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1. New Lutheranism work ethic: living longer and working longer

One of mankind’s greatest achievements of the past 60 years is the increase in life expectancy, especially in technologically developed OECD countries. For example, from 1995 to 2005, the life expectancy of 65-year-olds in Sweden improved by 1.4 years for men and 0.8 years for women. In Finland the corresponding figure was 2.2 years for both men and women. In other words, in just one decade an unexpected rise in life expectancy was observed. We are living longer today than ever before – and the number of good and healthy years following retirement, in ‘the third age’ is increasing. After the age of 65 in EU27 countries, men continue to live on average for 17 more years, while women continue to live for more than 20 years. It is expected that there will be ten times the number of centenarians among us in 2050 than there is today.

It is widely accepted, at least at political level, that we cannot afford to grow older without working longer. Many governments have therefore connected life expectancy and working life expectancy. The new Lutheranism and work ethic follow us, regardless of how well we take care of ourselves and await the freedom from work in the third age. Is it really a correct and ethically valid concept for everyone? We have not discussed the ethical aspects of longer working life from the viewpoint of workers and employees or employers and managers. I will return to this at the end of the essay. But, let’s first look at some facts about ageing and work.

2. Aging cannot be the problem

Growing older is a great privilege – if you don’t believe it, think of the alternative! Not all people in the world can grow older for as long and with the level of health that most of us enjoy in the European Union. Therefore, we and our societies should be very pleased about this great achievement. But many policymakers and enterprises are not pleased because we are not well prepared for an ageing society. Governments especially often consider the ageing of society as a problem because of the rising old-age dependency ratio; in spite of the economic burden, they should rather consider ageing as a challenge instead of a problem. Ageing cannot be the real problem, because a good, healthy and long life has been the
great vision and goal of our welfare policy since the Second World War.

The problem lies elsewhere. The real structural problem that speeds up demographic change is the low birth rate. Our societies are therefore ageing faster than expected. The number of children of mature-aged women is lower than that needed (the replacement level is an average of 2.1 children per woman) in all EU27 countries. In 15 EU countries, the birth rate is less than 1.5 children per woman. In the future there will be more small families than large ones. As a consequence, the young generation will become a minority group in our society as well as in working life.

The solution to this problem is obvious: we need new baby-boom generations! However, this is easy to say but difficult to realise, although we do not need any extra training for it. The former Finnish prime minister observed once how important it was for Finland to have more children – the next day he was aggressively ‘shot down’ by representatives of feminist movements. Women do not accept any advice or political pressure from government on this matter.

3. The real problems are money and the diversity of working life

The real problem is money. Money comes from work. Therefore, the problem lands squarely in working life. We can finance the health and social services of our welfare society only by the output of those generations that are working. The European welfare model presumes that three generations are working so that two generations can remain outside the workforce: the youngest to achieve the best possible education and the oldest to receive all the services they need. In other words, a dependency ratio of 3:2 should be the societal target for a sustainable welfare-state model.

However, the model does not work in the way we would wish. Using a boat as an allegory, our boat (society) with its three working generations, leaks. The first hole is in the bow of the boat: the younger generation is entering working life two to three years too late in many European countries. The second hole is in the middle of the boat: the middle-aged groups no longer have solid and secure work careers – returning to work from a period of unemployment or longer sick leave is not easy, especially if you are
50+. The third leak is in the stern: older workers are leaving working life several years before the mandatory retirement age of 65. Summing up, we are missing five to six productive years per person over the working-life span in Europe. This productivity loss is one of the main reasons why our societies are so heavily in debt and need to loan money from abroad.

The solution is rather easy to identify: the employment rates of all three generations must be much higher than they are today. Otherwise, we cannot afford to grow older. Building up a longer working-life span means we must fix all three holes in our boat, not just the one in the stern. We need a better, inclusive working life and effective age policy for all three generations.

4. Employment rates of older workers are too low worldwide

The low employment rates, especially of older workers (55+) are an alarming symptom of work-life quality worldwide. In OECD countries, the employment rates of older workers are on average about 55%, in the European Union they are less than 50%. The best countries are the Nordic ones; Iceland is at the top with a rate of over 80%. Altogether, only eight EU countries show an employment rate of older workers of over 50%. What does this mean? More than half of the 55+ workforce has left working life before the mandatory retirement age, either voluntarily or otherwise. Why? What is the problem?

5. The key problem is the remarkable diversity of working life

Work is for the people, not the other way around. The way we grow older has remained unchanged through the ages. Although healthy ageing has improved remarkably in the last 100 years, there are some biological laws of ageing. Working life, however, seems to follow another ‘track’. Globalisation and new technology set the targets, and money talks. The two tracks of human ageing and work do not fit together – the distance between the two tracks is increasing as people are growing older and living longer. Working life does not coincide with the track of the ageing process. Thus it
is no surprise that older workers have serious problems remaining in working life and reaching the mandatory retirement age.

So, what should be done? If the solution is to change working people, to help them better fit into the global economy, it is the wrong and the slow way; it will take a long time before the ageing process has changed to follow the track of the money-driven working life. The better and more sustainable solution would be to have working life be better adapted to the human ageing process. The nature of work must move with much longer strides towards people, rather than the other way around. The potential to develop work to become more age-friendly or age-adapted is much greater than the potential to change the ageing process. It should also be observed that working life is designed by people; those in charge of designing work, so that every generation can be productive, need a new competence to do so. This competence is called ‘age management’.

