid,' according to Hjort. 'What they lose in speed, they gain in carefulness, experience and –for some – wisdom.'

In the workplace, says Hjort, "the most damaging aspect of aging is societal. The elderly routinely experience ageism. Worse, many believe it is justified. Hjort contends that ageism undermines older workers' confidence and capabilities to continue as productive employees."¹⁵

Discussion questions:

1. Reflect on the notion of accommodation. What accommodations to your own physical condition do you make? (Examples might be eyeglasses; placing objects in your home at higher, lower, or more convenient spots; a special seat cushion that you use when driving, etc.)
2. Now think of 3 different jobs in your own workplace, jobs with varying physical requirements. What accommodations could easily be made to each of those jobs so that someone who moved 10 per cent more slowly than they used to perform the job?

¹⁵ Prenda, Kimberly M. and Sidney M. Stahl, Ph.D., "The Truth about Older Workers." *Business and Health*: May 2001, pp. 30, 3

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3. What processes in your workplace require great physical strength? How can your workplace accommodate older workers who do not want to, or cannot, perform those processes?

End of Answer & and Tip Sheet for Quiz Question #4

Facts-on-ageing Q & A

5. Memory and vocabulary – ANSWER & TIP SHEET

Longitudinal studies show that most people increase their vocabulary until they are in their:

- a. 20s
- b. 40s
- c. 60s
- d. 80s

The correct answer is (d), their 80s.

558 women and 1,163 men without degenerative or psychiatric diseases, aged 17 to 102, were tested for immediate visual memory and for vocabulary over 30 years. Results showed that “compared to people in their 20s, 30s and 40s, people 60 years of age and older make increasingly more errors in tests that examine their ability to remember figures and shapes for a short-term period of time.

In contrast, vocabulary test scores increase over time at all ages until the 80s, after which vocabulary declines only slightly.”¹⁶

Such studies have many important implications for the employment of older people. The stereotype that older adults cannot learn new skills is unfounded. Instead, they learn differently than they did when they were younger, often simply requiring more time and practice with new skills. But their accuracy, retention of new information, and performance are as high as for younger workers.

In addition, older adults have been shown to compensate for possible decline in cognitive *efficiency* with their greater stores of accumulated knowledge and with their greater experience. It seems clear from many research studies that myths about older workers are likely to stem from biased supervisors’ opinions, the lack of relationship between cognitive efficiency and actual tasks required of the worker, and from the changes that workers themselves make in how they work, to maintain high performance.

Discussion questions:

1. Were you surprised about the increase in vocabulary until age 80 and beyond? How do you think the myths about older adults’ cognitive abilities are perpetuated in Estonia? In Europe? Elsewhere?
2. What evidence countering these myths do you see in Estonia? Particularly in the Estonia workplace?

¹⁶ Giambra LM, Arenberg D, Kawas CH, Zonderman AB, and Costa PT. “Adult life span changes in immediate visual memory and verbal intelligence.” *Psychology of Aging* 1995:P. 10, p.123

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3. What actions do you think would be most effective in communicating the counter-myths to the public at large? To employers? To older women?

End of Answer & and Tip Sheet for Quiz Question #5

b. The phenomenon of population ageing in Estonia

Facts-on-ageing Q & A

6. Loss of workers age 25-44 – ANSWER & TIP SHEET

Demographic changes will cause Estonia to lose workers age 25-44 between now and the year 2025. How many fewer people aged 25-44 will there be in Estonia in 2025, compared to the number of people in that age group in 2000?

- a. 15,000
- b. 31,000
- c. 63,000

The correct answer is (c). In 2025, there will be 63,000 FEWER Estonians age 25-44 than there were in 2000.

7. Increase in workers age 45-49 – ANSWER & TIP SHEET

In the year 2000, there were 104,000 people in Estonia age 25-29 (a prime employment age in Estonia) and 100,000 people age 45-49 (a difficult age to obtain a job in Estonia). In the year 2025, there will be only 60,000 people age 25-29, a decrease of 44,000 from the year 2000. How many people age 45-49 will there be?

- a. 30,000
- b. 61,000
- c. 96,000

The correct answer is (c). In 2025, there will be 96,000 people in Estonia aged 45-49, compared to only 60,000 people aged 25-29.

(Note that questions #6 and #7 share the same tip sheet.)

Take a look at how the numbers of people in Estonia, of different ages, will change in the future (Table 1 on following page):

Table 1. Population by age group and sex*(Population in thousands)*

Age	2000			2025		
	Total	Male	Female	Total	Male	Female
TOTAL	1,431	664	768	1,302	602	700
00-04	62	32	30	57	29	28
05-09	80	41	39	69	35	34
10-14	112	57	55	76	39	37
15-19	109	55	54	71	36	35
20-24	104	53	51	62	32	31
25-29	104	53	51	60	30	30
30-34	98	51	47	77	39	38
35-39	103	51	52	107	54	54
40-44	105	51	55	103	51	52
45-49	100	47	53	96	47	49
50-54	89	40	49	93	45	48
55-59	74	32	42	84	40	44
60-64	83	34	48	83	36	47
65-69	69	27	43	78	32	47
70-74	62	21	40	66	24	42
75-79	40	11	30	50	16	34
80-84	19	5	14	31	9	22
85+	18	4	14	36	8	28

Source: U.S. Census Bureau, International Data Base, at:
<http://www.census.gov/cgi-bin/ipc/idbsum?cty=EN>.

(These demographic projections are based on census data from the Statistical Office of Estonia and Eurostat data. The projections take into account statistical forecasts of in- and out-migration. The highest recent level of out-migration, 6,000, was reached in 1996. This declined to fewer than 1,000 in 1998 through 2000, and is assumed to decline to zero by 2025. The Statistical Office of Estonia states on its website that “Migration has lost its importance as a population factor.”)

A focus on short-term goals or profits can temporarily ignore longer-term realities – and subsequent profit losses – such as Estonia’s coming decline in available younger workers. Use the discussion questions below to emphasize, where possible, the urgency of the longer-term benefits of retraining and hiring older workers.

Other easy-to-use information sources about the ageing of the Estonian population include the Statistical Office of Estonia’s web site. It can be accessed at:

http://www.gatekeeper.stat.ee:8000/px-web.2001/Dialog/varval.asp?ma=PC201&ti=POPULATION+BY+PERMANENT+PLACE+OF+RESIDENCE+AND+AGE&path=../I_Databas/I_rahvaloendus/02_Sex_and_age_structure/01Age/&lang=1&xu=&yp=

This link takes you to the population tables, where you can pull up the number of women, or men, of any given age.

Dynamic population pyramids, showing the changes in female and male population in Estonia, by age groups and in 5-year periods between 1995 and 2050, are located at: <http://www.census.gov/ipc/www/idbpyr.html>. On this International Data Base (IDB) page, select Estonia, then select a summary or a dynamic population report.

Discussion Questions:

1. What is the average age of current employees where you work? Of the most valuable employees?
2. How old will your average employee be in the year 2005, 2010, and 2020? How old will your most valuable employees be in those years?
3. How might the decline in the number of available workers aged 25-44 affect you? How will your workplace be affected by the decline in workers age 25-29, and the increase in workers age 45-49? This year? In five years? In ten or fifteen years?
4. If you know that you will not be able to find enough younger workers in the future, what can you do now to ensure that employees who 'age on the job' remain with you?

End of Answer & and Tip Sheet for Quiz Questions #6 and #7

Facts-on-ageing Q & A

8. Definition of 'old' and 'too old to work' – ANSWER & TIP SHEET

What do employed women in Estonia think is the age at which employers start viewing female employees as too old to be effective workers?

- a. 61
- b. 35
- c. 45

The correct answer is (d), 45. Women in Estonia report that employers start viewing them as too old to be effective workers at about age 45.

In late 1999 and early 2000, the Women's Commission of the Council of Trade Unions Confederation of Estonia, the Ministry of Social Affairs, and the UNDP conducted a survey, "Women workers and entrepreneurs." The respondents were employed women, of an average age of 43.3 years, from different economic sectors and from public and private companies. A majority of the 500 respondents judged that employers in Estonia begin to view a woman as being an "older" worker at age 45.

Most respondents felt that employers prefer to hire younger women workers over older women workers.

In a smaller survey conducted with women participating in the ILO More and Better Jobs for Women project, most respondents felt that employers stop considering women as effective workers at age 35. Anecdotal reports of employers who consider that people over age 35 are incapable of learning new technologies are plentiful. Other research shows that Estonian employers define 'old' as a much younger age than employers in other countries.

In January, 2001, the International Longevity Centre published the results of its five-nation study, "Cross-Cultural Differences in Myths and Realities of Aging." Opinions on the age at which people 'become old' differ significantly. Of the five countries studied, only the Dominican Republic reported opinions similar to those in Estonia. See Table 2 on the next page.

Table 2. Median age when men/women through to become old

		All Adults	Adults Aged 65+
Men become old at age:			
Highest	France	63	71
	UK	61	69
	Japan	60	69
	USA	60	70
Lowest	Dominican Republic	50	61
Women become old at age:			
Highest	USA	65	75
	UK	65	71
	France	62	74
	Japan	60	69
Lowest	Dominican Republic	45	59

This cross-cultural study also looked at the “markers” for old age. These are “the events that, in the minds of the public, best define the beginning of old age.” Here are the results:

Americans tend to see a decline in physical ability (41%) and a decline in mental functions (32%) as the key indicators of old age.

The British are more likely to see old age beginning with a decline in physical ability (35%) and retirement (22%). They are the least likely to see the beginning of old age as being associated with reaching a specific age (11%).

The Japanese are the most likely to see old age beginning with a decline in physical ability (41%).

Dominicans are the most likely to see old age beginning at a specific age (34%) and the least likely to see old age beginning with a decline in physical ability (24%).

Notably, relatively few people, apart from the 22 per cent in Britain, see retirement as the key marker for the beginning of old age. See Table 3 on the next page.

Table 3. What best defines beginning of old age

		All Adults %
Decline in mental functions		
Highest	USA	32
	UK	24
	France	24
	Japan	21
Lowest	Dominican Republic	14
Decline in physical ability		
Highest	Japan	41
	USA	41
	France	40
	UK	35
Lowest	Dominican Republic	24
Reaching specific age		
Highest	Dominican Republic	34
	Japan	16
	France	16
	USA	14
Lowest	UK	11
Retirement		
Highest	UK	22
	Japan	14
	Dominican Republic	13
	France	12
Lowest	USA	9

Discussion questions:

1. Do you agree or disagree with the idea that women become ineffective workers at a certain age?
2. Do you believe that 'old age' starts at a certain age?
3. What is the prevailing belief about the effectiveness of women workers age 45+ in your workplace?
4. When do you think most Estonians believe 'old age' begins?

End of Answer & and Tip Sheet for Quiz Question #8

Facts-on-ageing Q & A

9. Old-age dependency ratios – ANSWER & TIP SHEET

In the year 2000 in Estonia, there were about 20 older, non-working people for every 100 working-age people. This old-age dependency ratio of 20.1 per cent meant that every 100 working people had to generate the tax or personal funds to support 20 non-working older people. The ratio will be about the same in the year 2010 (21.6%).

Looking further into the future, how many older, non-working people will every 100 working people have to support in the year 2030?

- a. 26
- b. 30
- c. 34
- d. 40

The correct answer is (c), 34 (33.8%).

This means that in the year 2030, every 100 younger, working people will have to generate tax or personal funds to help support 34 older, non-working people.

By 2050, the ratio will be much higher. In 2050, every **100** younger, working people will have to generate the funds to support **49** older, non-working people. This old-age dependency ratio will be higher than that of every other country in Northern Europe. It will also be higher than the average old-age dependency ratio for all more developed countries.

The ILO's *World Labour Report 2000*, from which these statistics are taken, defines an older person as over age 64. If many people in Estonia continue to leave the labour market many years before age 64, the burden on working people in their 20s and 30s will become even greater. (*World Labour Report 2000: Income security and social protection in a changing world*. International Labour Office, Geneva 2000.)

The year 2050 seems a long way off. However, the people who will be 64 in 2050 were born in 1986. Think about girls born in 1986. If they are not welcome in the Estonian labour force after age 45, they will not work after the year 2031.

The European Commission conducted economic simulations to explore the effects of delayed retirement. They concluded that raising the total labour force participation rate of people over age 64 in the EU by just 10 percentage points would nearly eliminate the economic results of population ageing¹⁷.

¹⁷ McMorrow, K. and Roeger, W. "The Economic Consequences of Ageing Populations." *Economic Papers*, No. 183. European Commission, Brussels, November, 1999.

Discussion questions:

1. How will girls born in 1986 support themselves when they are 45 (in the year 2031) if they are not allowed to work?
2. If people in their 40s, 50s, and 60s continue to work and contribute to the economy, what effect will this have on the Estonian old-age dependency ratio and, thus, on the economy?
3. How can you present information on age-dependency ratios to leaders at your workplace to get them thinking about the benefits of retaining and hiring older workers?

End of Answer & and Tip Sheet for Quiz Question #9

Facts-on-ageing Q & A

10. How people over age 60 want to be described – ANSWER & TIP SHEET

When people in the European Union age 60 and over were asked how they prefer to be described, which one of the following terms did they like the most?

- a. retired
- b. pensioners
- c. senior citizens
- d. elderly

The correct answer is: c. senior citizens.

A first Eurobarometer survey of people aged 60 and over was conducted in 1992. This survey was part of the European Union's Observatory on Ageing and Older People, mandated by the European Commission's Council of Ministers. It helped prepare for the 1993 European Year of Older People and Solidarity between the Generations.

In this survey, the majority vote was split between a preference for the term "senior citizens" (30.9%) and the term "older people" (27.4%).

The terms least preferred were "pensioners" (1.1%), "60 plus" (1.1%), and "golden age" or "golden years" (0.2%).

The term "elderly," which is most often used by European policy makers, was also rejected (6.6%), as were "retired" (15%) and terms such as "the old/aged/old aged people" (10.6%).

(This question was not repeated in the 1999 Eurobarometer Survey.)

"What is in a name?"

The Eurobarometer survey cut through much of the agonizing that has taken place, particularly in academic circles, about the appropriate nomenclature by asking older people themselves the direct question: what do *you* prefer to be called....What is abundantly clear though is that...the term most commonly used by policy makers, the media and social gerontologists, that is, 'elderly,' is firmly rejected.

"The positive choice of 'senior citizens' over the whole of the 12 countries sampled is interesting and perhaps itself indicative of the changing character of old age in Europe. It carries connotations of individuals as civic actors with both rights and duties and, therefore, emphasizes the integration of older people rather than their separate group status.

"...this seems to signal some kind of positive statement from this group that either they want to be regarded as people, who just happen to be older than some others, or as citizens like the rest of the community."

