

# Senior Citizens: Work and Pensions in the Nordics

*Rapport 17*  
*Bjørn Halvorsen*

DELEGATIONEN FÖR  
**senior**   
**arbetskraft**



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*Bjørn Halvorsen*

*Rapport 17*  
*Delegationen för senior arbetskraft*  
*S 2018:10*



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# Foreword

The purpose of the Delegation for the Promotion of Older Labour is to promote a more inclusive approach to working life that rejects discrimination based on age. The delegation is tasked with compiling and disseminating research findings concerning older people's opportunities in working life, as well as proposing measures to combat age discrimination and better harness the experience of senior citizens.

As an important element of this mission, the delegation has chosen to prepare a series of reports dealing in various ways with senior labour resources. The ambition is to contribute to an open, knowledge-based debate in which a variety of perspectives are made available. The authors are responsible for the content and assessments contained in the reports, which are intended to comprise a valuable basis for the work of the delegation.

This report *Senior Citizens: Work and Pensions in the Nordics* has been prepared by Bjorn Halvorsen, a retiree and investigator affiliated to the Centre for Senior Policy (SSP) in Norway. Former director general and special advisor to the Norwegian Ministry of Labour and Social Affairs. The report reviews current policies designed to contribute to longer and better working lives and to a good transition between work and retirement for the senior workforce in the Nordic countries.

Maria Söderberg and Viktoria Bergström, the delegation's secretary is responsible for coordinating the reports.

Stockholm, February 2020

Anders Ferbe  
Chair of the Delegation for the Promotion of Older Labour





# Summary

## High and rising senior employment in the Nordic countries

The employment rates in all age groups of 55 years and older is high compared with other OECD countries and is rising steadily over time. Employment is particularly relatively high among women. In addition, senior workers in the Nordic countries have increasingly better education and health, and the vast majority also lead a good, active life outside the workplace. Table 1 shows employment rates (per cent) in five-year age groups between the ages of 55 and 75 years in the Nordic countries in the years 2000 and 2018.

**Table 1** Senior employment rates in the Nordic countries

Percentage of five-year age groups

|             | Denmark |      | Finland |      | Iceland |      | Norway |      | Sweden |      |
|-------------|---------|------|---------|------|---------|------|--------|------|--------|------|
|             | 2000    | 2018 | 2000    | 2018 | 2000    | 2018 | 2000   | 2018 | 2000   | 2018 |
| 55–59 years | 73      | 81   | 59      | 79   | 88      | 83   | 77     | 79   | 78     | 86   |
| 60–64 years | 34      | 60   | 23      | 52   | 80      | 78   | 54     | 64   | 48     | 70   |
| 65–70 years | 8       | 19   | 5       | 14   | 49      | 53   | 18     | 30   | 15     | 24   |
| 70–74 years | 4       | 6    | 2       | 7    | 17      | 18   | 4      | 7    | 6      | 11   |

Source: OECD Employment database 2019. Labour force surveys (LFS).

Senior employment is clearly highest in Iceland, followed by Sweden and Norway. It is lowest in Denmark and Finland. However, the employment rates in these age groups are also increasing most in Denmark and Finland. There has been strong employment growth in the age group 60–64 years in all the countries except Iceland.

There is a gradual decrease in employment around the ages of 60, 65 and 70 years in all the countries – in other words, at the ages where

it was previously normal (or compulsory) to start drawing a pension and stop working. At the same time, this also means that there is potential for higher employment among people over 65 years in the Nordic countries in the future.

## **Stabilising and work-friendly economic policy**

An important underlying factor behind the high and rising employment rates among seniors in the Nordic countries is the actively stabilising and inclusive economic policy that has been pursued. This has led to stable economic growth, relatively high and stable employment, and a relatively low general unemployment rate in the populations.

Like most other countries, the Nordic countries suffered a sudden decline in the economy during the global financial crisis of 2008–2010. The financial crisis had the greatest impact in Iceland. The real economic growth in the other Nordic countries has remained more stable at around 2 per cent annual growth in GDP since 2011. The financial crisis had greater impact on the economy of most other Western OECD countries than in the Nordic countries, with the exception of Iceland.