6. **A new competence is needed for us all: age management**

Ageing societies need age management on three levels, namely the individual, enterprise and society levels (Figure 1). At each level, ageing can be handled as an opportunity (challenge) or a problem; at each level, measures to be taken and goals to be achieved should be identified. The three age management levels interact and can support each other. The final goal is to create an ageing society where the costs of health care, work disability and unemployment are lower, early exit rates from working life have been reduced and the national economy and welfare system remain at a sustainable level (see the box in the lower right corner). To achieve this final goal, the goals of the individual and enterprise level should be achieved first. Together with good public policy, the final goal can then be achieved.
The definition of age management at the enterprise level is: “Age management takes into consideration the age-related factors in daily management, including the arrangements and organisation of work and work tasks for individuals so that everybody, regardless of age, can achieve their own and corporate goals.” Age management covers all three working generations, the younger, middle-aged and older generations. A sustainable, better and longer working life is a goal for everyone. As a result, a life course approach – which analyses people’s lives within structural, social and cultural contexts – is a necessary approach in age management.

The visions of age management in work organisations include the following:

- Better awareness and understanding about age and ageing;
- Fair attitudes towards ageing and especially towards older people at work;
- Age management is a core task for managers and supervisors; it cannot be delegated anywhere else;
– The enterprise and work organisation need an ageing or generational strategy – age management is only valued when it has been anchored at the strategic level;

– The toolbox to implement age management in practice is called maintaining and promoting work ability; this concept is a win-win concept, because productivity depends on the work ability of workers and employees;

– Special attention should be given to lifelong learning opportunities for all to continuously update their skills;

– The key goal is an age-friendly and age-adapted workplace for everybody, with emphasis on individual adaptations needed in work settings; and

– Working life should end with respect and satisfaction – the retirement process itself should occur in a dignified manner.

7. What should managers and supervisors know about ageing?

The list of age-related facts is rather long, but it does not mean that managers and supervisors should be trained as experts in occupational gerontology. The goal is that they know the most important facts and are able to avoid the myths and stereotyping of older people in working life. I believe that better awareness about ageing will have a positive impact on attitudes towards ageing and will ultimately lead to a better and longer working life. The motto is: better knowledge about ageing supports better age-related behaviours.

The training of managers and supervisors in age management has recently been conducted through 1–3 day courses in Finland, the Netherlands, Germany, Austria, Australia and Sweden. A comprehensive handbook of age management, called ‘AgePower’, was published by the FIOH in 2011 (in Finnish). An age management booklet is also available in Swedish.

The following list shows the type of age-related topics in working life that should be included in age management training:

– Current age structure of the company and predictions for the next five and ten years;
- Employment rates of older workers (55+) in general, and especially in the specific sector;
- Dependency ratio in general, and old-age dependency ratio today and in the near future;
- Dimensions of age (chronological, biological, psychological and social) and the difference between age and ageing;
- Life course and life cycle;
- Dimensions of work ability, work ability and ageing, promotion of work ability;
- Work ability and productivity;
- Ageing and health;
- Ageing and functional capacities (physical, mental and social);
- Ageing and learning, including age-adapted didactics in learning;
- Design of working life for older workers;
- Age management toolbox;
- Best practices in age management; and
- Prevention of age discrimination.

8. Benefits of ageing

Ageing is an individual process in which physical, psychological and social functions change remarkably. The physical functions of cardiorespiratory capacity, muscular strength, flexibility, etc., show a declining trend with ageing, but this depends to a great extent on a person’s physical activity level. Several of psychological functions remain rather unchanged with ageing, and some, such as crystallised intelligence, improve with age. Several social functions also show improvement with ageing. As a whole, more functions improve than deteriorate as we get older in working age.

We can call these positive changes as mental growth. An evidence-based list of mental growth includes:
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- strategic thinking, - holistic perception,
- quick-wittedness, - control of language skills,
- considerateness, - high level of work-related learning motivation,
- wisdom, - commitment to work,
- ability to deliberate, - loyalty towards employer,
- ability to rationalise, - less total absenteeism,
- control of life, - work expertise and tacit knowledge.

Why is such a list of important age-related functions not recognised in working life? Is the list not relevant to current demands in work tasks? Or, do we not believe that we become mentally stronger with age? Or, is it because my supervisor has not identified the features of my mental growth and therefore cannot better utilise my strengths?

There are probably many reasons why the strengths of older workers stay more or less hidden. Based on my experience, the main reasons are limited awareness about ageing and negative attitudes towards ageing. As a result, we are not able to identify and utilise the strengths of older workers. It should be also emphasised that mental growth does not happen automatically or in the same way for everybody and at the same phase of the life-cycle. The diversity of older workers increases with age, which entails a new challenge for supervisors to recognise the best changes in each team member. One simple solution for this would be for supervisors to interview their team members and let them offer their own opinion of the advantages they have gained through ageing.

Age management at workplaces aims to identify and utilise the features of mental growth at the individual level. Supervisors should also understand that every generation has its own strengths and weaknesses. The strengths of younger and older workers are different, and these differences should remain as they are. There is namely no value in ‘standardising’ people or making them the same, regardless of age, and requiring the same work performance from everybody. The added value comes from the differences in strengths, not from the similarities. Therefore, the different strengths should be identified, accepted and utilised in a positive
way. A prerequisite is that scope exists in work tasks and work processes for different sorts of skills, knowledge, experience and ways the work can be performed. If the work is completely standardised, there is no scope for individual solutions. In such jobs, older workers cannot perform at their best.

9. **Work ability model: how to extend working life**

The work ability model is a comprehensive toolbox to plan, implement and evaluate the effects of age management at individual, enterprise and society levels. It is therefore a key concept, and considerable effort will be exerted here to explain it. The different factors we have discussed so far can all be inserted in the model. The model helps us to comprehend the whole and to understand how different factors at the workplace and in the operational environment affect work ability. The ‘secret’ of better and longer working life can be found and created within the model.