“If one can draw out a message from these results it is perhaps that those of us in the professional business of regularly putting a name to this large and growing group of EU citizens have not listened closely enough hitherto to what they want us to call them.”¹⁸

In his introduction to the 1999 book *Rahvastikuvananemine Eestis* (Population Ageing in Estonia), esteemed Estonian President Lennart Meri wrote:

“My dear fellow citizens,

for a long time, I looked for the word by which to address you, and I will still be searching for this word today and tomorrow. I was reminded of my first time in New York, when a friend of mind bought me a reduced-price ticket, a ticket on which was printed that it was meant for senior citizens. And I have often wondered why we have never made the effort to find, in our mother tongue, the words that would be more correct than *vanur*, or ‘an older person.’ So I would like to address you today just as my fellow citizens, some younger, some older than myself. And I myself am 70 years old.”

Discussion questions:

1. What could be advantages of finding out what people of certain age groups in Estonia wish to be called?
2. What could be the disadvantages?
3. Which term do you think should be used in Estonia to refer to people who are age 60 and over? What about age 45 and over? What about people of official retirement age? Different terms for different age groups? All groups called the same?
4. If people in Estonia age 60 and over were surveyed about the term they prefer to be called, what do you think the top choice would be?

End of Answer & and Tip Sheet for Quiz Question #10

¹⁸ Walker, Alan and Maltby, Tony. *Ageing Europe*. Buckingham: Open University Press, 1997.

c. Q & A on global and European Union ageing issues of relevance to Estonia

Facts-on-ageing Q & A

11. EU reasons for combating age barriers – ANSWER & TIP SHEET

Social partners in the European Union are looking for ways to remove and reduce age barriers to employment. Which of the following reasons for removing age barriers is considered most pragmatic?

- f. Early exit policies lead to a waste of experience, human resources, and previous investment in employees.
- g. Governments are concerned about future financing of pensions.
- h. The age structure of the workforce is changing, with numbers of younger workers declining and numbers of older workers increasing.
- i. Employers see new roles for older workers to train younger workers.
- j. Employers see that having both young and mature workers allows them to be more flexible and more competitive.

The correct answer is (all).

Items (a) – (f) are ALL cited by the European Union social partners as important pragmatic reasons for removing, and reducing the impact of, age barriers.

In its *Managing an Ageing Workforce: A Guide to Good Practice*, the European Foundation for the Improvement of Living and Working Conditions reports on the first systematic European search for good practices in the retention, reintegration, and retraining of older workers. The Foundation calls age discrimination “the last unrecognized discrimination,” but says that this is changing as more evidence is collected on age discrimination in the EU, and on older workers’ long-term unemployment and lack of training opportunities.

In addition, the Foundation declares that “there is a plethora of scientific evidence to show that older workers are no less effective than younger ones – though of course there are variations between jobs. Older staff also have fewer accidents than the younger staff and are less likely to leave an organization. Their average net cost to an employer is similar to that of younger staff.” (*Managing an Ageing Workforce: The Guide to Good Practice* is available at <http://www.eurofound.ie/publications/files/EF9865EN.pdf>)

Discussion questions:

1. Which of the above items, if any, describes the beliefs of leaders in your workplace?
2. Which of the above items, if any, is of major concern to the Estonian business community? To the government? To private non-profit organizations serving senior citizens?
3. What interventions do you think would be most effective in educating leaders in your workplace about reasons for combating age barriers in Estonia? What about educating or persuading the business community? The government? Private non-profits?

End of Answer & and Tip Sheet for Quiz Question #11

Facts-on-ageing Q & A

12. Prohibition of age discrimination in Estonian law – ANSWER & TIP SHEET

Which of the following Estonian laws explicitly prohibits discrimination based on the age of an employee or a job applicant?

- a. Employment Contract Act (1992, regulates relations between employers and employees)
- b. Wages Act (1994, regulates remuneration of people who work under an employment contract)
- c. Penal Code (punishes equality violations and the encouragement of discrimination)
- d. Estonian Constitution (1992, adopted by referendum)

The correct answer is: none of the above.

There is no law in Estonia that specifically mentions age discrimination.

The Estonian Constitution decrees that no one shall be discriminated against on the basis of many characteristics, including sex, but age is not specifically mentioned.

The Employment Contract Act decrees that it is illegal to allow or give preferences, or to restrict rights, on various grounds, including sex, but age is not mentioned. This Act does allow two kinds of employment preferences that are interpreted as applicable to women. Preferences based on pregnancy or the raising of children, are allowed. It is allowed to hire or assign work based on an employee's sex, if the kind of work or the working conditions make this unavoidable.

The Wages Act prohibits employers from either increasing or reducing wages on various grounds, including sex, but does not mention age.

The Penal Code allows punishment for encouraging discrimination of various sorts, and for violating various kinds of equality, but does not mention age¹⁹.

In fact, very few countries have passed laws specifically prohibiting age discrimination.

According to the proposed European Code of Good Practice for age-neutral employment:

¹⁹ Luuk, Mai. *Estonian Research on Discrimination: Analysis of Labour Law and Labour Market Situation*. Ministry of Social Affairs, Tallinn, 1999.

“Some national governments have taken action already, for example Finland has anti-discrimination legislation and a national programme for ageing workers running from 1998 to 2002; Ireland introduced anti-age discrimination legislation and special measures for older workers in October 1999; the Netherlands proposed a ban on age discrimination in employment in 1999 and, in September 2000, a special Task Force on Age and Employment was established by the Minister for Social Affairs and Employment to develop a national action programme to promote the labour market participation of older workers; and the UK has operated its Code of Practice for Age Diversity in Employment since 1999.”

The ADEA, or Age Discrimination in Employment Act, has been in effect in the US since 1967. It is widely agreed that this law has greatly decreased blatant age discrimination in employment, although it is difficult to prosecute court cases.

Many experts agree that age discrimination can be dealt with through strong policies and regulations, as well as through law. Especially important in preventing and remedying age discrimination in employment is the authorization of state mechanisms for supervising employers and for reporting, investigating, and enforcing consequences for discrimination.

The ILO Older Workers Recommendation, 1980 (No. 162), is a comprehensive international legal instrument that applies to all workers who are liable to encounter employment difficulties because of “advancement in age.” It is a helpful reference on ensuring equality of opportunity and treatment, and vocational training, and counselling for older workers.

The European Code of Good Practice for ageing in employment, proposed by 8 countries working on a European Commission project, is located at: http://www.demographie-transfer.iao.fhg.de/literatur/Code_of_Practice-English.pdf, which has been developed by Eurolink Age, European non-governmental organization. Their website is at: http://www.silver-surfers.org/ageconcern/about_618.htm.

The full text of the US Age Discrimination in Employment Act is located at <http://www.eeoc.gov/laws/qadea.html>.

Information on how this law, and other anti-discrimination laws, actually work in practice is located at <http://www.eeoc.gov/facts/qanda.html>.

Information on how to recognize age discrimination is located at http://www.aarp.org/working_options/agediscrim/#info.

Even though Estonia has not ratified the ILO Older Workers Recommendation of 1980 (No. 162), the Recommendation contains many helpful ideas. It is found at: <http://www.ilo.org/ilolex/english/index.htm>.

Discussion questions:

1. Do you think there is a need in Estonia to combat age barriers to employment through legislation?
2. Where could policies be designed to encourage age-neutral employment?
3. What are your ideas for setting up government mechanisms to supervise and enforce age-neutral policies or regulations?
4. If such mechanisms are not likely to be set up in the near future, what other means can be used to promote age-neutral employment?

End of Answer & and Tip Sheet for Quiz Question #12

Facts-on-ageing Q & A

13. Belief in the existence of age discrimination – ANSWER & TIP SHEET

What proportion of people in the European Union between the ages of 25 and 65 believe that age discrimination in employment exists?

- a. 17%
- b. 36%
- c. 59%
- d. 81%

The correct answer is (d). 81% of people in the European Union between the ages of 25 and 65 believe that age discrimination exists.

In 1992, a standard *Eurobarometer* survey of the EU population aged 15 and over was conducted in each member state. Questions were asked about job recruitment, promotion, and training. 72 per cent of all respondents felt that age discrimination exists; **81 per cent of those between the ages of 25 and 65 believe it exists.** More specifically, 79 per cent of respondents believed that older workers are discriminated against in job recruitment, 62 per cent in job promotion, and 67 per cent in job training.

“Moreover there were hardly any differences between age groups in their strong belief that age discrimination exists with regard to employment. This finding had a significant impact in raising the profile of age discrimination in the EU and paving the way for further work on this topic. **It is now a significant issue on the EU agenda**²⁰.”

The *Eurobarometer* survey wanted to avoid the possibility of older workers using age discrimination to excuse poor job performance. Therefore, the survey asked questions about age discrimination of the general public, not just of older people.

Younger and older workers, and women and men, all gave similar answers, showing a widespread belief that age discrimination exists in employment²¹.

This question about the existence of age discrimination was not asked in the 1999 *Eurobarometer* Survey. However, a question about support for legislation to stop age discrimination was asked in both the 1992 and 1999 surveys, and is discussed elsewhere in this quiz.

In its five-nation study, *Cross-Cultural Differences in Myths and Realities of Aging*, the International Longevity found that “Only in the Dominican Republic is

²⁰ Walker, Alan. *Attitudes to Population Ageing in Europe: A Comparison of the 1992 and 1999 Eurobarometer Surveys*. July 1999.

²¹ Walker, Alan and Tony Maltby. *Ageing Europe*. Open University Press, Buckingham. 1997, pp. 87-89.

there a majority of the population who believe that a qualified job applicant is likely to encounter job discrimination.

However, substantial minorities of people, young and old, in the UK, USA and France believe a qualified older job applicant would be discriminated against. Very few Japanese, including those 65 or older, believe this would happen in Japan.”

Table 4. Age discrimination for qualified older job applicants (percentage of those who say it is very likely)

		All adults %	Adults 65+ %
Highest	Dominican Republic	55	49
	UK	49	47
	USA	43	42
	France	38	31
Lowest	Japan	16	20

Definition of age discrimination: “differential and discriminatory treatment on the grounds of age, based on a set of prejudices or negative assumptions and stereotypes about older people.”

Direct age discrimination: “exclusive age-related criteria are explicitly applied.”

Indirect age discrimination: “criteria or requirements such as particular skills discriminate against older people because they are unlikely to be able to comply, perhaps because they have not had access to appropriate training. The impact of discriminatory actions and attitudes become all the more powerful if older people accept and internalize those attitudes, reducing their expectations and self-esteem.”

A 1993 European public policy survey identified four domains of the labour market in which age discrimination has particular impact:

- “- Premature loss of employment
- Problems in recruitment and re-entry into the workforce
- Exclusion from training
- Mandatory retirement”²²

²² Pearson, Maggie. *Experience, Skills and Competitiveness: The Implications of an Ageing Population for the Workplace*. European Foundation for the Improvement of Living and Working Conditions, Dublin, 1996, pp. 15-18.

Discussion questions:

1. Do you believe that age discrimination exists in the Estonian labour market?
2. What experiences influence your answer to discussion question #1?
3. If age discrimination existed in your business, agency, or organization, what would be its negative effects? Would there also be positive effects?
4. What are three actions you could take to address a problem of age discrimination where you work?

End of Answer & and Tip Sheet for Quiz Question #13

Facts-on-ageing Q & A

14. Proportion of Europeans in favour of anti-age discrimination legislation – ANSWER & TIP SHEET

What proportion of Europeans is in favour of legislation to stop age discrimination?

- a. $\frac{1}{10}$
- b. $\frac{1}{4}$
- c. $\frac{1}{2}$
- d. $\frac{3}{4}$

The correct answer is: d. $\frac{3}{4}$.

“Combating age discrimination is a matter of social justice but it takes on added urgency in the context of workforce ageing. There is considerable controversy surrounding the issue of anti-age discrimination legislation, with some groups arguing that it would be an important source of protection for older workers, while others argue that it would not be enforceable.

In 1992 we asked the general public what it thought [in the Eurobarometer survey]. By a large majority of two to one it favoured such government action. This question was repeated in 1999 and, as Table 8 shows, the general public is now even more in favour of legislation to stop age discrimination than it was seven years ago. Nearly three in every four citizens of the EU support such action and in only two countries is the majority less than three in every five. Conversely, in the EU as a whole, only about one in eight citizens oppose legislation to combat age discrimination.

There are no significant differences between age groups or men and women in the responses to this question.

It is very clear from this evidence that the general public is highly supportive of action to try to stop age discrimination and, therefore, the addition of age to the equal opportunities competencies of the EU in the Amsterdam Treaty is likely to command a high degree of legitimacy among the people of Europe.

See the next page for Eurobarometer survey results in Table 5.

**Table 5. Euro barometer surveys:
Percentages of those saying that the government should introduce
laws to try to stop age discrimination**

	1992	1999
Austria	-	64.4
Belgium	69.8	69.6
Denmark	30.0	58.2
Finland	-	75.2
France	71.5	72.8
Germany	57.7	60.3
Greece	71.8	85.6
Ireland	70.9	81.2
Italy	63.3	69.6
Luxembourg	60.3	64.4
Netherlands	69.6	83.8
Portugal	83.8	79.4
Spain	74.0	77.0
Sweden	-	54.8
UK	72.0	83.0
EU 12 (1992)/15 (1999)	66.6	71.8

Source: Walker, A. "Attitudes to Population Ageing in Europe: A Comparison of the 1992 and 1999", Eurobarometer Surveys. July 1999

Discussion questions:

1. Do you think the Estonian public would be supportive, or not, of anti-age discrimination legislation? Which segments of the population might be more, or less, supportive?
2. What effect does the Soviet legacy have on perceptions of age discrimination in Estonia? What points can be made to counter these perceptions?
3. What effect do you think European attitudes about anti-age discrimination legislation may have on Estonian public opinion on this issue?
4. Would it be important to communicate European attitudes to Estonians? If so, what would be the best ways to do this?
5. Do you think it is important to survey Estonians regarding their current opinions about anti-age discrimination legislation? What would be gained? Or why would this not be a useful idea?

End of Answer & and Tip Sheet for Quiz Question #14.

Facts-on-ageing Q & A

15. European Union requirements on anti-age discrimination – ANSWER & TIP SHEET

In its accession requirements for new member states, does the European Union require prospective new members to prepare legislation outlawing age discrimination?

- a. yes
- b. no

The correct answer is (b), no, but there are continuing new developments that are likely to affect Estonia’s progress toward accession and eventual participation in the EU.

As the new European Code of Good Practice for ageing in employment states, “At an EU level the Member States have acknowledged the importance of combating age discrimination in Article 13 of the Treaty of Amsterdam, which came into force on 1 May 1999. Subsequently, the Community action programme to combat discrimination 2001-2006 and the EU Directive on equal treatment in employment were adopted in October 2000.”

More specifically, the Treaty of Amsterdam restates the EU’s original principle of non-discrimination in stronger terms, and adds the new Article 13. This Article complements Article 12, which prohibits discrimination on grounds of nationality. The new Article enables the Council to take appropriate action to combat discrimination based on sex, racial or ethnic origin, religion or belief, disability, **age** or sexual orientation. When the Council acts on the basis of Article 13, it does so unanimously on a proposal from the Commission and after consulting the European Parliament.