This is closely related to the economic policy, past and current, in the Nordic countries. Important advantages in the Nordic countries include:

- Stable, predictable institutional framework conditions
- Stabilising fiscal policy and monetary policy
- Tripartite collaboration on wages, employment and social welfare
- Active labour market policy
- A consistently relatively high level of education in the population
- Social security for all through universal and relatively good social insurance schemes

This both presupposes and entails joint responsibility and mutual trust among people. At the same time, there have also been some interesting nuances and differences in economic policy and develop-

ments in the Nordic countries in recent years. These will be presented in brief for each country individually.

## **Active, inclusive labour market and working life policy**

All the Nordic countries pursue an active, inclusive labour market policy and working environment policy, well supported by good regulations and institutions. Most policies and instruments are universally designed, with largely equal rights and duties for everyone, regardless of their age, gender and other characteristics. Seniors and the elderly are covered by the universal instruments in the same way as everyone else. There are also a number of measures and programmes that target older employees and jobseekers in particular. The situation for seniors in the labour market and in work in the Nordic countries must therefore be considered in light of the universal schemes as well as the more targeted programmes.

In addition to their high employment and low unemployment rates, the Nordic countries also score well on indicators for quality and inclusion in the labour market. Quality means relatively high pay, without major differences in earnings, relatively good job and income security, and a good working environment. It also means a relatively high degree of gender equality and relatively good inclusion of vulnerable groups in the labour market.

### **Denmark**

Denmark's labour market policy in recent years represents something of a U-turn from its previous policy of encouraging early departure from working life. The voluntary early retirement pension "efterløn" scheme and other early retirement pensions have gradually been reformed and reduced, in favour of good incentives to continue working for longer. A number of official studies have been conducted, and political package deals have been assessed, processed and implemented. The Employment Reform (2015) was specifically aimed at people over the age of 50 years at risk of long-term unemployment and possibly falling out of the labour market entirely. Employment among seniors of 60–65 years has increased very strongly in Denmark since 2015. This is probably linked to restrictions in the

“*efterløn*” – voluntary early retirement scheme and reforms in labour market policy, especially the 2015 employment reform<sup>1</sup>.

## Finland

Finland’s working life policy in the 2000s has largely focused on addressing the stagnation and major changes in the economy and extensive early departure from working life. This has also been part of Finland’s general economic policy and pension reforms to increase employment overall and among seniors in particular. Several programmes and schemes have been implemented to promote a return to work and retraining for a new job and education in connection with staff cuts. The labour market authorities have also been involved in this, but to varying degrees, due to capacity shortages. In addition, there have been various working environment programmes to promote personnel management with a focus on older workers and a life-cycle approach, and good health and quality in the workplace.

## Iceland

The labour market in Iceland is relatively flexible. Employment protection is not as strong, and companies and employers can relatively easily adapt their workforce to changing needs and situations. There have been enormous changes in the wake of the financial collapse in 2008–2010. Despite this, Iceland now has the highest employment rate and lowest unemployment rate in the entire OECD area. At the same time, Iceland has not actively implemented extensive labour market measures. However, the government has recently drawn up a policy to help older workers who want to and can continue working for (even) longer. The goal is that more older people can gradually switch to less physically demanding jobs and perhaps slightly less responsibility and a slower pace – in a good balance between their own and the company’s preferences. However, there is significant departure from working life in the form of incapacity for work (disability pension).

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<sup>1</sup> Ministry of Finance 2018.

## Norway

The tripartite collaboration between the authorities and the social partners (employer and employee organisations) on developments in wage-setting and an inclusive working life is central in Norway. The Norwegian Labour and Welfare Administration (NAV) offers a number of types of labour market measures, both for ordinary job-seekers and for people who need extra assistance to find work. NAV also administers all types of public social insurance in Norway, from sickness benefit and unemployment benefit to disability pension and old-age pension. Seniors are not a specifically prioritised group for active labour market schemes, but they are overrepresented among the long-term unemployed, which is a priority group. There is widespread early departure from working life through incapacity for work (disability pension) in Norway. Much of this is related to organisational restructuring and downsizing of enterprises, where it is often difficult for seniors to switch to a new job or career. A government-appointed Employment Committee has been mandated to explore and propose measures that can contribute to more people working and fewer people ending up on permanent social security benefits.