My opinion is that the longer working life of older workers depends on three main questions: if I *can* work longer – if I *want* to work longer, and – if I *may* work longer (others want me to). All three questions can be worked out within the work ability model. So, let’s look at the model of work ability and its operational environment.
Extensive research on the work ability of older workers in recent decades has identified the core factors affecting individual work ability. The research findings can be depicted in the form of a ‘work ability house’ with four floors (Figure 2). The three lower floors of the house relate to the individual’s resources: (i) health and functional capacities, (ii) competence, and (iii) values, attitudes and motivation. The fourth floor relates to aspects of (iv) work. Work ability is the balance between work and human resources; when work and individual resources fit well together, work ability is good.

Staircases between the floors indicate that all floors of the house interact. The strongest interaction exists between the floors of ‘work’ and ‘values & attitudes’ (floors 3 and 4). Positive and negative experiences at work penetrate into the third floor, which will then be weighted either positively or negatively. The third floor represents a worker’s subjective understanding about their work – their opinions and feelings about a variety of factors connected with their daily work.
The third floor has a balcony, from where the worker can see the environment closest to their workplace: (v) family and (vi) the close community. These factors both affect the worker’s work ability every day. Healthy lifestyles and hobbies strengthen health and functional capacities. Personal networks and human interactions affect values, attitudes and motivation. Therefore, these two factors outside the workplace impact a person’s work ability by either improving or worsening the balance between their work and their personal resources. Overall, an individual’s work ability depends on these six factors.

The operational environment of work organisations tends to change continuously due to globalisation, new technology, financial crises, etc. As a consequence, the work to be done is under continuous change. Companies today are facing increasing pressure to rationalise. Rationalising means downsizing, merging and outsourcing. As a result, work intensity increases, workplace security deteriorates and jobs disappear to low-cost service providers. Simultaneously, the features of the workforce are changing, for example due to ageing. Health problems may appear, and the need to update skills and competences becomes more acute. Unexpected changes in the ‘work floor’ can decrease work satisfaction and increase the pressure on lifelong learning. The resulting overload and time pressure can create health problems. The dynamics between the floors of the house make it challenging to reach a good, sustainable balance between work and an individual’s personal resources. However, we need to achieve the best possible balance throughout our entire working life – otherwise extending our working life is not realistic.

The third floor reflects and sums up our work situation. The information flow from different floors and factors outside of work can easily modify a worker’s values and attitudes as well their engagement and commitment to their work. The decision of whether to continue working in this organisation until retirement, or even beyond, will be made on the third floor. The more positively weighted the third floor is, the more likely it is that one will have a good working life and a longer career. Key positive indicators include appreciation, respect, trust in one’s employer, support and feedback from supervisors, fair treatment, and engagement with work. A positively weighted third floor makes active ageing a reality and supports a longer working life.

If I can work longer involves aspects on the first and second floor of the house. I need the resources of health and competence
to work longer. If I want to work longer is evaluated on the third floor. A positively loaded third floor is my subjective prerequisite for a longer working life. If I may and others want me to work longer is a question on the fourth floor. I cannot decide this myself; rather it is my supervisor and employer who can. The puzzle of longer working life at the workplace should first bring all these three pieces (I can, I want to and I may) together. The better they fit together, the better work ability and balance I have in my working life. But, there are still some additional factors which may affect my balance.

Role of family and the close community

The work ability house explains the work-related factors influencing my situation at the workplace. But, there are two more factors affecting my balance – namely my family and my close community. My family-related resources and living habits or hobbies affect my health, as do my values and attitudes towards my work. Flexibility in working hours are often requested and evaluated from the standpoint of the needs of the family. Family-related needs change over the course of life, too. Family structures will change – smaller families and single-parent families may have different needs for flexible working hours than traditional families.

The values of the younger generation are changing, too, and seem to be moving in a direction where work does not play as important a role as it does among baby boomers. Instead, the role of close friends and Facebook friends in their close community is rising in importance. The work–life balance is becoming more important and challenging among the younger generation. The satisfaction and feedback of the work–life balance, including working-time issues, will for all generations eventually become a factor on the third floor of the work ability house.

Role of operational environment

Once we have achieved a decent balance in work ability, it may be easily disturbed by several factors in the operational environment. Globalisation and new technology create new demands on work organisations. Additionally, demographic changes in society are
increasing and demanding new services for older client groups. The ‘silver economy’, with its broad set of different services, will become a new business sector worldwide.

The economic side of globalisation leads to higher pressure to rationalise work – money talks more than ever. As a consequence, downsizing, merging and outsourcing are changing work. Downsizing means that work intensity increases, merging reduces job security, and outsourcing often reduces the income level of employees. All these changes make the work on the fourth floor more turbulent, which affects the situation on the other floors of the house: higher levels of work stress influence health, a lack of new competences places greater demands to update current competences, and the need for lifelong learning can become a stress factor. As a result, the third floor may become negatively loaded. The work may change faster than an employee can adjust and adapt. In these circumstances, there is not much hope for longer work careers – only ‘Olympic teams’ may be the survivors.

It is rather difficult to avoid global challenges and risks. What is missing is an effective filter between the operational environment and work. Managers have a duty to look at and analyse the operational environment, to ascertain where their clients and new opportunities are. But they also have a duty to look within the organisation, at the human resources they have. Human resources departments are given a task which is more or less impossible to realise in a positive way. The lack of appropriate filters when managers take on new tasks may endanger the sustainability of the work ability of the organisation’s human resources, as poor management skills, including excessive intake of new demands, often result in an overload on these resources.

Reorganisation fever is another ongoing process which decreases work ability in workplaces. Just how much this may be an issue of method, narcissism or real necessity is an unanswered question; there is no evidence that major changes on the fourth floor have improved staff work ability. As a consequence, productivity in the long run has not been improved.