The European Parliament’s web site, at http://europa.eu.int/comm/index_en.htm has documents summarizing many different EU anti-discrimination provisions:

Discrimination on the Grounds of Age

Before the Amsterdam revision, the Treaties contained no express ban on discrimination based on age. In the beginning of the 1990s the view began to take hold that it was the task of the European Union to guarantee older people a legitimate place in society and unlimited protection of their civil rights by combating discrimination based on age and social exclusion.

The European Parliament has concluded that “the older segment of the population [has] an appropriate share in the increase in economic productivity and prosperity”; however it has also pointed out that older people are particularly prone to discrimination not only in working life but in everyday life in general and has therefore called repeatedly for the principle of equal opportunities and equal treatment in accordance with ILO recommendations to be applied to older

employees and for positive measures to be taken in order to improve the working conditions of this group of employees.

In addition, the EU Parliament provides summaries of current EU member states' anti-age discrimination measures:

Summaries by member state on anti-age discrimination provisions

Belgium

A collective agreement states that any employer who is recruiting must treat applicants in a non-discriminatory way. It spells out explicitly that an employer cannot in principle make any distinction between applicants based on, *inter alia*, age.

In the Act of 13 February 1998 on Employment Promotion, Article 3 prohibits imposing a maximum age when recruiting employees. This covers both implicit and explicit references to age.

Denmark

The Public Employment Service has implemented some measures in relation to older unemployed persons. Examples of such measures are job rotation programmes initiated for unemployed and employed older workers, training and competence tools developed for older workers and a special senior consultancy scheme under which interested enterprises may obtain free assistance to start developing a senior staff policy.

Measures have also been taken to change attitudes in this field. A senior policy initiative committee has been set up with representatives of the social partners. This committee is to advise the Minister of Labour, increase the exchange of experience and take initiatives in this field.

Germany

Within the scope of the Protection against dismissal Act, 1969 older employees who have served the company for longer receive greater protection than younger workers who have served for a shorter time when it comes to applying "social" criteria for business-related redundancies.

The measures in the Code of Social Law (SGB) can also be seen as positive discrimination in favour of older people. SGB provides for bonuses for hiring unemployed people aged 55 years or older. Moreover, all the reintegration facilities provided for in SGB III (help in finding employment, counselling, work procurement measures, structural adaptation measures, further training) are available for the reintegration of older unemployed people into the labour market.

Pursuant to the Works Constitution Act the works council has the duty to promote the employment of older workers in the establishment. The employer must supply

comprehensive information to the works council in good time to enable it to discharge its duties. The works council must, if it so requests, be granted access at any time to adequate documentation.

Greece

Under Greek labour market legislation, the level of redundancy payment is based on years of service. The legislation contains the removal of the upper limit of 46 for entry to rapid training courses and plans to provide health insurance coverage for older unemployed people aged 55 and over.

Spain

The provisions prohibiting discrimination in the Workers Statute cover discrimination on grounds of age. The Government has recently introduced a scheme whereby an employer who recruits an older worker, particularly if he or she has been unemployed for more than one year, receives a subsidy and an allowance worth 50 per cent of their social security contribution for the duration of the employment contract.

France

With the exception of the rules setting a minimum age for entry into employment (currently 16) or imposing restrictions on the performance of work by young people under the age of 18, any discrimination on the basis of age is theoretically a violation of freedom of labour which is a recognized universal right. Nevertheless, measures are often directed at young people. In addition, other measures provide incentives for older workers to leave employment, for instance early retirement schemes. However, in recent years the policy has shifted in order to promote better protection for older employees. The Government has taken measures to encourage the employment of older workers and restricting early retirement schemes.

Ireland

Under the Unfair Dismissals Act 1977 to 1993, a dismissal is deemed to be unfair if it is based on age. Age is also one of the discriminatory grounds covered by the Employment Equality Act, 1998. The material scope of the Act includes access to employment, working conditions, vocational training and dismissal. The definition of discrimination is consistent with the Community *Acquis* concerning sex discrimination. There are a number of important exceptions to its scope as regards the age ground.

The material scope excludes the public defence and security forces. The scope excludes all persons aged under 18 or 65 and over or, in the case of vocational training, under the minimum school leaving age or 65 and over.

The following differences of treatment based on age are excluded:

-
- Where “clear actuarial or other evidence” shows that “significantly increased costs would result if discrimination were not permitted in those circumstances”.
 - Maximum recruitment ages based on the need for an employee to be effective in a job for a reasonable period prior to retirement, or on the cost or time taken to train them to an effective level.
 - Positive actions to support the employment of persons aged over 50.
 - Differences in pay or working conditions are based on seniority.

End of EU member States’ anti-age discrimination provisions

Discussion questions:

1. If you are discussing these questions in a group setting, divide up into pairs or trios, select 2 or 3 member states, analyze their anti-age discrimination provisions, and present your findings to the larger group.
2. What common threads do you find among the member states’ provisions? Which provisions are unusual?
3. Which provisions may be the most useful for Estonia to consider?
4. Which provisions would be the most difficult to adopt?
5. Which other policy, regulatory, or legislative anti-age discrimination provisions do you think are suitable in the Estonian context?
6. What influences can you, or groups that you are a member of, bring to bear on the adoption of anti-age discrimination provisions?

End of Answer & and Tip Sheet for Quiz Question #15

Facts-on-ageing Q & A

16. Correcting the legacy of early exit from the workplace – ANSWER & TIP SHEET

Most European countries are now struggling with the legacy left by former policies that encouraged workers to exit the workplace at fairly young ages. Which legacy **do you perceive** as the most important to address in Estonia – in order to increase the employment of older women?

- a. employers do not have experience in managing an ageing workforce
- b. workers and employers stereotype older workers as less productive
- c. older workers who remain in the workforce become de-motivated by fear that they will be made redundant
- d. as the number of younger workers decreases, employers will need to learn how to recruit and retain older workers

This question has no one correct answer. The answer depends on you.

All of the above legacies of early exit policies and practices are listed in the European Union's report, *Experience, Skill and Competitiveness: The Implications of an Ageing Population for the Workplace*²³. This report found that early exit from the workforce can lead, on one hand, to older people being marginalized in their communities and, on the other, to employers' lack of competitiveness and economic growth.

Discussion questions:

1. In your own work, which of the above situations could best be addressed in your workplace?
2. What five steps could your workplace take now to begin addressing that situation?
3. What contributions could you make to such an effort in your workplace?

²³ Pearson, Maggie. *Experience, Skill and Competitiveness: The Implications of an Ageing Population for the Workplace*. European Foundation for the Improvement of Living and Working Conditions, Dublin, 1996.

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4. Could you list actions that need to be undertaken by government, and actions that can be undertaken immediately by employers? By workers themselves?

End of Answer & and Tip Sheet for Quiz Question #16

Annex C - Employment Schemes

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- ♣ Various Employment Schemes are explained in the following section respectively.
 - ♣ The respective set of pages on Schemes can be photocopied to be distributed to the training groups during training workshops.

A. Schemes for use by private organizations

1. EMPLOYMENT SCHEME: Job Club

Overview

A Job Club, or Job-Finding Club, is a full-time training and job search programme that usually lasts two or three weeks. Activities are often similar to those of other job-search programmes, but Job Clubs emphasize behaviour change under close supervision. The behavioural approach requires Club members to practice skills first with each other and then with employers. There are strong built-in feedback mechanisms on the use of new skills.

Theoretically, the Job Club model views job findings as involving interpersonal skills, a social information network, motivational factors and, of course, job skills. This model hypothesizes that job seekers can conduct effective job searches more independently than has often been assumed, and that finding a new job is a full-time job, easier to do with a group of people than alone.

History

Behavioural job club studies were originally conducted by psychologist Nathan Azrin in the 1970s. His research reports of success rates and counsellor manuals are still in use²⁴.

According to UNESCO's International Project on Technical and Vocational Education, "The results of Job Finding Clubs appear to be superior to all other methods because of the intensive skill training and persistence that characterize this programme."²⁵

Swedish field-testing of Job-Finding Clubs "has shown 86 per cent of the participants finding jobs within 3 weeks. Seven of 10 were still working at their new jobs 1 year later. Most participants had been unemployed at least 6 months before coming in contact with the job-finding clubs."²⁶

In Sweden previous government-sponsored job-finding services had placed only 30 per cent of applicants. In light of the 70 per cent placement rate for Job Clubs, the Swedish government began allocating new money to them in the early 1990s, with a goal of serving 3500 participants per month. Dr. Azrin's *Job Club Counselor's Manual: A Behavior Approach to Vocational Counseling* is used. The manual includes many printed forms, outlines, sample scripts, and programme schedules. Published by Pro-Ed in Austin, TX, the manual is still in print.

²⁴ Azrin. "Job-Finding Clubs," *Journal Behaviour Research & Therapy*, Volume 13, pp. 17-28, 1975.

²⁵ Conger, D. Stuart. *Policies and Guidelines for Educational and Vocational Guidance*. UNESCO/UNEVOC, Paris 1994.

²⁶ Carter, Ned. "Sweden Fights Unemployment With Job-Finding Clubs." *Scandinavian Journal of Behavior Therapy*. 20: 63-5, 1991.

Programme details

Practice of job-search skills in a safe and encouraging environment is the hallmark of a Job Club. “For example, once they have practiced making cold calls to an employer, and received feedback from the instructor and students to the point that they can do these practice calls well, they then take the telephone in hand and call employers while another participant listens. Following the call, the two discuss how it went and what might be done next time to make it better.”²⁷

Activities used by the Canadian Job Search Clubs, whose success rate is 75-85 per cent, include:

- Self-assessment
- Researching employers and industries
- Networking
- Cold calls
- Resume preparation
- Information meetings
- First and second interviews
- First year on the job
- Recommendation letters, cover letters and follow-up letters.

Other programmes add such activities as how-to-dress workshops for women who have been out of the labour force. A local dress shop can present fashion shows on how to create a professional wardrobe on very little money. Office space for Job Club members, with access to a telephone, fax, computer, email, photocopier, etc., is often donated by local businesses.

More information on CAPS: <http://www.caps.mcgill.ca/static/student/jobfinding.html>

Many job search programmes include a Job Club in their offerings. Begun in the 1950s as an informal effort by job seekers over age 40, the international non-profit and member-run Forty Plus organization is a prototype Job Club. The Washington DC chapter of Forty Plus has a helpful web site, with a slide show and links to other chapters at <http://www.fp.org>.

In the UK, Wise Owls is a “citizen web network for the over 45s” that functions like a Job Club. It offers a non-profit employment agency as well as online education courses, chat rooms, and a business start-up service. It is located at www.wiseowls.co.uk.

Discussion on adaptation to Estonia

1. Is there a group of older women in your community who are seeking jobs?
2. Would they be willing to meet together form a Job Club and practice job search skills?

²⁷ *Opcit.* P. 29

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3. Which local organization can host a Job Club?
 4. What resources could your community find to enable older women seeking jobs to participate in a Job Club? Which businesses can you approach to request donations?

END OF EMPLOYMENT SCHEME: Job Club

2. EMPLOYMENT SCHEME: Job Fair

Overview

The purpose of a Job Fair is to bring older women job seekers together with employers who need qualified workers. The Job Fair is a one-day event, often held annually. It is held in a large, public space where employers buy or are given exhibit space to publicize their company or organization, and the jobs they want to recruit for. Older women seeking jobs visit tables where employers are publicizing jobs. Initial interviews are conducted on the spot. A slogan such as “Ability is Ageless” is often used.

History

A group of employers, a state employment agency, and/or a private organization that assists workers think that employers and workers will benefit from interaction with each other. They organize the Job Fair. Often, one employer cosponsors the Fair and hosts a pre-Fair breakfast for other employers, to talk up the advantages of hiring older workers. Alternatively, a luncheon can honour an Employer of the Year who has hired older women. Workshops for job seekers, on resume writing, for example, can be conducted during the Fair.

Operation ABLE of Michigan in the U.S., a member of a national ABLE Network of agencies that focus on older workers’ needs, runs a large annual job fair for mature job seekers. See details at:

<http://www.operationable.org/MarketABLEskills/jobfairs.htm>

Programme details

Job Fairs start small, although it is best when a minimum of 15-20 employers participate. Employers are invited by an organization, or a coalition of organizations, that obtains exhibit space, handles event logistics, and publicizes the event to older women seeking jobs and to the media. A state employment agency is usually a key organizer. There is a deliberate effort to create a positive and festive atmosphere.

Space is often donated. Exhibit fees are sometimes charged to employers to cover other event costs, such as refreshments, decorations, or furniture rental. Job seekers participate free of charge. They come to the event in business attire, with resumes in hand. There is a list at the entrance of participating employers and the jobs they are recruiting for. Upon entering the fair, job seekers sign up to visit specific tables or booths where employers are recruiting for skills that they have. Employer representatives then sit with individual job seekers to conduct initial employment interviews. Media interviews are also conducted. Interviewees then follow up with employers as appropriate to pursue specific jobs.

Helpful steps and examples of public relations materials that you can use to organize and promote a Job Fair are located at:

http://wdsc.doleta.gov/seniors/html_docs/library.html#thchnicalassistanceguides

Click on the technical assistance guide called “Using Public Relations to Market Older Workers,” and scroll down to pages 25-35 on “Planning and Publicizing Job Fairs.”

Examples of practical tools to publicize a job fair follow.

Sample of a 20-second radio announcement:

Are you 50 or older and looking for work? Mark _____ on your calendar and come to the Older Worker Job Fair at the _____ between 9:00 and 1:00. Bring your resume. 60 local employers will be there to talk to you. Remember that's _____ at the _____.

Sample of a news or press release:

JOB FAIR FOR SENIOR CITIZENS

Officials at the _____ of _____ have announced plans for the organization's seventh annual Older Worker Job Fair. The event will take place _____ at the _____ from 9:00 A.M. to 1:00 P.M. at the _____. The job fair is designed to offer features to benefit people over 50 looking for jobs or wanting to change career direction. Topics will include resumes and interviewing skills. There also will be a computer display and assistance provided for hands-on information. Over 50 companies will have representatives booths to offer information on hiring practices, current openings and job requirements. For more information you may call _____.

Discussion on adaptation to Estonia

1. Is there a ‘critical mass’ of employers needing skilled employees and older women job seekers with skills?
2. If your initial answer is ‘no,’ what can you do to conduct a deeper assessment of possible matches between employers’ needs and older women’s skills?
3. Would the state employment agency be willing to take the lead in organizing a Job Fair? What other agencies or organizations could participate?
4. What are the 10-12 tasks that an organizing group needs to do first to organize a Job Fair?