## Sweden

Sweden's labour market policy is mainly universally designed and does not target specific groups. There are few programmes and/or policy instruments that are specifically aimed at seniors in the labour market, but how they are implemented, dimensioned and practised can often be adjusted to target specific groups, such as youth and older workers and the long-term unemployed. Sweden has had success using positive economic incentives to promote employment of older jobseekers and other more vulnerable groups in the labour market. Sweden also has a tradition of working systematically to manage organisational restructuring and downsizing in businesses and working life in the best possible way for affected employers and employees. The Security Council (TRR) is a good example. There was previously a high prevalence of sickness absence and extensive disability retirement in Sweden. Introduction of limits on the duration of sickness benefit and an active rehabilitation chain are the key

reform elements to curb this trend. The result is lower sickness absence and fewer people on disability pension, but also higher unemployment and more people receiving social assistance.

## **Pension reforms and retirement**

There have been and continue to be extensive pension reforms in all the Nordic countries. The main objective is to make the pension systems more sustainable in the long term with good intergenerational balance. Incentives and mechanisms to stimulate more years of work and greater flexibility in the transition between work and retirement are central.

### **Denmark**

The Danish pension system is quite efficient and relatively low-cost in respect of preventing poverty and ensuring pretty fair income among the elderly. However, the system is fairly complex and with unclear incentives, especially in lower income brackets. This is a result of the combined effects of the means-tested public basic pension, the general supplementary pension (ATP), and group occupational pensions.

*The retirement reforms* in Denmark have mainly focused on gradually raising the retirement age and early retirement age, and shortening the maximum period of early retirement pension:

- The general retirement age is going to be raised gradually from 65 years to 67 years.
- The voluntary early retirement pension age is being raised from 60 to 62 years.
- Longevity indexing of these age limits for receiving a pension in the longer term.
- Greater reductions in voluntary early retirement pension against old-age pension.
- More favourable reduction of old-age pension against earned income.

- “Seniors early retirement” for people who have less than five years until they reach retirement age and who are no longer able to continue working.

## Finland

Finland has implemented several pension reforms and has others in the pipeline. The main objective is more sustainable pensions in the long run by encouraging higher employment and a longer working life for more people. The 2017 pension reform will contribute to this, while ensuring secure income for future retirees. A longer working life will yield higher annual pensions. The earliest possible retirement age in the general pension system is gradually being raised from 63 to 65 years up to 2027. From 2030, the future retirement age will be indexed in accordance with developments in the expected remaining life expectancy of the relevant year group. The reform also introduces incentives to continue working beyond retirement age. Longevity indexation of accumulated pension rights earned from work was introduced from 2010. A new, more flexible partial pension can be drawn as 25 or 50 per cent of the accumulated pension from the age of 61 years, and from 64 years for people born in or after 1964. This lower age limit will also be indexed on the basis of expected remaining life expectancy starting from 2030.

## Iceland

The general retirement age is 67 years, and there is a requirement of 40 years' residence to receive a full basic pension and 40 years' accumulation and pension saving to qualify for a full supplementary pension. The Act on mandatory supplementary pension (occupational pension) entered into force from 1 July 1998, so no-one has earned a full supplementary pension yet. The earned supplementary pension can be drawn from the age of 60 years or deferred up until the age of 72 years, against deductions from or additions to the annual pension. From 2018, it is possible to draw half of the supplementary pension, against a corresponding reduction in working hours. The government is aiming to raise the general retirement age gradually from 67 to 70 years.

## Norway

*The 2011 pension reform:* The entire pension system in Norway has gradually been reformed since 2011, inspired by the Swedish pension reform some ten years earlier. The objective is a more sustainable system with better intergenerational balance. The main elements of the pension reform in the Norwegian National Insurance Scheme are:

- Pensions earnings on all earned income throughout the entire working life. Approximately 18 per cent of the annual income up to a certain threshold (approx. 130 per cent of the average pay) is saved in an individual pension fund, which is distributed over all the years of retirement.
- A guaranteed minimum pension for people with low pension earnings. Minimum level approx. NOK 200,000 (2019) with 40 years' residence in Norway, and a lower level with shorter length of residence. Reduced by 80 per cent against earned pension.
- Flexible retirement age and pension withdrawals between the ages of 62 and 75 years, based on cost neutrality. Early pension withdrawal results in a lower pension, and vice versa.
- Longevity indexing of earned accumulated pension savings.
- Accumulated pension assets are indexed against earnings from work, while the paid pension is adjusted 0,75 per cent lower than the annual increase in pay.