We do know that downsizing increases mortality, especially from coronary heart disease, among those who stay at a company. The risk of mortality increased about two-fold in companies over a period of seven years following a major downsizing. The increase of work stress is known to impact the desire to retire earlier. Therefore, downsizing is often a dangerous policy for a company
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to implement. It is not known what the effects are of such major changes on the fourth floor on the longer working careers of employees. My impression is that the effects are more negative than positive.

To summarise what we have learned from the work ability model so far:

- four major workplace factors affect our work ability: health, competence, values and attitudes, as well as work, including management;
- two other closely related factors, namely family and the close community, can affect our work ability positively or negatively;
- the goal is to achieve the best possible balance (that is, work ability) between these six key factors;
- the challenge is that each of these key factors is undergoing a change: working life is changing due to globalisation and new technology, human resources are changing due to the individual ageing process; and
- the resulting continuous dynamics and turbulence inside the work ability house makes the achievement of a sustainable balance rather challenging; managers cannot do it alone, employees cannot do it alone, but they can do it together.

Role of public policy

Public policy and ageing policy provide the framework and infrastructure for ageing societies. Ageing policy for working life should offer sustainable opportunities, both for companies and employees, in an older society. Ageing policy at all levels should be based on facts about ageing and not myths. Therefore, policymakers should have a reasonable level of awareness about ageing as an individual process and fair attitudes towards ageing. Their attitudes to ageing reflect back on society as a whole. Government ministries should themselves be workplaces with the best practices in ageing matters. If not, it is hardly possible to believe that they can create good ageing policies for society. Policymakers need age management skills and competences, too.

Finnish ageing policy for working life has a long, research-based background. The Finnish Institute of Occupational Health (FIOH)
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was tasked by a municipal pension institute in the early 1980s to investigate how long people are able to work. Is it valid that different professional groups have different retirement ages? In the 1980s, the retirement ages for municipal occupations varied between 53 and 63 years. Bus drivers were able to retire at 55, three-shift nurses at 57, two-shift nurses at 58 and most white-collar employees at 63. There was a total of eight different retirement ages among municipal employees.

Following this, a longitudinal study was started in the municipal sector in 1981, aimed at evaluating the work ability of the 40 largest occupational groups over time (n=6,250). The four-year and 11-year follow-up studies showed that work ability, measured by the work ability index (WAI), declined among 30% of the men and women, in both blue- and white-collar jobs, between the ages of 50 and 61 years. On the other hand, the WAI remained unchanged in about 60% of subjects, while 10% showed an improvement.

Because one third of the study population showed a reduction in WAI, the social partners became concerned over this declining trend. The social partners agreed in 1989 that maintaining and promoting work ability was their common goal. As a result, the concept and models for promoting work ability were developed by the FIOH. A research programme, FinnAge – Respect for the ageing, ran from 1990 to 1996, aiming to test the promotion models in both the private and public sectors. The promotion of work ability (PWA) became a common process in workplaces.

In the mid-90s, the Government also became interested in the ageing of the workforce. Relatively speaking, Finland had the largest baby-boom generation in Europe, born in 1945–1950, and this generation was coming to the age where a decline of WAI was to be expected among 30% of them. A state committee was established and a report, including about 50 measures and actions, was published in 1996.

The next step was to establish the Finnish National Programme for Ageing Workers (FINPAW), aimed at realising the measures and actions recommended by the committee. The Ministry of Social Affairs and Health, the Ministry of Labour and the Ministry of Education were in charge of FINPAW. Interestingly, it was the first time in Finnish history that these ministries were forced to cooperate and have a common goal – namely to improve the situation of older workers in the labour market. A long warm-up period was first needed to bring the different cultures of the ministries closer together, but the programme finally started in
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1998 and lasted until 2002. Finland was the first country worldwide to have a national programme for aging workers.

FINPAW included 40 different actions to be taken. One of the actions which evoked considerable discussion was the campaign to increase the awareness level of ageing among the Finnish population. The need was justified by the fact that a higher level of awareness is the only way to change attitudes about ageing and prevent age discrimination. The media played an important role in this: there was a continuous flow of research-based information about ageing, visible on both TV, radio and in newspapers, over a period of several years. Popular artists acted as ambassadors. As a result, Finland was the only country in the EU where the incidence of age discrimination declined during those years. General attitudes towards ageing can be changed!

The FIOH was in charge of providing facts about ageing. Another task was to plan and conduct age management training for supervisors and managers. The earlier research findings of the longitudinal study indicated that managers, supervisors and foremen had the strongest impact on the work ability of ageing workers. This highly interesting finding was understandable, as managers and supervisors have the authority to affect and arrange the fourth floor of the work ability model. It was therefore important that their understanding of ageing be improved and their attitudes toward ageing be fact-based. The FIOH planned an age management training programme together with three management training institutions. A total of some 1000 top managers and line managers were trained in different regions of Finland. The readiness of managers to participate in the training was positive.

Another task of the FIOH was to develop a work ability barometer, with which to interview a representative sample of companies (managers, employees and occupational health services) about their activities and experiences in work ability promotion. Also, special attention was given to small and mid-sized enterprises to promote the WAI. Therefore, special financial support was provided by the programme. FINPAW’s final report offers a more detailed description of a variety of other actions.

What were the success factors of the Finnish National Programme from 1998–2002? The factors can be classified in three categories:
1. National infrastructure
- A homogenous country regarding its population
- The high value placed on the Nordic welfare-state profile and good welfare practices
- High competence in occupational health research

2. Political consensus
- Broad coalition government
- Tripartite foundation, i.e. employers, trade unions and government
- Collective wage agreements
- Cross-ministry cooperation

3. Favourable backdrop
- Tailwind from economic upturn
- Success stories in IC technology, pulp and paper industry
- The profile as ‘the most competitive country’
- Good rates that exceeded European and OECD averages in several social, educational and economic dimensions

10. Work ability and ageing
Work ability can be evaluated by the work ability index (WAI), a subjective survey instrument consisting of seven items. The WAI score ranges from 7 to 49; the higher score the better the balance, especially between work and health. The WAI score is classified into poor, moderate, good and excellent. The WAI has a high predictive value: of those having a poor WAI at the age of 45–57 years, about 60% were on a work disability pension 11 years later. The WAI has been translated into 28 languages today and is widely used in different cultures worldwide.