END OF EMPLOYMENT SCHEME: Job Fair

3. EMPLOYMENT SCHEME: Public service announcements (PSAs)

Overview

There are many ways to use the media to promote older women's employment. Non-profit organizations and government agencies without large public relations budgets often use public service announcements and other no/low-cost social marketing techniques. Public service announcements are print, radio, television, or electronic advertisements about the benefits of older women's employment, placed without cost as a community service by a newspaper, radio or television station, or internet provider. Requests to place public service announcements come from non-profit organizations.

History

There are as many varieties of public service announcements as there are communities and media outlets. Internet service providers, search engines, and popular web sites are just beginning to join with newspapers and radio and TV stations in adding public service announcements to their sites.

Programme details

Tips on how to create and place public service announcements are given here, along with examples of media campaigns that use PSAs.

The following information on using public service announcements is adapted from the manual "Using Public Relations to Market Older Workers," posted on the US Department of Labor's web site at:

http://wdsc.doleta.gov/seniors/html_docs/library.html#thchnicalassistanceguides

Using the media - Public Service Announcements

Most radio and TV stations provide air time for messages from nonprofit organizations serving community interests. They are called "public service announcements" (PSAs). PSAs are free tools to use to help with recruiting, promoting unsubsidized placements, publicizing special events, or just keeping the community aware of your programme.

How to contact the radio or TV Station

Contact the programme director of each radio and TV station in your area. Ask the PSA length the station requires and how, and to whom, the PSA should be submitted. Keep this information on file for reference.

Writing a PSA

PSAs should be short, usually between 10 and 60 seconds long. Allow about one second of reading time for every two words.

Use the following as guides to PSA lengths:

10 second spot	25 words
20 second spot	40 words
30 second spot	80 words
60 second spot	160 words

PSA samples of various lengths, which can be adapted to other messages:

The _____ Programme reminds you that "National Employ the Older Worker Week" begins March _____. **(5 Seconds)**

March _____ begins "National Employ the Older Worker Week." Get the facts. Call the _____ Programme today at _____ (phone). **(10 Seconds)**

This is "National Employ the Older Worker Week", a good time to remember that capability, not chronological age, is the true measure of a worker's worth. Profit by experience. Call the _____ Programme at _____ (phone). **(20 Seconds)**

Employers, let the _____ Programme show you how older workers help you increase profits. Older workers have skills, experience, fewer accidents and low absentee records. That means dollars in your pocket. Call the _____ Programme today at _____ (phone). Get the facts on hiring older workers and start those savings today. **(30 Seconds)**

Sample of a cover memo to send the PSA request to a radio station:

TO:

FROM:

SUBJECT:

RELEASE DATE:

Please air the following public service announcement for three weeks beginning immediately:

The _____ Programme is accepting applications for part-time employment for persons 55 years and older. Interested applicants must be: residents of _____ county, able and willing to work 20 hours weekly. The _____ Programme is located at _____ and is open Monday through Friday, _____ to _____. Additional information may be obtained by calling _____ at _____ (Phone).

Control the PSA

It is best to hand-deliver the PSA to the station two weeks before your event. If not, mail or FAX it and follow up with a phone call, making sure the PSA was received.

PSAs in context

Many PSAs are used to advertise and promote a single event. Other PSAs, or a series of PSAs on a theme, are used in media campaigns over a longer time period. These campaign announcements often seek to change opinions, as well as to give specific information.

Two examples of media campaigns on behalf of women workers are:

Women Work! at <http://www.womenwork.org>

This is the US National Network for Women's Employment, which groups more than 1000 community-based organizations operating projects to promote women's employment. Each member or affiliated organization can use the "Women Work!" slogan in its public relations materials and campaigns.

"Don't Work in the Dark" at <http://www.dol.gov/dol/wb/public/NRICDWID.htm>

This is the US Department of Labor's public education campaign to alert women about their rights in the workplace. Brochures on several kinds of employment discrimination, including age discrimination, have been widely distributed. All materials use the "Don't Work in the Dark" slogan.

Discussion on adaptation to Estonia

1. Name 2 or 3 examples of upcoming events related to older women's employment in Estonia or in your local community.
2. Can you identify how these events could benefit from the publicity coming from public service announcement?
3. In which media outlets (newspaper, radio, TV) do you know people whom you could approach about placing PSAs?
4. What steps can your group take to promote the use of PSAs in the Estonian media?

END OF EMPLOYMENT SCHEME: Public Service Announcements

4. EMPLOYMENT SCHEME: Decreasing gender discriminatory job announcements

Overview

Job vacancy announcements in Lithuania are not gender neutral. They advertise for women employees by appearance and youth, rather than by skills and experience. Women over age 40 find it very difficult to find jobs.

A team of Lithuanian advocates researched gender discrimination in job ads, the compliance of Lithuanian law with international standards, and law enforcement mechanisms. They implemented a series of actions to decrease the number of gender discriminatory job ads, raise awareness among Lithuanian women about their labour and human rights, and build public support for these campaigns.

There was a large decrease in gender discriminatory job ads, an increase in media attention to women's rights, and new women-friendly political alliances.

History

The Human Rights Advanced Leadership Training for Women (HRALTW) evolved out of concerns in post-socialist countries about women's rights violations and deterioration in the status of women. Women, Law and Development International (WLDI), which had, with the Human Rights Watch Women's Rights Project, designed a methodology for addressing these concerns, and the Soros Foundation's Network Women's Programme collaborated with advocates in more than twenty countries.

Out of their work emerged the publication, *Becoming an Advocate Step by Step: Women's Experiences in Central and Eastern Europe and the Newly Independent States*, which includes the Lithuanian case study "Women's Rights in the Labor Market." The original advocacy methodology is found in the earlier publication, *Women's Human Rights Step by Step: A Practical Guide to Using International Human Rights Law and Mechanisms to Defend Women's Human Rights*.

Programme details

After researching the existence of age and other discrimination through analysis of job ads, survey questionnaires, and interviews, the Lithuanian advocates decided to focus on increasing the legal literacy of women and of the community at large, and on building a constituency for better application of existing laws. Advocates persuaded and assisted journalists to write articles; distributed leaflets; and organized round-table discussions, educational meetings, social events, and outreach to women-focused NGOs and political leaders. The new Lithuanian Equal Opportunities Ombudsman's Office was an important ally.

The number of gender discriminatory job ads greatly decreased. Many more women reported new awareness of their employment-related rights. Media reporting of women's rights issues increased. The advocates are preparing statistical and other measurements of their work's impact. Major lessons learned from this project

emphasized the need for NGOs, government, politicians, media, and the public to engage in joint action, and to commit to long-term efforts.

It was impossible for the project to file a case court on women's rights violations, even though an anti-discrimination mechanism had been legislated in Lithuanian. Women were unwilling to make formal complaints, so the project is now encouraging women to document discrimination evidence. Advocates are also preparing a train-the-trainer model for women's labour rights, to use with trade unions, and will analyze both state and private-sector human rights actions and violations²⁸.

Discussion on adaptation to Estonia

1. About what percentage of job advertisements in Estonia specifying age and/or appearance?
2. What would be more beneficial, to address discriminatory job ads as a single issue, or to include attention to job ads within another rights activity?
3. What organization or agency do you think could try to decrease discriminatory job ads?
4. What would be the 5 or 6 first steps to take?

END OF EMPLOYMENT SCHEME: Decreasing gender discriminatory job announcements

²⁸ Droblyte, Patricia et al. "Women's Rights in the Labor Market, Lithuania." Molly Reilly and Margaret Schuler, eds. *Becoming an Advocate Step by Step: Women's Experiences in Central and Eastern Europe and the Newly Independent States*. Women, Law and Development International, Washington D.C., 2000. pp. 83-90. This, and the earlier WLDI *Step by Step* publication, are available from the online bookstore of the International Women's Tribune Centre, "Women, Ink.," at <http://www.womenink.org>.

5. EMPLOYMENT SCHEME: Owing non-profit company

5.a Non-profit company owned by older unemployed people

Overview

Third Age Challenge York (TACY) is a non-profit company formed by a group of older unemployed people who had left, or been forced to leave, their former employment, but who wished to continue in paid employment. The company is unique because it is owned and operated by older people themselves.

The aims are to actively raise awareness against age discrimination, assist members to find new employment, and to give members experience in running a company. There are about 50 participants at any one time and although formal evaluations are not available, there is only about a 6 per cent drop out rate. Response from employers, older people, and the wider community has been very positive.

History

TACY operates in the urban York area and its surrounding rural region. The area has suffered from numerous industry closures; tourism is a key employer. The original group of unemployed older workers obtained assistance from the national Third Age Challenge organization, whose own aim is to promote and support local third age employment projects. It helped TACY prepare small funding proposals to the local state employment service. This helped establish the credibility of the local organization. Collaboration with the local government employment services is strong.

(Third Age Challenge York is a major actor both in the UK and in Europe. It has pioneered the formation of the European network EuroWork Age, which has, in turn, created the first European Code of Practice for older worker employment. See the Code of Practice scheme in this guide.)

Programme details

Local older workers provide considerable volunteer support for Third Age Challenge York, especially in recruiting unemployed workers, contacting and educating employers, and matching clients to jobs that TACY persuades employers to place on its register. This volunteer support translates into skills that the volunteers can use in their own new employment.

The programme provides material support to help members search and apply for work, including telephones, newspapers, stamps, employer and business directories, and computers. Participants take a basic skills course, run as a formal Job Club. It provides interview practice, CV preparation, job-search techniques and assistance, confidence-building activities, stress and time management skills training, and one-to-one guidance.

Most members are age 50 years or over, but the membership age was lowered to 40 after TACY received many complaints of job discrimination from those with age of

40-50 years. Although most participants have been men, the model is suitable for older unemployed women.

5.b Alternative Self-employment Schemes: VOVIS

Another example of a project begun, owned, and operated by formerly unemployed older workers is PM-40 Spanish Federation's VOVIS project. These "voluntary car-minders of Seville" have identified a need for a car-minding service for vehicles parked in public areas, where there has been a high level of motor vehicle crime. The city council and the local police have agreed; car owners pay a small fee to VOVIS employees who guard their cars. VOVIS has been so successful that it now offers an airport taxi service and is providing short-term staff to assist with local business conferences. Most VOVIS members are over 40 and about one-fourth of the members are women.

Women's catering

With EU funding, a Greek community organization recruited 15 unemployed women to form a local catering cooperative. The women were trained in the production and distribution of local food products. Part of their commitment to the project involves educating other women on setting up similar cooperatives in other local areas.

Women's weaving

In the UK's Isle of Arran, older women weavers have come together to teach younger community members their traditional weaving techniques, and to conduct workshops on using weaving as emotional therapy. The weavers participate in European exchanges to promote and maintain traditional textile skills, and to use those skills to engage in economic development in their communities.

These self-employment schemes are described in the findings of the Eurowork Age study of 123 European projects assisting older workers.

Discussion on adaptation to Estonia

1. Do you think there may be a core group of older, unemployed women in your community willing to take on the formation of a company similar to ones described above?
2. Is there a possible core group with similar backgrounds and skills, which could be marketing its members as consultants, temporary, or contract workers to employers or community members needing their skills?
3. What kind of study could you do to determine a need in the community, and match that need with the skills of a group of unemployed older women?
4. What national organization may be able to host or sponsor such an effort?

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5. What ways can you think of to put together such a company with donations and a minimum of up-front and capital costs?
 6. Might it be possible to collaborate in such an effort with the Self-Help and Advisory Centre for Senior Citizens in Tallinn, whose 500 members already operate the Villa Poska guest house and other Centre activities?

END OF EMPLOYMENT SCHEME: Owning non-profit company

6. EMPLOYMENT SCHEME: Getting started in self-employment

Overview & History

There is increasing attention to self-employment start-up in established, transition, and developing economies. In Estonia, this is evidenced by governmental economic policy making, the ILO More and Better Jobs for Women programme, information from the ongoing activities of the EU's SME (small and medium-sized enterprises) Observatory and the European Network for SME Research, and the business consulting services of international corporations.

In this climate, micro-enterprise start-ups are increasingly viable – as long as feasibility studies and initial business plans consider all the pertinent economic and social factors. A feasibility study and business plan can be performed by a group of potential self-employed workers themselves, with guidance from local business advisers.

For women in general, and for older women in particular, self-employment planning also needs to consider self-confidence, discrimination faced by women in the community, availability of child and grandchild care, and family support. These factors can be assessed in the feasibility study and business plan.

Certainly, every new business must obtain the resources with which to begin, calculate likely returns and profits, and plan how it will operate. However, it is also important to remember that many new micro-businesses start with quite minimal initial funding, and that such funding, along with business guidance, is provided by many foundations and other funding organizations.

Programme details

Outlined below are the 5 essential steps for planning and beginning a new self-employment enterprise. These are:

1. needs assessment;
2. feasibility study;
3. work plan or business plan;
4. proposals to request assistance with business start-up; and
5. management and evaluation

For older women, especially those who have been unemployed for a long time, or who have not undertaken entrepreneurial activities before, there are many benefits to planning in a group. This is beneficial even if each woman in the group will create her own micro-enterprise. And, of course, it is also beneficial if the group itself will create a group-owned micro-enterprise.

The references below include several manuals with training activities that will lead a group of potential entrepreneurs through these steps.

Step 1: Needs assessment

There are two kinds of needs assessment. First, this is a way to find out what a new entrepreneur (self-employed person), or a group of entrepreneurs, needs in order to start creating self-employment. This step is especially important for older women, who are likely to experience both gender and age discrimination.

Second, a needs assessment is a way to explore what products or services people in your community buy now, and which they would like to buy if they could.

Assessing the entrepreneur's needs:

Describe each person's age, ethnic background, disability if any, location, educational background, past and current economic activities, skills (including language), and feelings about self-employment.

Explore the needs that have led each person to consider self-employment. Typically, these include needing more income, for self or family, needing an outlet for creative and other energy, and needing to contribute to the community. These are obvious needs.

Explore hidden needs. These are the not-so-obvious needs that must be met so the new entrepreneur can fulfil her obvious need, such as earning more income. Examples are: needing a way to share the care of children for whom the new entrepreneur is responsible during the day; transportation; a place to work; training in running a business; tools; more self-confidence; more cooperation and less discrimination from the community; and family support.

The feasibility study and work plan steps show how to select a self-employment project that will be tailored to each entrepreneur's situation, and meet both the obvious and hidden needs identified.

Assessing the community's needs:

Potential entrepreneurs often seek information on the economy of their community from experts. While expert opinion is valuable, relying only on experts can mask the economic knowledge that women, especially older women, already have. It is possible for potential entrepreneurs to conduct their own market surveys by interviewing community members about specific products and services. The reference manuals listed below include market survey questionnaires.

Each community's economic needs are different, and 'community' can be defined differently by each entrepreneur. Some will want to sell a product or service locally; others will target a regional, national, European, or international market.

Some examples of businesses, to stimulate thinking about possibilities, are:

Commerce: stores, storage facilities, transportation, restaurants, service facilities such as petrol stations or barber shops, business services such as secretarial, printing, taxi, or tourism.