Pension payments are not means-tested (reduced) against earned income. Individuals are free to draw pension and continue working. Supplementary contractual pensions and occupational pensions are gradually being adapted to the reformed Norwegian National Insurance Scheme.

## Sweden

The Swedish pension reform that took place some 20 years ago has acted as a template for pension reforms in many other countries. The core of the reform was to combine the best aspects of defined benefit



system and a defined-contribution system. The main objective was to improve the long-term sustainability of the system. The main elements of the reform were:

- A transition from a “defined-benefit” system to a notional defined-contribution” system. An annual pension premium of 16 per cent of the annual income is accumulated over the individual’s entire working life in a combined individual pension account that is distributed over the expected number of years of retirement when the person starts drawing their pension.
- The individual’s pension earnings are proportional to their annual income, with premiums paid over their entire working life, compared with the previous system based on the income in the 15 best of 30 years.
- Flexible access to draw a full or partial pension from the age of 61 years. The longer the individual waits to start drawing their pension, the higher the annual pension they receive.
- A fund-based, individual, premium pension was introduced. A premium of 2.5 per cent of the annual income is paid into an investment fund with individual investment choices.
- Guaranteed minimum pension from the age of 65 years for people with low or no earnings in the General Pension (AP) scheme.

The rules regarding retirement age and age limits will eventually be linked to the development in average life expectancy through a “target age” (“riktålder”) system. This means that all the age limits in the pension system and in the rest of the social security system will be raised and linked to life expectancy. The lowest age at which people can start drawing general pension (AP) is going to be raised gradually from 61 years to 64 years. The age from which the guaranteed minimum pension can be drawn is going to be raised gradually from 65 to 66 years and eventually up to the new “target age”.

## Information, advice and awareness-raising work

This section provides a brief description of a selection of national programmes and systems for fact-based and knowledge-based information and awareness-raising work in the Nordic countries. This is in addition to information about relevant political reforms and ongoing information on working life, labour market measures and pensions from ministries, agencies and institutions.

### Denmark

#### *The Seniors Think Tank – for a longer, good working life*

The think tank was set up by the (former) government in May 2018. The objective is to help ensure seniors have a better and longer working life and to get more people to defer starting to draw their pension. The think tank shall:

- Gather the knowledge about what makes seniors want to continue working and what might get more non-working seniors back to work
- Investigate various policy instruments and tools that help keep seniors in their job, or can help get them back to work, such as working conditions, pension plans, continuing education and professional training
- Identify good practices in collaboration with the labour market and civil society
- Influence and shape attitudes and create debate about developments and opportunities by getting more seniors into the workplace

The Seniors Think Tank has delivered its report to the Danish Minister of Labour in close cooperation with the social partners. The report contains 20 concrete recommendations for extending the working life for more seniors.

## Norway

### *Centre for Senior Policy*

The Centre for Senior Policy (SSP) is a national resource centre that aims to stimulate the integration and promotion of a seniors' perspective in companies' HR policy and management. SSP will help to:

- Shine a spotlight on seniors as an important resource for Norwegian employers and society
- Integrate a seniors' perspective in companies' HR policy and management
- Increase awareness about senior-political issues in society, at work and for the individual

SSP has been tasked with gathering knowledge and first-hand experience and communicating it to businesses and organisations in working life in Norway. SSP is funded by the central government under the Ministry of Labour and Social Affairs and has a board on which central working life organisations are represented. SSP's target groups are political authorities, organisations in working life, businesses, employers, managers, employee representatives, and seniors themselves (over 55s).

## Sweden

### *Delegation for Senior Labour*

In 2018, the government appointed a delegation (a committee) to promote older workers, counteract age discrimination, and identify opportunities to make better use of older workers' experience and competencies. The objective is to work for a more inclusive and age-neutral working life. The delegation consists of five members, six external ambassadors, a special pensions expert, and a small secretariat. The delegation publishes a number of documents and reports on all kinds of issues pertaining to senior workers.



# Introduction

Most seniors in the Nordic countries continue in gainful employment beyond the age of 60 years. This results in a high employment rate among seniors, compared with most other countries in Europe. In addition, employment among seniors is clearly rising over time. Much of this is due to the fact that new cohorts of seniors are consistently living longer, have better health and education, and many also have had a less physically demanding and perhaps less risky working life than previous generations of seniors.