Work ability tends to decline with age, although the mean values of the working population from 20 to 65 years remain in the
categories of good and excellent. However, about 30% of male and female workers over 45 years of age in both blue- and white-collar jobs show a marked decline in the WAI. In addition, the ageing trend of the WAI is different depending on the sector of the economy. Work ability seems to be lower in farming and agriculture, the wood industry, the metal industry and transport, as well as in social services and, in some countries, among teachers. The best fit between work and individual resources has been found in the electronics and telecommunications sector, banking and insurance.

Individual differences in work ability increase with age. A work population over 45 years is very heterogeneous compared with younger workers. About 15–30% of 45-year-olds have a moderate or poor WAI. They are at risk of losing their work ability if no preventive or corrective actions are taken.

The declining trend of work ability by age is due to difficulties in adapting the changes in work to the human resources. As mentioned earlier, working life seems to develop on its own track, which does not necessarily follow the track of normal ageing processes. Changes in work do not follow the changes in working people. The most important reasons why the WAI declines with age can be identified on the fourth floor of the model. As a consequence, the third floor is often weighted negatively, and older employees and workers consider their work ability as deteriorating.

**Promotion of work ability**

The work ability house model suggests that actions in the workplace to promote work ability should cover all four floors. Workers and employees are more responsible for their health and competence, and the employer has more responsibility for organising and arranging the work. The promotion concept is therefore based on cooperation between the employer and employee; together they can create a better balance in the workplace and enhance work ability. Shared responsibility for measures to be taken will make them more acceptable and feasible and lead to a win-win situation.

Health promotion (first floor) covers a variety of lifestyle habits in terms of eating, drinking, physical activities, recovery and sleep. Besides a healthy lifestyle, preventive and proactive measures by occupational health services and good treatment of acute health
problems play an important role in maintaining good health during the course of life at work. The competence of occupational health experts should therefore also cover ageing and health issues. Their understanding of the adjustments needed at work due to changes in health and functional capacities induced by ageing is a valuable resource for creating a better working life for older workers. Because many health problems are work-related, the health risks of work should be identified and prevented in the workplace (fourth floor). The strong interactions between health and work demand an active collaboration between occupational health and safety experts, employers and employees.

Maintaining professional competence requires the continuous updating of skills and competences (second floor). On-the-job training, together with various types of special staff training courses, gives older workers the opportunity to strengthen their abilities. However, changes in the learning process of older workers should be taken into consideration. Learning strategies, learning conditions, the use of images, relaxation and timetables for acquiring knowledge vary between younger and older workers. The most important platform for learning is the work and workplace itself. On-the-job learning is possible if the work content and tasks are designed so that they provide learning experiences. Positive learning experiences at work throughout one’s career reduce the number of barriers to learning new things and correct negative attitudes towards learning. The attitude of the supervisor is also important; if the supervisor is committed to lifelong learning and supports it by providing training opportunities, an important obstacle to learning for senior employees is removed. Continued learning during ageing is an important success factor for active ageing and a longer working life.

Values, attitudes and motivation (third floor) are not often a direct target for intervention. They tend to be indirectly influenced, especially through positive changes on the fourth floor. This means that activities should be focused mainly on the work floor. Several improvements in management and leadership skills impact the features of the third floor. People should feel that they are respected and that they can trust their employer. They expect to be supported by their supervisor in demanding and difficult work situations. They need feedback on whether the work was done well, as well as how to improve their performance. The dialogue between supervisor and workers should be a continuous process, not a one-off annual appraisal interview. Fair treatment and zero-
tolerance of age discrimination is noted and appreciated by employees. Individual engagement and commitment to work are key indicators of a positively-weighted third floor. It should also be mentioned that employees are ultimately responsible for their own values, attitudes and other personal factors. Adjusting their own mindset towards work, their internal resources and family issues are necessary to build up a better, sustainable balance in working life. Such a balance creates a positive weighting on the third floor.

The 'work floor' is the largest and heaviest floor of the house. It consists of the work environment (physical, mental, social), work organisation and work arrangements, working time, the work community and work tasks, as well as management. Managers and supervisors play an important role because they have the authority to arrange the work processes and individual work tasks. All decisions and changes in work go through their hands. They are also responsible for occupational health and safety matters, including risk assessments. Risk assessments should take into consideration the large individual differences in functional capacities and health of personnel, disabilities, gender issues, etc. Workers and employees of all age groups are vulnerable to harmful work exposure. Because adapting work to one’s abilities, skills and state of health should be a continuous and dynamic process, based on adequate risk assessment, adapting work to older workers’ health status and needs should not present an additional burden. Age is just one aspect of the diversity of the workforce, but the awareness of managers and supervisors of age-related issues needs to be improved. All these age-related actions and improvements needed at workplaces can be termed 'age management' (see section 6).

The redesigning of individual work tasks according to the strengths, needs and capabilities of older workers is crucial to securing the work ability, well-being and productivity of employees. For example, decreasing the physical workload, introducing short breaks in work processes and taking account of health risks when scheduling shift work and flexible working arrangements are all age-friendly measures. On the other hand, the strengths of older workers should be better utilised (see section 8). The easiest way to identify new needs and ways to redesign the work is to ask older workers how they would like to change and improve their work and its arrangements. Another useful option is to share the work
duties between younger and older employees, utilising and combining their different strengths.