Industry: repair shops, tailors, construction, food processing, bakery, cloth dyeing, household goods

Agriculture: grow food to sell directly; grow food or buy it wholesale and process it (dried fruits, dried vegetables, baked goods, fruit drinks, fruit preserves); raise small animals to sell for meat; raise small animals and sell by-products such as eggs, honey, or wool.

Step 2: Feasibility study

Choose one product or service that you think you can sell. You will perform the feasibility study on that product or service. The result of a feasibility study is choosing one self-employment project to begin.

If the following 10 questions can each be answered with “yes,” the self-employment project being explored can begin. Each question is likely to require research in the community before it can be answered. If any question cannot be answered with “yes,” there are two possible next steps. First, do more research so that you can change the “no” answers to “yes.” Or, second, select another product or service for a feasibility study. The reference manuals described below provide instructions for community research.

1. Will people in your community (or wherever you intend to sell) buy your product or service from you rather than from your competitors?
2. Can you learn how to make your product or provide your service, or do you already know how?
3. Can you obtain the materials, tools, and equipment that you need?
4. Can you find a suitable place to work in?
5. Can you find a suitable place to sell in?
6. Can you transport raw materials to your workshop and finished products to your selling point?
7. Can you manage your project?
8. Can you sell your product or service at a profitable price?
9. Can you produce enough products, or provide enough services, in good time?
10. Do you know where you can obtain financing to start up your project?

Step 3: Work plan or Business plan

A work plan, also called a business plan, lists all the tasks you must do to start up and operate your business, when each task will be completed, and who will do each task.

The work plan is a formal way of writing down all the information gathered in the feasibility study. There are many different formats for business plans, but they all include this information:

The business

Description of the business
Skills that the entrepreneur has, or will learn
Business location

Market

Who to sell to (+ where they are; when they will buy)
Who the competitors are (+ where they are; why they are competitors)

Business operation

Production plan (schedule and quantities);
- For each day
- For each week
- For each month
- For the first year
Total amount of product to be produced (or service to be provided) in one year
Who will work?
How the work will be divided (if more than one woman will work); and
Who will manage the business (what financial and other records will be kept).

Business expenses

Start-up expenses
Operating expenses for one year

Sales income

Price of the product or service;
Estimate of how much will be sold;
- Each day
- Each month
- First year
Competitor's price per product or service;
How much the competitors sell;
- Each day
- Each month
- Each year
Estimate of sales income for first year;

Business benefits

Benefits of this business
Risks of this business; thoughts on how to respond to risks

Step 4: Preparing proposals to ask for assistance with new business start-up

Grants, in-kind contributions, and loans are used to finance new businesses. Proposals to request each kind of assistance will vary in length, but will all include the following elements:

Introduction – who you are

- Origin and history of the organization sponsoring the self-employment, or of the individuals;
- Current situation, such as members, board of directors, current activities;
- Extra information such as a booklet about the group, or complimentary quotes from community members;

Needs Statement – what you need

Describes the obvious and hidden needs prepared in the needs assessment step

Goal Statement – what your goal is

In self-employment projects, this goal is usually increased incomes. This statement will be stronger if you can use numbers to describe the increased incomes you expect. For example: “By the end of _____, the entrepreneur (s) will have increased their average monthly incomes from _____ to _____. This goal of increased incomes will be achieved by producing (or providing) and selling _____.”

Work plan or business plan

This is also called the project design, activities, implementation plan, or methods. It includes the results of the 10-step feasibility study, and a copy of the business plan prepared after that study. It is often helpful to include a month-by-month calendar for the first year of the business plan.

Budget – how much the project will cost

Donors and loan officers want to know how much each part of the project will cost, and which costs you are asking them to help with. You can summarize your answers to question #8 of the feasibility study by listing your costs for personnel, equipment and materials, space, and transportation. In addition, list contributions that your project has already received. Ask each donor or loan officer for a specific financial or in-kind contribution.

Funding resources

Two helpful sources of information about private foundations that make grants for economic development projects in Estonia are:

The European Foundation Centre’s “Fundersonline” web site at <http://www.fundersonline.org>. This is a growing search engine for Europe’s

online philanthropic community, with a wealth of information about the grant-seeking process in Europe and about individual financiers.

Funding for Civil Society: A Guide to U.S. Grantmakers Giving in Central/Eastern Europe and the Newly Independent States is published online by VOICE (International: Voluntary Organizations Initiative in Central & Eastern Europe/Eurasia) at <http://www.voiceinternational.org>. It lists 27 U.S. grant-makers giving in Estonia. Many focus on economic and community development activities; some, like the Global Fund for Women, focus on women's activities.

Although the international Trickle Up programme does not make grants in Estonia, its model may be instructive. Trickle Up makes grants – not loans - of US \$100, in two instalments, to small groups of micro-entrepreneurs, who each commit at least 250 hours to their business within the first 3 months. They reinvest at least 20 per cent of their profit in the business, following a two-page business plan. Grants in the US, or other countries with higher costs, are for \$700, again in two instalments. Trickle Up has no field staff of its own, but works through volunteer coordinators from local organizations. 66 per cent of its clients are women, and about two-thirds of the new businesses stay in business for over one year. Success stories and other information are found at <http://www.trickleup.org>

One source of volunteer assistance for new entrepreneurs – especially for project management and evaluation - may be the Estonian Volunteer Center, operated by NENO, the Network of Estonian Nonprofit Organizations. Its database of over 500 volunteers and other information can be accessed at <http://www.ngo.ee>

Step 5: Management and evaluation

Management is planning and controlling the self-employment project. Evaluation is finding out how the project is going, and making decisions about how to change the project when necessary.

There are 3 kinds of tools for managing and evaluating a self-employment project: the work plan or business plan, financial records, and project measures.

The business plan is used each month to look at each task that was planned, note if it was completed or not, and reschedule and assign tasks for the coming month.

The most useful financial records to keep are a cash book for money you receive and spend each day, a receipt book for every sale you make, a check book that shows money you have in the bank and checks you write to pay for larger expenses, a debtors' record that tracks how much credit you grant to certain buyers and when they must finish repaying you, and stock records of supplies and finished products on hand.

Progress measures are a profit/loss worksheet and a progress worksheet. If the project is not showing a profit, you can reduce expenses or increase sales. If the project shows a profit, you can decide to continue with doing it the same way, or to expand.

The progress worksheet can be used about once a year to compare your original goals with what has happened in the project re: increased income and re: the entrepreneurs' other needs and the benefits of the project. New goals and new ways of operating the project can be selected based on past experience.

Source of information:

Kindervatter, Suzanne, ed. *Doing a Feasibility Study: Training Activities for Starting or Reviewing a Small Business*. Originally published in 1987, now distributed by the International Women's Tribune Centre at <http://www.womenink.org>

Otobe, Naoko, ed. *Rural Women in Micro-Enterprise Development: a training manual and programme for extension workers*. ILO, 1997. At the ILO publications website, click on "gender issues and women at work," and scroll down to this manual's title: <http://ilo.org/public/english/support/publ/books.htm>

Roche, Susan. *Creating Jobs*. Washington DC: Goodwill Industries International, 1986.

The European Observatory for SMEs was established in 1992 and published its most recent report, which focuses on associations and foundations in the social economy, in July 2000. Other Observatory services include a business research and consultancy programme:

http://europa.eu.int/comm/enterprise/enterprise_policy/analysis/observatory.htm

The European Network for SME Research has 15 partners in all EU member states, and several additional countries. Each partner specializes in a particular small-business issue:

http://www.eim.nl/uk/uk/ensr_2.html

Comprehensive sources of information on using microfinance in women's economic development and self-employment projects are:

Virtual Library on Micro-credit site on Women and Access to Credit at <http://www.gdrc.org/icm/>

UNDP's Microstart Programme, which consists of the UN Capital Development Fund's SUM, or Special Unit for Microfinance) at:

<http://www.undp.org/gender/programmes/#Microcredit>

Self-Employed Women's Association at: <http://www.sewa.org>

Women for Women International's Micro-credit Programme at:

<http://www.womenforwomen.org/Programs/Microcredit.htm>

Success stories

From Women for Women

“When Zeynaba joined Women for Women International's programme in September 1997, her monthly income was \$57. She was depending on her relative's assistance to feed her two children, a boy and a girl, and her husband. She is a displaced person so she did not have many friends in the village. When she heard about Women for Women's Micro-credit Lending Programme, she managed to form a solidarity group with other women from her neighbourhood. After intensive training, she applied for a \$580 loan to buy a milking cow, which she received.

Everything in my life got better when Women for Women showed up in my village,” Zeynaba said. She was able to make enough profit from selling the milk and cheese and she paid off her first loan one month ahead of schedule. With her second loan, which was for \$1300, she bought another cow and a cheese-making machine. Zeynaba has more clients than she can handle. She is thinking of purchasing a third cow with her savings and using the third loan to buy a tractor for farming. Within exactly a year of joining the Lending Programme, Zeynaba's income skyrocketed to \$400 a month.

As her husband is disabled and does not have a job, Zeynaba is the sole income generator in her family. She was really happy for being able to buy a pair of shoes for her 15 year-old son. “This is the first pair he got in 7 years,” Zeynaba explained. In describing how she enjoys the friendship she established in Women for Women International's centres, she said: “I really like the centre meetings. I never missed it once, even when I was sick, I went to the meetings.” She later said, “I am really satisfied. I have 2 cows and I have everything I need. All that happened when I became a member of Women for Women.”

Source: <http://www.womenforwomen.org/Programs/Microcredit.htm>

From Trickle Up

Xiomara Perez learned to bake corn *atol* and milk and coconut *cajetas* from his mother. He applied for credit to start a bakery in his home of Boaco, Nicaragua, but was told he must have a business for one year in order to qualify for a loan. Then the Trickle Up Coordinator at Fudacion Jose Nieborowski heard about his dream.

“For the first time I made a plan of investment for the business, thinking about how much the ingredients would cost, how much time the family would dedicate to the business and the sales we would be able to make.” With the first \$50, they repaired the oven and began to make rolls and breads, selling 50 *cordobas* worth a day (US \$5.60) and making a profit of 15 *cordobas* (US \$1.60). After three months they increased production to 100 *cordobas* a day, then, to 150 *cordobas* a day with 50 *cordobas* in daily profits. “From these earnings, we set aside 25 *cordobas* to buy supplies and 25 for family and household expenses.”

“There is a lot of competition, but my products are packaged, fresh, and toasted, and I give 6 *cordobas* worth for the price of five. I am thinking about buying a used refrigerator so I can sell soda pop, beer, ice cream, etc. A group of us are now going to apply for a loan of 1,000 cordobas (\$112) each, for three months at 3 per cent flat interest from the Fundacion Jose Nieborowski.”

“Trickle-Up brought our family business up out of nothing.”

Source: <http://www.trickleup.org>

Discussion on adaptation to Estonia

This discussion is designed to de-mystify the creation of self-employment. It focuses on raising awareness about possible new micro-businesses in rural Estonia, and giving participants some practice in planning initial business steps.

The first 6 discussion questions enable participants to quickly experience some elements of micro-business planning. The last 4 questions ask participants to take a big-picture view of such business planning.

1. Divide into trios. Think of the small town or rural area in Estonia that you know best. Brainstorm a list of at least 15 products and 15 services that you would like to be able to buy there, but cannot. Keep pushing until you have a total of 30!
2. Post each trio's list on large pieces of paper that everyone can see.

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3. Ask each person in your group to put a checkmark next to the 3 products or services that they think would be most feasible for a group of older women entrepreneurs to sell.
 4. Select the one product or service that received the most checkmarks. Assume, for this discussion, that a feasibility study has been successfully completed.
 5. In the same trios, take 15 minutes to write, as quickly as you can, every task that an older woman entrepreneur would need to do, in order to start this business. Do not worry about the categories or scheduling of the tasks. Write the tasks on a large sheet of paper. Each trio tries to write the most tasks.
 6. After quickly reviewing each trio's version of the business start-up tasks, congratulate the trio that came up with the most tasks.
 7. Do you think that it is possible for older women in rural Estonia to start up new businesses, like the ones you have brainstormed, with very small capital outlays?
 8. What might be needs particular to older Estonia women, to enable them to succeed in micro-business start-up? Name at least 3 needs, and specific steps to address those needs.
 9. Which organizations do you think are most suitable for facilitating micro-business start-ups with older women?
 10. What next steps are you willing to take to help make such start-ups possible?

END OF EMPLOYMENT SCHEME: Getting started in self-employment

B. Schemes for use by businesses, companies, and employers

7. ELOYMENT SCHEME: Replicating the original business success experiences with older workers

Overview

In 1991, studies of two major corporations and one major British firm provided the first detailed evidence of the economic benefits of hiring older workers. Results showed that older workers can be successfully trained in the use of new technologies, are flexible about work assignments and schedules, have lower turnover and absenteeism than their younger colleagues, and are often better sales people. The three corporations, Days Inn of America, Inc., The Travelers Corporation, and B&Q plc, have since become avid spokespersons for the economic benefits of hiring older people.

History

Days Inn is the world's third largest hotel corporation, with over 1100 hotels and a national computerized reservation system. In 1986, it was having difficulty hiring enough younger workers, whose turnover rate was nearly 100 percent. Its two telecommunications reservations centres handled 23,500 phone calls a day, 24 hours a day. It began hiring older workers at one of these centres and analyzed the costs and benefits of hiring younger versus older workers.

Based on the positive results, Days Inn began hiring a more number of older workers, both at its reservations centres and at its hotels.

The Travelers Corporation is one of the world's largest financial services companies, providing insurance and investments. It was spending large sums, periodically, to bring in temporary employees. In 1981, Travelers established a job bank, called TravTemps, for its own retirees at its headquarters. Over 700 retirees were registered, and in an average week 250 retirees performed jobs ranging from unskilled production to data entry to professional.

Based on the results of its initial experience with older workers, Travelers set up an independent in-house temporary employment agency, which also hires non-Travelers retirees.

B&Q plc is the UK's largest chain of very large hardware, house-wares, and construction equipment stores. It has nearly 300 stores and 15,000 employees. It was experiencing employee turnover at nearly 100 percent, and store employees lacked personal experience with its products and showed low interest in "customer care," or contact with customers. When store managers doubted that older workers could help solve these problems, management set up a new store staffed entirely with workers age 50 and over.

Based on the positive results, B&Q began training its managers about the benefits of hiring older workers, opened new stores staffed by older workers, and set new corporate goals for older worker employment overall in the company.

Programme details

Days Inn found that:

- Older workers were trained to operate sophisticated computer software in 2 weeks – the same time as younger workers.
- Older workers stayed on the job an average of 3 years – compared to 1 year for younger workers. 87 per cent of older workers stayed on the job 1 year or longer, versus 30 per cent for younger workers.
- Average recruiting and training costs for older workers were US \$618 – compared to costs of US \$1,742 for younger workers.
- Absence rates for older workers were 1.4 per cent, for younger workers 3.7 per cent
- Older workers booked more reservations than younger workers, thus generating more company revenues, even though they spent longer on each call than younger workers.
- Older workers participated in all three shifts, whether morning, evening, or night.