**Benefits of promoting work ability among older workers**

Company examples demonstrate that the cost of investments in work ability promotion is outweighed by the benefits. People can continue working productively, the work atmosphere improves, productivity improves, and age-related problems decrease. Cost–benefit analysis shows that the return on investment (ROI) can be very good: the return on EUR 1 amounts to EUR 3–5 after a few years. The positive ROI is based on lower rates of sick leave, lower work disability costs and better productivity.

**Long-term effects of work ability**

Recent 28-year follow-up studies of ageing workers show that work ability before retirement predicts the independence of daily living later in life, between the ages of 73 and 85 years. The better the work ability was before retirement, the better the quality of life later on. Therefore, investments in work ability and active ageing in workplaces need to be secured during the working years. The investments in work ability, occupational health and safety in the workplace are also investments in the rest of our lives. A healthier, limitation-free and independent-living older generation is an important resource in our society. As a consequence, the old-age-dependency ratio becomes less of a burden for taxpayers.

### 11. Working life: the main problem and the main solution

The main problem in working life is that work tasks and demands do not change with advancing age. A work description for an electrician is often the same for a 25- and a 55-year-old, although the young and old are rather different in respect to health and experience.

Taking into consideration that the health and functional capacities of the 55-year-old electrician are not as good than those of the younger one due to the normal biological ageing process, the
physical strain on the older man doing the same work is higher than on the younger one, resulting in the older one having less reserve capacity for recovery from work.

The main solution is based on two principles. First, the premature decline of functional capacities can be prevented through a healthy lifestyle, though allowing for a normal decline with biological ageing in cardiorespiratory, muscular and psychomotor functions, for example. Secondly, the physical workload should be decreased in line with normal biological ageing. In practice, this would mean that the physical workload of a 55-year-old should be about 20\% lower than that of a 35-year-old, as the difference in physical working capacity is naturally about 20\%. The 20\% reduction of physical capacity corresponds to about two hours a day, or one day a week. The decrease in physical load would mean that the physical strain at work and the opportunity for recovery from physical work would then be equivalent for the older and younger person.

The second principle is that the decrease in physical workload should be compensated for by mentally and socially demanding tasks, those tasks which we improve in with age. In other words, work content should be adapted into the areas of increasing strength. The list of functions improving with age (see the section on mental growth) offers numerous opportunities to redesign work for older people in physically demanding jobs. One of the easiest ways to identify such new opportunities for older employees is simply to ask them: how could you compensate for the 20\% reduction in capacity to do physical work? If they really feel empowered in their job, they will devise and suggest relevant and realistic alternatives.

12. New paradigm: work well-being

Work well-being is based on work ability; people must have work and they must be able to work before they can experience work well-being. Let’s return to the work ability house model. If the flow of positive experiences from work is dominant, the third floor of the house will be weighted positively and the subjective picture about work will be positive: it’s nice to go to work, the supervisor offers you support when needed, colleagues are supportive, you value and like your tasks, and you receive feedback on your
performance. You are respected at work, you trust your employer, you are treated fairly, etc.

Such positive experiences from one’s work will strengthen the third floor of the house. Positive signals and experiences about work create well-being at work. Work well-being does not exist ‘somewhere’ in the workplace – it develops when enough positive elements come together in daily work. The new paradigm in working life is thus work well-being; without work well-being, it is hardly possible to reach the mandatory retirement age or to consider a longer working life. One’s opinion about one’s work should be and remain positive. It is realistic to expect, however, that the third floor will contain both positive and negative signals from other floors of the house, but if majority of the signals are positive, work well-being can develop.

So, what is the final target of improvements made at workplaces, when our goal is a longer working life? The main road heads to the third floor of the work ability house. This floor is powerful, because it uses a person’s values, attitudes and motivation as assets.


The Finnish technology industry signed a collective agreement with four trade unions in 2009 concerning a programme that aimed to promote work well-being in the sector. Both social partners accepted the work ability house model as a common framework for the programme. The goal of the trade unions was to improve working conditions, while the employer wanted to achieve longer working careers. The name ‘Good Work – Longer Career’ was established, indicating the win-win goal of the programme.

Today the programme includes 50 companies and some 5,250 workers and employees, with the aim of including 100 companies by 2013. The companies’ situations will be analysed using the work well-being index (WWBI) and the measures to be taken will be prioritised by a workplace radar instrument. Both of these new work well-being instruments are constructed so that companies can use them on their own. The WWBI indicates the strengths and weaknesses of each floor of the work ability house according to the opinions and experiences of the personnel. It shows specifically what needs to be improved. The Workplace Radar is a dialogue instrument that is used by the project group at the company responsible for the programme. It consists of members of the
executive board, the human resources team and representatives of the various trade unions active at workplace. Occupational health and safety officers and representatives of the supervisor/foreman level should also be included. This project group first prioritises the floors and then the actions to be taken at each given floor. A preliminary plan for prioritised actions is then drawn up. The benefit of the process is that it makes the ‘doing’ feasible and concrete; it focuses attention on key development goals in the workplace, taking into consideration both the opinion of personnel and the tacit knowledge and experiences of the project group.

I wanted to develop this unique programme and its comprehensive approach for two reasons: firstly, a sector-level programme to prolong working life is a good alternative to a national programme; secondly, it brings the social partners in the sector together in a new culture of collaboration in a win-win concept.

The preliminary base-line results of the programme show that several indicators of work well-being improve during ageing – the age group 55+ shows the best level of work well-being. However, significant differences in work well-being exist between workers and white-collar employees, with workers showing in all indicators a lower level of well-being than the others. The largest set of actions needed to be taken has been found to exist in work arrangements and supervisory behaviour. Respect and feedback from supervisors were often seen as one of the key development targets. Altogether, over 150 different development-oriented actions are underway in 40 companies, and some results of the interventions are expected in late 2013. At that time, it will also be seen whether the desire for and belief in longer working life has been improved.