Travelers found that in comparing the costs of hiring temporary employees through TravTemps to the costs of hiring temporary employees in other ways:

- Travelers saved US \$871,000 in 1989.
- Savings per hour ranged from US \$4 to \$9.
- Retirees gave Travelers maximum flexibility in staffing.

Travelers also found that it benefited from the relationship and knowledge that already existed, due to the retirees past work experience with the company, and the morale of their entire workforce improved. Retirees were more motivated than new temporary employees, and younger workers saw the company's commitment to its own workers.

B&Q compared the new store with 5 other B&Q stores with similar sales, employment levels, and demographics. It found that:

- The new store was 18 percent more profitable than the other stores.
- Employee turnover at the new store was 6 times lower than the average at the comparison stores.
- Managers at the new store found that older workers were flexible and willing – they worked an average of 8 overtime hours per month.
- Older workers at the new store were absent 39 percent less than workers in the comparison stores.
- Leakage at the new store was 59 per cent less than in the other 5 stores. (Leakage refers to the disappearance of products from a store, usually through theft and damage.)

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- More women returnees to the workforce were hired.

(New Findings Show Why Employing Workers Over 50 Makes Good Financial Sense for Companies. New York: The Commonwealth Fund, 1991)

Discussion on adaptation to Estonia

1. Were you surprised by any of the findings reported by Days Inn, Travelers, or B&Q? If so, which ones? Do you have ideas about why you were surprised?
2. Which findings do you think would be most powerful for leaders in your workplace to know about?
3. How do you think leaders in your workplace might best receive this new information?
4. Which businesses or government agencies would you also like to inform of these findings?
5. What objections to this new information can you anticipate?
6. What actions could you or your group plan to take to counter such objections (such as similar studies in Estonia, contacts between Estonian business and Days Inn, etc?)

END OF EMPLOYMENT SCHEME: Replicating the original business success experiences with older workers

8. EMPLOYMENT SCHEME: Projects with Industry

Overview

This model brings together businesses in a community with a private organization or a government agency serving clients. Together, they form a Business Advisory Council and build a joint employment placement programme for older women workers. This joint programme provides qualified workers that the businesses need. This model requires resources for job training, counselling, and possibly stipends for workers during a training period. It also requires staff, office space, and an operating budget for those responsible for implementing the project.

History

The Projects With Industry (PWI) model was created in the United States in 1968 as part of the federal Rehabilitation Act targeting persons with disabilities. IBM, Pizza Hut, Kentucky Fried Chicken, Marriott Hotels, and the National Restaurant Association were early participants. In 2001, there were more than 125 Projects With Industry programmes in the U.S., funded primarily by the federal government. Every US \$1.00 spent on PWI returns US \$3.00 to the economy in the first year after job placement. These significant savings are multiplied for each of the many years that programme graduates work.

The PWI model has been adapted by the International Labour Organization's disability programme. Completed programmes in Tanzania and Kenya placed hundreds of workers in new jobs. Since January of 2001, the programme in Cambodia has placed more than 70 workers in jobs in the garment and computer industries. The Business Advisory Council there includes Intercontinental Hotels, Nestle, the Chamber of Commerce, and the Cambodian telecommunications company. One Council member, Wearwell, has made a commitment to hire 5 disabled persons per month.

Programme details

PWI programmes are led either by a private organization or by an employer. Their partnership is based on matching qualified job applicants who have a disability - or problems in finding work due to age - with community employers who need workers having certain skills and job preparation.

Employers form a Business Advisory Council, which is the hallmark of this employment scheme. The Council determines the skills that local businesses will need in the near future. Next, the Council advises and collaborates with the PWI programme staff on preparing disabled - or older - job seekers for the jobs that employers will need to fill.

The PWI programme provides pre-employment training, placement, and follow-up services to the participants. The Business Advisory Council often donates a classroom, instructors, or supplies to the PWI programme, and some businesses offer vocational or on-the-job training in new skills. In other cases, the PWI programme obtains funds from other sources to cover these costs.

The PWI programme also assists employers with human resource management issues of the trainees. For example, employers can learn how to organize work tasks so that older workers can contribute their best skills. Small changes in in-service training programmes can ensure that older workers' learning styles are honoured. Members of the Business Advisory Council are not required to hire graduates of the PWI programme training, but they give first preference for job interviews to the graduates.

At the following International Labour Office site:

<http://www.ilo.org/public/english/employment/skills/targets/disability/project/index.htm>, read project summaries, and click on links or contacts for more information. See the publication *Getting Hired: A Curriculum for Trainers*, by Debra Perry and published by the Washington DC ILO office in 1998.

<http://www.ed.gov/offices/OSERS>

At this US Department of Education site, click on the link for the Rehabilitation Services Administration (RSA) near the bottom of the page; then click on the link for the Projects With Industry Programme. There are many links from there for details on this programme.

<http://www.harles.com/inabir.htm>

The Inter-National Association of Business, Industry & Rehabilitation groups US businesses and organizations conducting Programmes With Industry projects. Their website lists members and many tips.

One member is the trade union, the International Association of Machinists, which operates nearly two dozen Projects With Industry. Their website outlines how the Business Advisory Council works: http://www.iamcaresdc.org/bac_overview.htm.

Discussion on adaptation to Estonia

1. Using your knowledge of the Estonian economy's vocational skills needs for the coming decade, name 3 needed skills that can be learned by older women workers in one year or less of training.
2. Now identify 10-15 businesses, organizations, or government agencies that will have a high need for such trained workers. What would be the first steps for this group to take to form a Business Advisory Council?
3. Think about which organization in Estonia can take the lead, in collaboration with a Business Advisory Council, to operate a Projects With Industry programme for older women workers.
4. Make a list of the 10-20 most important resources that the PWI programme will need to get started. Which resources could members of the Business Advisory Council contribute? Where else could the programme and the Council obtain resources?

-
5. Are you willing to form a small working group to begin a PWI programme?

END OF EMPLOYMENT SCHEME: Projects With Industry

9. EMPLOYMENT SCHEME: Cross-generational management inventory²⁹

Overview & History

There are many different inventories, questionnaires, and to-do lists for employers to use in assessing their age-neutral employment policies. The one adapted here is attention-grabbing, since it gives a score. Although not statistically valid, such scores are valuable in alerting training and seminar participants to the overall standing of their workplace policies and practices.

The underlying assumption of this inventory is that age-neutral employment practices flourish in a work environment that empowers all employee age, and other, groups.

Programme details

The inventory published in Ron Zemke et al's *Generations at Work* asks the question, "**How cross-generation friendly is your work group, department, business, or organization?**"

It takes less than 10 minutes to complete the inventory. The scoring is clear and attention-grabbing. Employees and managers who complete this brief inventory will be ahead in learning how to protect the efficiency, profits, and success of their enterprises – in the face of Estonia's ageing population.

Cross-Generational Inventory

Circle your answer to each question.

Accommodating employees' differences

1. There is no one successful 'type' in this organization: Managers, leaders and those in the most desirable jobs are a mix of ages, sexes, and ethnicities.

1	2	3	4	5
completely false	somewhat false	somewhat true/ somewhat false	somewhat true	completely true

2. When a project team is put together, employees with different backgrounds, experiences, skills, and viewpoints are consciously included.

1	2	3	4	5
never	rarely	occasionally	usually	always

²⁹ Zemke, Ron, Claire Raines and Bob Filipczak. *Generations at Work: Managing the Clash of Veterans, Boomers, Xers, and Nexters in Your Workplace*. American Management Association (AMACOM), New York, 2000. (pp. 253-257.)

3. Employees are treated like customers.

1	2	3	4	5
never	rarely	occasionally	usually	always

4. There are lots of conversations – even some humour – about differing viewpoints and perspectives.

1	2	3	4	5
never	rarely	occasionally	usually	always

5. We take time to talk openly about what different cohorts – and the individuals within them – are looking for on the job...what makes work rewarding...which environment is most productive...what types of work load, schedule, and policies work best.

1	2	3	4	5
never	rarely	occasionally	usually	always

Creating workplace choices

6. Our atmosphere and policies are based on the work being done, the customers being served, and the preferences of the people who work here.

1	2	3	4	5
completely false	somewhat false	somewhat true/ somewhat false	somewhat true	completely true

7. There is behind-the-back complaining, passive-aggressive behaviour, and open hostility among groups of employees.

1	2	3	4	5
always	usually	occasionally	rarely	never

8. There is a minimum of bureaucracy and ‘red tape’ here.

1	2	3	4	5
completely false	somewhat false	somewhat true/ somewhat false	somewhat true	completely true

9. The work atmosphere could be described as relaxed and informal.

1	2	3	4	5
completely false	somewhat false	somewhat true/ somewhat false	somewhat true	completely true

10. There is an element of fun and playfulness about most endeavours here.

1	2	3	4	5
completely false	somewhat false	somewhat true/ somewhat false	somewhat true	completely true

Operating from a flexible management style

11. Managers here are a bit more 'polished' or professional than in most companies.

1	2	3	4	5
completely false	somewhat false	somewhat true/ somewhat false	somewhat true	completely true

12. Managers adjust policies and procedures to fit the needs of individuals and the team.

1	2	3	4	5
never	rarely	occasionally	usually	always

13. Managers here are known for being straightforward.

1	2	3	4	5
never	rarely	occasionally	usually	always

14. Managers give those who report to them the big picture along with specific goals and measures, then turn their people loose.

1	2	3	4	5
never	rarely	occasionally	usually	always

Respect for competence and initiative

15. We assume the best of and from our people; we treat everyone – from the newest recruit to the most seasoned employee – as if they have great things to offer and are motivated to do their best.

1	2	3	4	5
never	rarely	occasionally	usually	always

Nourishing retention

16. We are concerned and focused, on a daily basis, with retention.

1	2	3	4	5
never	rarely	occasionally	usually	always

17. We offer lots of training, from one-on-one coaching to a varied menu of classroom courses.

1	2	3	4	5
completely false	somewhat false	somewhat true/ somewhat false	somewhat true	completely true

18. We encourage regular lateral movement.

1	2	3	4	5
completely false	somewhat false	somewhat true/ somewhat false	somewhat true	completely true

19. Work assignments here are broad, providing variety and challenge, and allowing each employee to develop a range of skills.

1	2	3	4	5
never	rarely	occasionally	usually	always

20. We market internally, ‘selling’ the company to employees and continually looking for ways to be the employer of choice.

1	2	3	4	5
never	rarely	occasionally	usually	always

To calculate your score, add up the numbers assigned to each of your answers.

If your score was...:

- Under 70** Your organization is in danger. The high costs of losing, recruiting, and training employees will seriously damage your bottom line, if they haven't already.
- 70-79** You're typical of most organizations. Although you're doing some good things, you must make major improvement to your work environment if you are going to survive and thrive in today's competitive market.
- 80-89** Your turnover is probably lower than the industry average. You are doing a good job, but there's room for improvement.
- 90-100** Congratulations! Not only is turnover lower than the average for your Industry, but the work atmosphere you've created is so attractive to employees that recruiting nearly takes care of itself. Good job.

Discussion on adaptation to Estonia

1. How do you think this inventory – or a modified version of it – could be useful in Estonia? In which settings can you imagine using it?
2. What kind of modifications may have to be made?
3. Can you imagine a version of the inventory just about older women workers? How might such a version be useful?
4. Could you suggest that leaders in your own workplace take the inventory?
5. What other groups could you persuade to take the inventory? What might this lead to? What might be the drawbacks of doing this?

END OF EMPLOYMENT SCHEME: Cross-generational management inventory

10. EMPLOYMENT SCHEME: Recruiting women returnees³⁰

Overview

In order to find workers able to meet its needs for working at peak demand times and not at others, the Leisure and Retail Group in the UK has targeted women wishing to return to work but who do not want full-time employment. As well as not carrying age bars, recruitment advertisements have frequently targeted women returnees. In addition, employees are able to retire at the age of 60 or continue until the age of 70, subject to an annual medical. Management is sympathetic to the needs of workers with caring responsibilities and work *rotas* are rearranged where possible.

History

The Leisure and Retail Group consists of hotels, betting shops and do-it-yourself stores. It employs 8500 men full-time and 2000 part-time, 9000 women full-time and 7500 part-time. It often needs staff at non-traditional work times when its businesses have peak demand. The company identified the sort of person that is available to work at peak times: mothers wishing to return to work who do not want full-time employment.

Programme details

The company began targeting women wanting to return to work after having children, since they often preferred to work during the company's peak demand hours. But this company does not specify maximum ages in recruitment advertisements and many older workers also prefer the company's work hours. In fact, the company prefers staff with a range of experience and a broad age range. Teamwork is an important feature of most of an employee's work activities. Age is not a factor in any recruitment decision.

Relevant skills and ability and the capability of being developed are the criteria, on which recruitment decisions are made. According to the personnel manager older staff is more responsive to training to work with customers than younger workers and interpret training well. The company has its own in-house trainers. They find that, while older staff might be more anxious about new technology when confronted by it for the first time, with appropriate training which takes into account their needs they are as trainable as younger staff.

The company has also introduced greater flexibility into its retirement age enabling men and women to retire at the age of 60 or work on until they are 70, subject to an annual review to ensure they are fit enough to continue. However, they cease contributing to the pension scheme after the age of 65. According to the personnel manager turnover among older staff is much lower.

³⁰ Walker, Alan and Taylor, Philip. *Combating age barriers in employment: A European portfolio of good practice*. European Foundation for the Improvement of Living and Working Conditions. Luxembourg: European Communities, 1997.

Management positively encourages staff to grow with and remain with the company. Staff in hotels, in particular are interested in staying on beyond the normal age of retirement within the company. Apparently this is because work in hotels becomes a way of life. Staff is also allowed to retire early from the age of 50 although on a discounted pension, but few staff have taken this option. Management is also considering the option of introducing a phased retirement scheme.

Senior management will be sympathetic to a staff member who has a caring responsibility. For example, work *rotas* will be rearranged where possible. When forced to make redundancies, the company considers only competence, not age.

Discussion on adaptation to Estonia

1. Can you think of a business in your community that may have a similar kind of demand for work during ‘non-traditional’ hours? Or hours split in two during a work day?
2. How might the need for such work be assessed? What inquiries or studies can be done?
3. Is it likely that older women would be interested in working such hours?
4. What publicity or organizational support would be needed to match companies’ recruiting needs with older women seeking jobs?

END OF EMPLOYMENT SCHEME: Recruiting women returnees

11. EMPLOYMENT SCHEME: Training older female staff through experienced-based learning

Overview

The Vereins- und Westbank is a multi-purpose bank with its Head Office in Hamburg. Its current workforce numbers approximately 4,200 salaried staff. The average age is approximately 38; seven per cent of employees are 50 years or older. This bank has introduced major changes to working practices resulting in a need for a considerable amount of re-training. Many staff are older women working in semi-skilled jobs. Training has had to be adapted to fit their methods of learning. The results have been positive.

History

In the course of major organizational changes to its payment system, the bank introduced group working to replace the previous operation, which had used uniform and very repetitive tasks. There was then a need to disseminate background banking knowledge and train employees in social and other skills of relevance to their specific areas of work. There was very few qualified banking staff among those working in the payment's section, who was predominantly older semi-skilled female workers.

Programme details

In its reorganization, the company has favoured the principle of experience-based learning. Training has been given as close as possible in time to the date on which participants have been required to use the new skills.

The Training Manager reported that the participants, including the older female employees, showed great willingness and ability to learn because individual learning requirements were taken into account. Time extensions were possible for individual phases. Also, interaction between learning and working, with most of the learning in a group situation, was well suited to the needs of older female staff.

An analysis by age group of the time taken to acquire the required skills showed that older staff were under-represented in the group who required most time. Older employees found it no more difficult than younger ones to master the new methods of working. The training scheme also allowed relevant staff to transfer to more attractive jobs in other departments of the company and so contributed to long-term job security. Job enrichment meant that many of the stresses inherent in their existing jobs, e.g. one-sided physical stress and social isolation, were reduced and prevented health problems.

Discussion on adaptation to Estonia

1. Are you aware of Estonia businesses with needs to re-train current, semi-skilled staff?
2. How might you survey businesses to discover such needs?

-
3. How could you or groups in your community persuade such businesses to consider this kind of experiential training of current staff?
 4. How could exchange and study visits among businesses, to share new knowledge about such training, be facilitated?

END OF EMPLOYMENT SCHEME: Training older female bank staff through experienced-based learning

12. EMPLOYMENT SCHEME: Boosting the confidence and image of ageing women workers

Overview

This initiative focuses on mature women working in the child care services run by the Swedish city of Sundsvall. Faced with the possibilities of many qualified and experienced workers leaving before their retirement age, the child care service organized a series of discussion groups with employees. A major aim was to boost the confidence and improve the image of ageing workers, so that they would not exit early.

History

During the last 25-30 years the child care facilities organized by local authorities have grown rapidly. These services employ large numbers of women, both university-trained pre-school teachers and high school level child-minders. Today many women in this sector are approaching their retirement, feeling the effects of their work, and wondering if they can stay in their job until they reach their retirement age (63-65 years)?

Programme details

Social Services in the City of Sundsvall, a major city in mid-northern Sweden, organized a series of work environment projects in conjunction with the Working Life Fund. One project treated the problems of getting older in child care work. Rather than hiring or training, this project sponsored in-depth discussion groups for those above 50 years.

The discussion groups were led by 22 coordinators chosen from the 266 women participants. Groups discussed the specific values and contributions that experience brings to the work groups in the day care centres and to the children. The importance of tacit knowledge was stressed, and so as was the role of accumulated experience, and the role of the older employees as a kind of 'master' in relation to the younger personnel.

The effect of this programme on the exit flows has not been evaluated by the city. However, evaluation seems to indicate that a clear majority of the older workforce have enhanced their views of the positive role and image of the older workforces. Collective attitudes of the older workforce are often one of the factors that accelerate early exit. Management can influence this self-evaluation by their recruitment and training policies, but also through programmes of horizontal confidence-building efforts, especially if this kind of programme is supported by efforts to reorganize work, or at least not by stepping up the pressure on the older workforce.

Discussion on adaptation to Estonia

1. Do you perceive the collective attitude described here, about exiting the workforce early, among older Estonian women workers?
2. Can you identify job categories where older women are likely to exit early, but where their skills are needed?
3. What do you think it would require for interventions like this one to be effective in Estonia?

END OF EMPLOYMENT SCHEME: Boosting the confidence and image of ageing women workers

13.EMPLOYMENT SCHEME: European Code of Good Practice for ageing in employment

Overview and history

Since the early 1990s, the European Union, its member states, and national and European non-governmental organizations have undertaken research, advocacy, and programmatic activities to address the issues of ageing in employment. The culmination of much of this work is the European Code of Good Practice. The Code aims to assist employers and others responsible for recruitment and training to productively manage the ageing of the workforce. The Code is a set of guidelines (do's and don'ts); it is voluntary and intended as advice; and it is not necessarily an alternative to legislation, but intended to be used alongside legislation.

The long-range goal is to promote an age-neutral approach to employment. This will avoid unnecessary exclusions of workers as they age, ensure better employment prospects for older workers, and help raise awareness about age discrimination and how to avoid it.

Prepared on behalf of the European Commission, the Code draft benefited from consultation and extensive input from employers' federations, employers, trade unions, the public sector, associations of researchers, advocates, and employees, and national experts.

Although several EU member states have codes of good employment practice for certain groups of workers, and some state codes refer to older workers in certain sectors, no country (with the exception of the UK) has a national code of good practice on age. This proposed Code is aimed at organizations of all sizes, and especially at those people or departments responsible for employment and other human resource matters.

Programme details

Good practice on age and employment is defined as a combination of:

- Special measures to overcome or minimize age barriers, and
- General employment or human resource (HR) policies which provide a work environment in which individuals are able to achieve their potential without being disadvantaged by their age.

The Code identifies six universal dimensions of HR management in the employment cycle:

- Job recruitment
- Learning, training and development
- Promotion and internal job changes
- Flexible working practices and the modernization of work
- Workplace design and health promotion
- Employment exit and the transition to retirement

Main elements of the Code are reproduced below. Each dimension also includes several more specific strategies, which can be found in the Code itself. Discussion questions for adaptation to Estonia follow.

Ageing in employment: A European Code of Good Practice

1. Learning, training and development

Encourage all employees to take advantage of relevant and suitable training and ensure that, as far as possible, all employees have access to learning, training and development opportunities throughout their working life.

To create a skilled and up-to-date workforce

2. Flexible working practices and the modernization of work

Adjust working time and other aspects of employment to reflect changes in the way people work and in family and caring responsibilities of the workforce.

To respond flexibly to the changing needs of employees over their working lives

3. Workplace design and health promotion

Work processes and the organization of work should enable employees to perform well and ensure their health and capacity to work, are optimized.

To enable employees to realize their potential

4. Recruitment

Recruit on the basis of the skills and abilities needed to do the job. Select candidates on merit by focussing on skills and abilities and on performance at interview.

To recruit employees based on their skill, abilities and performance.

5. Promotion and internal job changes

Use the ability, or demonstrated potential, to do the job, as a basis for promotion.

To ensure fairness in promotion and other job changes

6. Employment exit and retirement transition

Base any redundancy decisions on objective, job-related criteria and ensure that retirement schemes offer a choice of options and are fairly applied.

To promote fairness and flexibility in employment exit

(The full text of the Code is <http://www.eurolinkage.org>. At this site, click on Welcome. At the next page, scroll to the bottom and click on “Ageing in employment: a new code.” This site also has lists and links for European national organizations of older people, and for European networks collaborating on ageing in employment actions.)

Discussion on adaptation to Estonia

1. Which of the six dimensions in the Code do you think are most important for ageing women workers?
2. Are there elements of the Code that you think should be adapted for special situations within the Estonian workplace?
3. Are there any dimensions of the Code which you already see in practice in your community? Are some of them especially beneficial to older women?
4. If so, would it be possible to publicly honour employers using those policies or practices, as one means to encourage other employers?
5. Identify 3 methods that you or your group could implement, to encourage employers adopt one or two elements of the Code immediately.
6. How can you or your group demonstrate to a particular employer the benefits of adopting the Code, or parts of the Code?

END OF EMPLOYMENT SCHEME: European Code of Good Practice for ageing in employment

C. Schemes for use by government agencies

14. EMPLOYMENT SCHEME: Training of older workers

14.a EMPLOYMENT SCHEME: Reintegration through vocational training

Overview

Initiative 50 has operated in the Province of Lower Austria since 1994. It is a cooperative venture among the Provincial government, the chief financier; the province's Public Employment Service and Workers' Association, both of which provide the job seekers; and the Employers' association, which promotes the initiative among its members.

Older unemployed people, including those who have been unemployed long-term, are hired by the Initiative, trained, and then 'loaned' to a potential future employer for a trial period of 3-6 months. During the trial period, one-third of the wages paid by employers are subsidized, and clients receive salaries comparable with their last unemployment benefit. If employed after the trial period, clients receive salaries comparable to those of employees in similar positions. More than 200 clients per year participate in Initiative 50, and a majority finds full-time, skilled jobs.

History

Initial research on the need for a programme targeting older unemployed workers was carried out by the Provincial Government of Lower Austria, which also proposed the creation of the non-profit Initiative 50 organization. The main start-up challenge was securing the agreement and involvement of all the parties.

The initiative is notable for its very small staff, which has served 200 clients per year, successfully placing more than half of them. After an expansion in 1999, the number of clients doubled. The Initiative's Head Office is staffed by just two managers and two administrators; a branch office has a manager and an administrator. A charismatic and well-respected director is influential with the operating parties, employers, and clients.

Programme details

All work with clients is tailored to the individual. Staff provide assessments, guidance, and group and one-to-one counselling, and arrange for job-search skill courses. Client ages range from 45 to 60. About 40 per cent are women. Acceptance criteria are ability, willingness to work, and a possible match between jobs available in the community and clients' qualifications. The initiative helps clients translate their skills into those needed by the current labour market, but does not provide in-depth vocational training.

Employers learn of the initiative mostly through word of mouth from satisfied employers. The Initiative's challenge is to persuade employers of the benefits of employing older workers.

14.b ALTERNATIVE SCHEME: training of older workers

Note: This alternative scheme also focuses on older unemployed women, but uses a slightly different methodology.

Overview

PRO TE GE is a private vocational training company in Germany. It provides technical vocational training to age 45+ unemployed people (mostly women) and to older skilled workers from SMEs (mostly men) working on new qualifications through day-release courses approved by their employers. Company decision-makers are a third target group; they receive age-awareness training, job design assistance, and help with recruitment and management of older workers.

Main programme emphases are developing teaching methods based on understanding of the ageing process and the needs of older workers, and strong linkages with employers.

History

This programme was designed to respond to the needs of older workers from the former East Germany's Thuringia/Saxony area. Funding is provided by the German government. About 60 clients received training in the programme's first stage. Assessments of results, and of employers' reasons for supporting the programme, are underway.

Programme details

A small staff of 3, supplemented by consultant trainers, recruits clients from local employment offices. Staff focuses on assuaging client fears about education and training, persuading older people to participate in further vocational education, and developing training modules and techniques appropriate for older workers. Clients are required to have a basic knowledge of the technology area in which they will be trained. Training is provided on skills used in the metal and electric industries, in Computer Assisted Design (CAD), and in catering and restaurant management.

Each of these schemes is highlighted in the report "*Projects assisting older workers in European countries: A review of the findings of Eurowork age*," published in 1998 by the Employment and European Social Fund.

Discussion questions on adaptation to Estonia

1. What similarities do you see between the clients served by these two projects and older women workers in Estonia?
2. Each of these projects has funding for vocational training or initial wages after training. What possibilities do you see for replicating these projects with similar funding?

-
3. What other possibilities for paying special attention to long-term unemployed women can you envision – even without large funds to draw upon?
 4. Might it be possible to create a government/business/trade union collaboration in Estonia to provide such vocational training and reintegration assistance?

END OF EMPLOYMENT SCHEME: Reintegration through vocational training

15. EMPLOYMENT SCHEME: Subsidized community service employment

Overview

This model serves people with low incomes who are older, with poor employment prospects. Many are not eligible for retirement benefits or receive low retirement benefits that are not sufficient. The programme is operated jointly by the US government, which provides most funding, and by community-based organizations, which work directly with clients and obtain additional local resources.

The programme's goal is twofold: to assist these workers to become economically self-sufficient and to provide linkage between the needed workers and non-profit health, social service, and educational agencies. The programme places older people in useful, half-time jobs with these agencies and subsidizes the salaries. Together, the programme staff and the agency supervisors assist the workers to sharpen and develop new skills, and to search for a permanent job. The programme aims for its workers to gain the necessary skills to find unsubsidized employment outside the programme.

Nationally, the programme participants contribute nearly 100 million hours of work to community service agencies. The annual placement rate from the programme into unsubsidized employment is about 50 per cent.

History

Although this model could be adapted in many different ways, it was originally created by the US Department of Labor in 1965, as the Senior Community Service Employment Programme, or SCSEP. This government Department does not operate the Programme, but grants money to about 10 national non-profit groups with special expertise in addressing the work needs of older people. These groups have offices and programmes in many communities. Some of the grantees, such as the National Asian-Pacific Center on Aging, focus on minority populations. A list of grantees, with links to their websites is found at:

http://wdsc.doleta.gov/seniors/html_docs/grants.html.

Programme details

SCSEP grantees are selected through a competitive application process. Grantees must provide some grant matching funds or in-kind resources. They are responsible for recruiting, training, and placing older workers, first into subsidized community service jobs and then, as possible, into regular jobs. Many community organizations are eager to welcome older workers – because of the excellent work records of previous older workers and because the subsidized salaries extend agencies' budgets.

Senior centres, libraries, language tutoring programmes, hospitals, counselling centres, and anti-pollution, community clean-up, and community gardening projects have successfully used older women workers and trained them for regular jobs.

Here are examples of successful SCSEP programme graduates, adapted from the American Association of Retired Persons (AARP) programme (found at: <http://www.aarp.org/scsep/clients.html>).

“Ellen had worked as an assistant portfolio manager for a brokerage firm, and had excellent and management skills. But, a series of family and problems in the early 1990s left her without, partially disabled, caring for a grandson and eking out a meagre income doing in-home childcare. In 1999, Ellen enrolled in SCSEP and was in common terms used in the workplace, job search networking techniques, and computer operation. Staff reassigned her to a youth and family counselling centre as a receptionist/clerical assistant. In September 1999, Ellen merited and received specialized training from the employer and was hired as a support specialist. Now, she has a full-time job near her home, a decent salary and full benefits, and she is rebuilding her life.”

“Bill had been a minister for 45 years and all but given up on finding a job. He had developed lung and had surgery in 1990. Now, at age 75, he and his wife were in poor health and their bills were mounting. Bill needed a part-time job to help pay for their prescription costs. Once enrolled in SCSEP in August 1999, he received computer training and was assigned to the local City Police Department as a Clerical Assistant. He had quickly proven to be an asset. The Police Department hired Bill in 2000 with better wages and good hours. According to Bill, "It was through this programme and the help of its staff that I am permanently employed in a job that is ideal for me at this point in my life.”

Programme details, operating guidelines, and publications are located at <http://www.dol.gov/dol/siteindex.htm>. Click on the letter S; scroll down to the link for Senior Community Service Programmes; click here. At the SCSEP site, you can click on Library and Bulletins on the left sidebar, and then on Older Worker Technical Assistance Guides. There are two especially helpful publications with many practical and adaptable ideas: “Supervisors Guide: Managing Older Workers” (5 pages) and “An Employer’s Guide to Older Workers” (41 pages).