14. What are the conditions necessary for longer work careers?

There are a total of three conditions that make longer work careers in every workplace a real option:

- if I can work
- if I want to work
- if I may work; others want me to
An essay on longer working life

‘If I can’ refers to my health and competence (first and second floor of the house). I need the resources of health and functional capacities, as well as skills, knowledge and competence, to be able to work longer. Health can be promoted; ill-health and more severe conditions can be treated. Work should be adapted to accommodate health status. Lifelong learning must be an option for everybody. Valid didactics should be used to update the competence of older workers. Everyone can learn, but the learning process changes with age.

‘If I want to’ has already been discussed. The ‘want to’ is dependent on the situation of the third floor. If I am motivated to work, I will use my resources in best possible way. Work well-being will nourish my desire to work.

‘If I may; others want me to’ is an absolute necessity – without the opportunity to work, I cannot have a longer working life. Downsizing, merging and outsourcing often make the situation difficult. Unfortunately, the group suffering the most from streamlining is older workers. Many myths and misunderstandings combine with the unfair treatment of older workers, including making room for younger generations and the assumption of a more stable financially situation of older compared to other age groups. Another argument is that older employees are more expensive than younger ones – a myth, which is ‘still going strong’. The economic aspects of ageing are poorly known. In analysing the factors affecting the cost of work, the conclusion is clear: there is no marked difference between junior and senior workers. Companies need much better awareness and competence in such economic aspects of ageing.

Good companies have personnel who can, want to and are asked to work. These companies will be also the winners in recruiting the best people in the labour market; a good image makes a difference.

15. What have we learned at public policy level

Finland had rather low employment rates of older workers (55–64 years) in the mid-1990s and early retirement options were widely used. The improvement of almost 20 percentage points between 1997 and 2007 is the largest change seen among EU Member States. Today, the employment rate of older workers in Finland is about 60 %. The first thing learned was that to see major changes in employment rates a sequencing approach is necessary. Sequencing
means that a public policy for longer working life should be a long-term process. The goal of a longer working life should be on the political agenda regardless of the party in power. Otherwise, the building of trust and collaboration between different ministries, social partners and other agencies will be insufficient. Establishing a sustainable public policy for longer working life will take more than a decade. In Finland, it started at the end of the 1980s and the first structural and behavioural effects were seen after 2005.

The second thing learned was the following: implement positive actions first and negative ones later. Positive actions have already been mentioned, including improving working life so that people can, want to and may work longer. This can be done in several ways. Our experience shows that a comprehensive, validated workplace concept (work ability house) is feasible; both companies and personnel are willing to do it together. When the prerequisite for a longer working life is available, the more negative actions can be implemented, if necessary, such as raising the retirement age and reducing early retirement options.

It seems to be a common trend among several governments of the European Union to implement a negative measure first. Working until 67 or even longer has been the dominant message of governments. The demand is unrealistic for a considerable portion of the older working population if major improvements in workplaces are not realised first. Public policy is not powerful enough without improved conditions in workplaces. A clear indicator of this is that only a minority of the working population actually reaches the mandatory retirement ages of today; the majority exits working life several years earlier. The same thing will happen if the retirement age is raised as the first action to be taken, and the reason is understandable: who would like to take the increasing risks to health and well-being through more years of working under low-quality working and managerial conditions?

The third thing learned was the concept of pension reform itself. In Finland, pension reform was implemented in 2005; the mandatory retirement age was reduced from 65 to 63, but the possibility of working was increased to 68 years. The decision of extending the work career was given to workers and employees. The employer naturally had an option for work arrangements in the event an employee wanted to continue working. Every extra year increased employee accrual rates by 4.5%; working until age 68 resulted in the pension being about 22.5% higher than a pension at 63 years.
Thus, employees received a bonus as a positive incentive for extending their working life.

In addition to the bonus, flexibility in retirement ages is positive, too. Working life is very diverse, as is the older working population. Therefore, a non-flexible model of retirement is both unfair and unrealistic. In Finland today, the flexibility in retirement age is five years (from 63 to 68 years); in my opinion, working life research and occupational gerontology suggest even greater flexibility. Downsizing, merging, and outsourcing in workplaces all increase the risks on health and stress at work. A high level of work-related stress increases the desire to retire early. Who would like to subject themselves to extra years of high work-related stress which will probably have long-term effects on health?

16. Recommendations for Sweden

I was asked to present some recommendations for Sweden based on my research and experience in several EU Member States that are facing the challenges of longer working life. I must first admit that my understanding of Swedish public policy, the role of different agencies, and the present quality of working life could be much better. I also know that Sweden is one of the best countries in the world with respect to employment rates of older workers. However, to remain in a high-ranking position in the future as well, the following recommendations may be useful.

1. Establish a national programme for older workers. The content of the programme should be based on scientific facts. The reports of the *Pensionsåldersutredningen* (inquiry on retirement age) can provide the guidelines and prioritised goals of the programme. An alternative would be a sector-based or regional programme.

2. Improve the collaboration between different ministries and social partners. They are the key players, and the extra value of the programme comes from better collaboration. Provide support for a collective agreement between social partners aimed at prolonging working life. Bring new players into the programme, such as pension and training institutions.

3. Use the power of media, including social media. One of the main goals should be the improvement of general attitudes towards ageing and older workers. Long-term investment in
increasing the awareness about the benefits of ageing will provide a more positive image of older workers. Understanding the facts of ageing will change attitudes and decrease age discrimination.

4. Invest in age management at the society, enterprise and individual level. Age management is most crucial at workplaces. Managers, supervisors and foremen should therefore receive training in age management. It will be one of their most important new competences to deal with future challenges. Managerial training institutions should cooperate in this matter. Use the best practices in age management to show how the best companies and work organisations incorporating age management skills and practices are managing well in Europe. Train occupational health services in age management as well. Their competence in creating adaptations in the workplace to accommodate the decline of health and work ability in the older worker is important.

5. Use a comprehensive and validated model to promote work ability of older workers. For example, the work ability house model provides a systematic and comprehensive framework of the different dimensions that should be taken into consideration in workplaces. Move into the direction of work well-being, because the working population appreciates it and will participate in positive developments.

6. Nominate a research and coordination centre in Sweden, which will be responsible for work ability research and for providing scientific information about ageing and work ability. This institute should conduct a representative national survey on work ability and establish a national databank on work ability. The reference data should be available for both companies and service providers. Such an institute could be the Institute of Occupational and Environmental Medicine at the University of Gothenburg.

7. Implement positive actions first – then negative ones (see section 15). Use sequencing, or a step-by-step approach. Anchor the awareness of age management at different institutional levels so that prolonging working life can be accomplished in a sustainable, long-term way.
8. Create a new concept for retirement ages. A flexible retirement age, with significant incentives for longer working life, is necessary (see section 15). Abolish the upper age limit for retirement.

9. Do not accuse older workers for exiting early from poor working conditions and poor managerial support. Use the three-generation model: longer working life can be created in the best sustainable way by focusing on younger, middle-aged and older workers. The three-generation model offers empowerment and positive opportunities for everybody at their different phases of working life.

10. Emphasise that work is for people of all ages, not the opposite. The workplace is the platform that should support the normal ageing process of the working population.

17. 2012 Vienna Ministerial Declaration: Ensuring a society for all ages: Promoting quality of life and active ageing

The year 2012 was appointed European Year for Active Ageing and Solidarity between the Generations by the European Commission. The Vienna Ministerial Declaration adopted a statement concerning longer working life, which could be also be useful for Sweden in building up a national ageing policy for working life. According to the statement, longer working life is encouraged and ability to work is maintained by:

a) Promoting and supporting healthy lifestyles and well-being in work, preventing and controlling non-communicable diseases, and ensuring safe and healthy working conditions, including actions for appropriate work-life balance with flexible time schemes, through the entire working career;

b) Achieving higher employment rates for older men and women through appropriate incentives related to taxation and social security systems, age-friendly working conditions, flexible working time schemes, information, age-appropriate training and re-training programmes, and age management measures in public and private sectors, for example;
c) Developing evidence-based labour-market policies which recognise that employment policies for youth and older adults are complementary and beneficial for all, promoting positive attitudes towards senior employees and combating age discrimination in the labour market;

d) Making the transition to retirement more flexible and providing incentives for staying in the workforce longer, in accordance with the individual’s needs and aspirations;

e) Carrying out pension reforms to adapt to demographic changes, including increasing longevity and, in certain Member States, to the growing numbers of older persons working in the informal sector. Promoting the sustainability and adequacy of both public and private pension systems and ensuring universal coverage, as appropriate; and

f) Promoting the role of older workers as transmitters of knowledge and experience to younger workers.

18. Final remarks

In this essay, it has been my intention to utilise my 30 years of research, experience and learning concerning the topic of ageing and work. The essay is therefore both research-based and subjective, expressing my opinion on a number of issues. In general, I am confident that enough relevant and valid research information on older workers is available for a good working life ageing policy. Therefore, I believe that we can solve most problems. Of course, the changing working life and environment and the strengths of the new ‘older’ generation should be systematically studied – we need more experts in occupational gerontology who can create new understanding about working and ageing.

The main purpose of this essay has been to improve the awareness level of ageing and to introduce validated concepts on how we can achieve a longer working life. Some important messages have even been repeated in the text. Work ability and the work ability house model serve as a solution to today’s demographic challenges. Many countries are already working with this concept and the response in companies has been positive. But it takes time to change a long-standing mindset and understand the new paradigm.
There is one important partner that has not openly and convincingly indicated its opinion about working longer, namely the employer. Business and ageing do not automatically belong together. This opinion and myth must be changed. Otherwise, all the good we can accomplish in ageing policy and in strengthening the individual’s resources during ageing will not be successful and sustainable if employers and managers are not interested in reallocating some work tasks to promote the individual’s ability to work longer. Working until retirement age and beyond is not realistic without a good, individually tailored working life.

I pointed out initially the need to discuss the ethics of a longer working life. In the discussion, the arguments in favour of a longer working life are dominant. Individuals can sense that they must work longer, regardless of their situation, both in private and at the workplace. It is their duty. Policymakers can easily increase the pressure at the individual level. Individuals are in a difficult situation, because they don’t know if they may work longer; it would be great if the supervisor were to ask him/her to work longer. So, the government knows what has to be done, while the other two partners do not know (employees) or do not work for retaining older workers (employers). Who is right and who is wrong? The answer is that it depends.

I have been wondering about the situation in Sweden. The country has had rather good results so far without a clear ageing policy in working life. I have not seen any national activities in age management or any sustainable promotion of work ability of older workers in companies in Sweden. How long can the situation continue without systematic and comprehensive activities in workplaces? In the mid-90s, we had a nice collaboration between the Nordic countries, especially in research on ageing and work. Today, no such systematic collaboration exists. Working life in the Nordic countries has more similarities than differences. I can only imagine what could become added value in a better collaboration on ageing and work. Creating a better and longer working life is long-term process. Together we could be stronger.
19. References


**Legend for Figure 1**

The levels of age management.

**Legend for the Figure 2**

The work ability house model, describing the different dimensions affecting human work ability, the balance between work and human resources. Besides the workplace, family and the close community also have an influence on this balance. Based on Ilmarinen, 2006. Finnish Institute of Occupational Health, AgePower, graphic design Milja Ahola. Lundell et al. 2011 (in Finnish).