Discussion on adaptation to Estonia

1. Although government grants may not be immediately available, what other sources of funding can you identify for a matching programme like this one?
2. What elements of the match - between older women needing work and community service agencies needing help – would be most adaptable to Estonia?

-
3. How could the placement of older women workers in community service agencies be arranged without subsidized wages? (For example, might it be possible to conduct a pilot project to allow some older unemployed workers to retain their state unemployment benefits – a built-in subsidy – while working in a community service agency and preparing for a regular job?)

END OF EMPLOYMENT SCHEME: Subsidized community service employment

16. EMPLOYMENT SCHEME: Age discrimination registration

Overview and history

In the Netherlands, the National Office against Age Discrimination organized a one-day event during which citizens had the opportunity to register their experiences of age discrimination. The goal was to better understand the kinds of age discrimination being experienced, and the age groups most affected. Nearly 2500 registrations were received; the vast majority was related to employment discrimination. A public opinion survey before and after the 12-hour event showed an increase from 57 per cent to 81 per cent of citizens aware of age discrimination. The National Office has used the results to create a uniform age discrimination and response system.

Programme details

This age discrimination registration was unique in using a public information campaign to prepare citizens to participate. Well-known civic leaders and politicians appeared in the media to encourage people to come forward. Many different media outlets were used, and leaflets about the registration were widely disseminated. This campaign was also unique in limiting the actual registration to one 12-hour period. The time-limited event allowed more intense media focus, which, in turn, ensured that more citizens would participate. It also allowed the organizers to educate workers about the nature of age discrimination and what it looks like in the workplace.

The registration accepted reports of all kinds of age discrimination. Nearly 63 per cent of the discrimination reports pertained to employment. Of those reports, 42 per cent were registered by women, of whom 46 per cent were age 41-50 and 27 per cent were age 51-60.

Before the registration event, 57 per cent of people in the Netherlands had some awareness of age discrimination. One week after the event, this percentage had soared to 81 per cent, and awareness appeared to be greater among older people, trade union members, and unemployed people. The event has enabled the National Office against Age Discrimination to argue for a more coordinated government policy on the issue, and to introduce a central office that can deal with complaints of age discrimination through a uniform registration procedure and referral system.

Discussion on adaptation to Estonia

1. A one-day event can sometimes be easier to undertake than a long-term effort. What do you think about the possibilities for organizing such a one-day event in Estonia, perhaps limited to registration of age employment discrimination reports only, or reports by women only?
2. What methods can you think of to ensure citizens that discrimination registration would be safe, i.e., that they would not suffer reprisals in their workplace?
3. Could a collaborative project with business and NGO partners work better than a solely government project?

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4. What resources could your group draw upon to conduct and measure a public information campaign to accompany the discrimination registration?
 5. Are you able to join with others interested in this type of event, in order to approach government staff that would be able to authorize it?

END OF EMPLOYMENT SCHEME: Age discrimination registration

17. EMPLOYMENT SCHEME: Age-aware human resource management

Note: The definitions and examples of age-aware human resource management presented here apply to any employer, in both the private and public sectors. This scheme is placed here, under schemes for use by government, to emphasize the need for the public sector to both apply these strategies with its own employees, and to consider how to encourage and, where appropriate, regulate their use in the private sector.

Overview

The European Union's Age Barriers Project was launched in 1994 by the European Foundation for the Improvement of Living and Working Conditions. Its results were published in 1998 and helped inform the 1999 Turku Conference, Active Strategies for an Ageing Workforce. The Age Barriers Project investigated 155 examples of retention, reintegration, and retraining of older workers by companies and organizations in 9 EU member states. The project defined five key elements of age management, and developed guidelines for employing older workers. These guidelines have evolved into a set of ageing in employment proposals for A European Code of Good Practice.

History

The Age Barriers Project was the first European research to concentrate on good practice in the recruitment and training of aging workers. The project identified an emerging rationale for combating age barriers, but found that only a minority of European employers and public authorities are acting on this rationale. However, the project presents many examples of transferable age management practices useful to Estonian employers, in recruitment, training, flexible employment, ergonomics, and attitude change. The project concluded that good age management practices benefit organizations overall, not just older workers, and that failure to combat age barriers is short-sighted, given Europe's changing demographics, and wasteful of human resources.

Programme details

Reproduced below are definitions and examples of age-aware human resource management, from the Age Barriers Project's summary of its research. Discussion questions on adaptation of these practices to the Estonian context follow.

The five different dimensions of age management are job recruitment; training, development and promotion; flexible working practices; ergonomics & job design; and changing attitudes within organizations. In practice, of course, these dimensions are usually less separate than they are presented here, since human resource policies that ensure equal opportunity for older and ageing workers are likely to also affect all HR policies.

Job recruitment – definition and examples

Good practice means ensuring that older workers have either equal or special access to the available jobs, and that those potential applicants are not discriminated against either directly or indirectly, for example, the absence of age limits and other discriminatory mechanisms in advertisements or other methods of recruitment.

“A medium-sized Swedish company (RAPID) employing skilled metal workers has focused on recruiting a small number of older workers to ensure an **age-mixed workforce** and to avoid shortages of skilled labour.

A large UK local authority (London Borough of Hounslow) has **banned age bars** from its recruitment advertisements.

IBM-Sernet in Italy was established in 1991 as a partnership between a group of IBM managers and IBM itself. It offers consultancy services to companies of all sizes and in every sector. The initiative was a **contracting out** one designed to retain a group of highly skilled professionals within the ambit of IBM.

A community-based employment agency (Uitzendbureau 55+) in the Netherlands specializes in **matching older workers (55+) to job vacancies**.

Training, development and promotion – definition and examples

Good practice in this field means ensuring that older workers are not neglected in training and career development; that opportunities for learning are offered throughout working life; that training methods are appropriate to older workers; and that positive action is taken where necessary to compensate for discrimination in the past.

“A German metal-processing company (Keller GmbH) has introduced **IT skills training courses** for older workers. The courses are specially designed so that there is a close interplay between the existing experiences of older skilled workers and the new technical skills to be acquired.

FORUM is a community initiative in the Netherlands which aims to develop **age-aware personnel policies** in the teaching profession. FORUM runs a ‘job exchange’ project which allows teachers to be seconded voluntarily to do different jobs temporarily either inside or outside education.

The Higher Training Institute in Italy is a non-profit making organization which operates a **training programme for unemployed people**, most of whom are over 50. This initiative is focused on one of the most deprived regions of Italy and involves one of its biggest trade unions.

A medium-sized Dutch company (Fontijne, Holland) has set up a **refresher course in ‘workplace technology’** for staff aged 40 and over. The course is intended for older employees who have not attended a course on the production process for a considerable time, who feel insufficiently involved in

the production process or who want to study new techniques in depth or expand their professional knowledge.

The Professional Training Centre of a German Employers' Federation has developed a range of pilot **training initiatives for older workers** who have been made redundant from industrial jobs. They are designed to create employment opportunities in small and medium-sized companies.

A large aluminium manufacturing company in Greece (Hellas Can) encourages older workers to participate in all its training programmes, including **training in the use of information technology**. Older workers themselves are frequently involved in providing on-the-job training.

Flexible working practices – definition and examples

Good practice in this field means giving older workers greater flexibility in their hours of work or in the timing and nature of their retirement. Of course, such flexibility may benefit younger as well as older employees and especially those with family responsibilities (as in the case of annualized hours) but, specifically with regard to older people, such flexibility may be an important method of retaining this group in employment.

‘A medium-sized Belgian finance company (Fidisco NV) enables its employees to adopt very **flexible working patterns**. It allows older staff (men over 60 and women over 55) to work two hours per week less without loss of earnings. It is possible to convert this reduction in working hours into extra holidays.’

‘A medium-sized construction company in France abolished early retirement in 1993 and replaced it with **phased early retirement** as part of an apprenticeship scheme. The objective is to make the transition from work to retirement smoother, to facilitate recruitment and to use the oldest staff to train the youngest.’

‘A very large French sugar manufacturing company allows staff participating in its phased early retirement scheme to have some **discretion in their work schedule**. Scheme members receive at least 90 per cent of their former income. Employees participating in phased early retirement are able to save up their leave entitlement so as to bring forward the date of their full retirement from the company.’

Ergonomics/Job design – definition and examples

‘Good practice with regard to job design may take the form of preventive measures or ones intended to compensate for physical decline. There are a wide range of ways in which work-induced illness or disability may be prevented by improved job design, for example by the elimination of heavy lifting or violent twisting movements, the provision of beneficial lighting and

seating. For ageing workers who are experiencing physical decline, it is possible to modify the workplace in order to assist them to maintain their productivity and, therefore, to remain in employment – for example, making changes in lighting levels to compensate for changes in eyesight or alterations to workstations in order to avoid arduous bending and reaching.’

‘A large family food production company in Finland (Ruoka-Saarioinen Oy), in collaboration with public and private insurance institutions, has invested in a project aimed at adding one or two years to an employee’s working life with the company. The physical working environment has been improved, for example by the purchase of new working equipment. **Ergonomic improvements** have enabled better working postures. The workers have personal pause exercises and fitness programmes, and losing weight has become popular. The project has had a highly beneficial impact on both physical and mental working capacity.’

‘A medium-sized Dutch construction company (Hazenberg Construction) tries to anticipate potential problems of ageing at work through **job adaptation and social-medical supervision**. This includes periodic health checks. The company doctor advises both employee and employer on a sensible combination of load and capacity. Forms of adaptation include: a switch from carpentry work to supervisory positions; mentoring of younger, less experienced operational staff in less arduous renovation projects; putting a younger employee to work with an older one, with the heavy work being carried out by the younger person and the older worker providing training; and adjustment in the pace of working.’

Changing attitudes within organizations – definition and examples

The introduction of good practice in all these areas rests on the commitment of key personnel in an organization. It is well known that, in large organizations, sometimes the desire of senior managers to create equal opportunities for older workers is thwarted by line managers with direct responsibility for recruitment and training. Therefore, changing the attitudes of such staff towards older workers may be a vital prerequisite to the development of good practice. Certainly it is essential to achieve a comprehensive ‘age awareness’ strategy.

A positive approach to combating ageism may include presenting evidence to line managers, supervisory staff and the workforce in general, that demonstrates the benefits of employing and investing in older workers. Such evidence may include examples from within the organization or from similar ones, or may be the results of more broadly based scientific research. As well as raising awareness about the need for good practice in the recruitment and training of older workers there may be a place for special training in equal opportunities, with reference to age, or for awareness raising as to the particular needs of an ageing workforce.

‘A major Swedish car manufacturer (Volvo Penta) has responded to the ageing of its workforce by introducing a programme to change the attitudes of its

employees towards internal mobility. The initiative includes the allocation of money to individuals for personal development programmes.’

‘A small temporary staff agency in Belgium has run a campaign targeting its own staff and industry with the message that older people have a package of professional and general experience and are often very flexible.’

‘A medium-sized veterinary care organization in the Netherlands is developing a strategic age-aware personnel policy. As a first step a questionnaire was sent out to all 200 employees asking their opinion on the quality of the workplace, working conditions, motivation and mobility. Employees were also asked for their views on the relationship between age and work.’

(The full text of “Managing an Ageing Workforce: A Guide to Good Practice,” is available from the European Foundation for the Improvement of Living and Working Conditions. See Essential Readings.)

Discussion on adaptation to Estonia

1. Which of the five dimensions of good practices for managing ageing employees is the most practiced in your workplace? The least practiced? The most likely to affect employees age 45+?
2. If you had to choose, which of the five dimensions would you recommend that your workplace begin with? What steps do you think your employer could take to begin implementing that age management strategy immediately?
3. Which age management strategies above could be implemented by employers with no cost?
4. Select one age management dimension, read its examples, and plan 5 steps that you or your employer can take within the coming month to address it.
5. Which organizations, agencies, or companies can you present these age management dimensions to? Design the steps to accomplish this.

END OF EMPLOYMENT SCHEME: Age-aware human resource management

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Useful websites:

The European Code of Good Practice for ageing in employment at the Eurolink Age web site at: http://www.demographie-transfer.iao.fhg.de/literatur/Code_of_Practice-English.pdf.

The full text of the US Age Discrimination in Employment Act is located at: <http://www.eeoc.gov/laws/adea.html>.

Information on how this law, and other anti-discrimination laws, actually work in practice is located at: <http://www.eeoc.gov/facts/qanda.html>.

Information on how to recognize age discrimination is located at: http://www.aarp.org/working_options/agediscrim/#info.

The EU Age Barriers Project at: <http://www.eurofound.ie>.

Information about AGE, Europe's platform for older people based in Brussels, as well as nearly 20 other European networks: http://www.silver-surfers.org/ageconcern/about_618.htm or other pathway through: <http://www.ageconcern.org.uk>.

The ILO Older Workers Recommendation of 1980 (No. 162 is found at: <http://ilolex.ilo.ch:1567/scripts/convde.pl?R162>.

Operation ABLE of Michigan in the U.S. runs a large annual job fair for mature job seekers. See details at: <http://www.operationable.org/MarketABLEskills/jobfairs.htm>.

Examples of public relations materials to be used for organizing Job Fairs at: http://wdsc.doleta.gov/seniors/html_docs/library.html#thchnicalassistanceguides.

US Department of Education site at: <http://www.ed.gov/offices/OSERS>, for link for the Rehabilitation Services Administration (RSA) - link for the Projects With Industry Programme.

The Inter-National Association of Business, Industry & Rehabilitation groups US businesses and organizations conducting Programmes With Industry projects at: <http://www.harles.com/inabir.htm>.

The International Association of Machinists' website outlines on how the Business Advisory Council works at: http://www.iamcaresdc.org/bac_overview.htm.

National Asian-Pacific Center on Ageing which focuses on minority populations and a list of grantees, with links to their websites is found at: http://wdsc.doleta.gov/seniors/html_docs/grants.html.

The ILO publications Website at: <http://ilo.org/public/english/support/publ/books.htm>.

The ILO Websites on Gender Equality in general at:
http://www.ilo.org/public/english/dyn/gender.home?p_lang=en or on projects and publications on promoting employment for both women and men at:
<http://www.ilo.org/public/english/employment/gems/index.htm>.

The International Women's Tribune Centre at: <http://www.womenink.org>.

Funding for Civil Society: A Guide to U.S. Grant-makers Giving in Central/Eastern Europe and the Newly Independent States is published online by VOICE (International: Voluntary Organizations Initiative in Central & Eastern Europe/Eurasia) at <http://www.voiceinternational.org>. It lists 27 U.S. grant-makers giving in Estonia.

Self-Employed Women's Association at: <http://www.sewa.org>.

The European Observatory for SMEs at:
http://europa.eu.int/comm/enterprise/enterprise_policy/analysis/observatory.htm.

The European Network for SME Research at:
http://www.eim.nl/uk/uk/ensr_2_.html.

Virtual Library on Micro-credit site on Women and Access to Credit at:
<http://www.gdrc.org/icm/>.