However, this high and rising employment rate among seniors in the Nordic countries may also be related to the policies that have been implemented in key areas. The Nordic countries have much in common, but there are also many key differences. While there are many similarities in the Nordic countries' history, welfare systems, reforms and institutions, the concrete design of policy instruments and measures often varies. This makes it both relevant and interesting to compare the situation and developments in the respective Nordic countries. There is much to be gained by being inspired by and learning from each other. This overview may also be interesting for other countries further afield. "The Nordic model" is a well-known and widely used concept, not least in respect of working life, social security and welfare.

This report focuses on what is happening in the Nordic countries in respect of:

- Developments in employment among seniors
- How economic policy is designed to achieve high employment, low unemployment, and an inclusive working life
- Active, inclusive, labour market and occupational health policy
- Relevant pension reforms and retirement behaviour among seniors

- Systematic information, advice and awareness-raising to stimulate more good years in work for more seniors.

The review is based on national and international information and documentation. The report primarily focuses on major national strategies, reforms and campaigns, as opposed to local measures in specific workplaces. In addition, only a selection of reforms and campaigns are discussed – chosen by me. In other words, this is not an exhaustive review – there is still much that is unknown, and not everything can be included.

The report is mainly descriptive. The ambition is not to analyse and find causal relationships – that is a task for researchers. Comparative analysis and research on causes and driving forces behind employment trends among seniors in the Nordic countries will be able to yield more knowledge in this area. There is also a need for comparative analyses of the results and effects of programmes, which are in woefully short supply. Hopefully, this will change.

# High and rising senior employment

We have a good senior workforce in the Nordic countries, and it keeps on getting better. The employment rate in all age groups of 55 years and older is high compared with other OECD countries and is rising steadily over time. Employment is particularly high among women. Senior workers in the Nordic countries have increasingly better education and health, and the vast majority also lead a good, active life outside the workplace.

Figure 1 provides an overview of the employment rate in the age group 55–64 years in the OECD countries and a number of other countries in 2018. Employment is measured as the percentage of the population in this age group who are in work.<sup>2</sup> Dark colours illustrate high employment and pale colours illustrate low employment. (Grey indicates countries for which statistics are not available.) As the figure illustrates, there is high senior employment in the Nordic countries. It is highest in Iceland (80.6 per cent), followed by Sweden (78 per cent), New Zealand (78 per cent) and Japan (75 per cent). Norway (72 per cent) and Denmark (70 per cent) are at the next level down, together with Switzerland (73 per cent) and Germany (71 per cent). Finland has slightly lower senior employment (65 per cent), just below the Netherlands (68 per cent).

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<sup>2</sup> The source of the employment figures in this section is OECD's Employment Database. It is based on comparable workforce surveys in the countries covered. The workforce surveys are standardised, periodic interviews.

Figure 1 Employment rates 55–64 years 2018. Per cent.

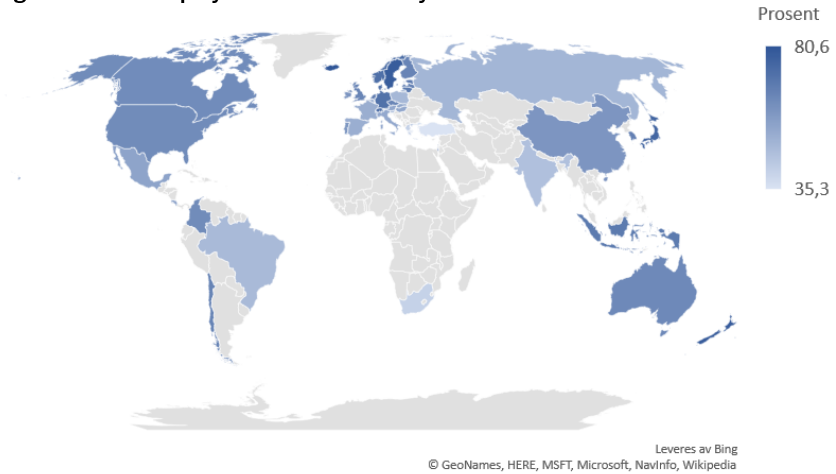
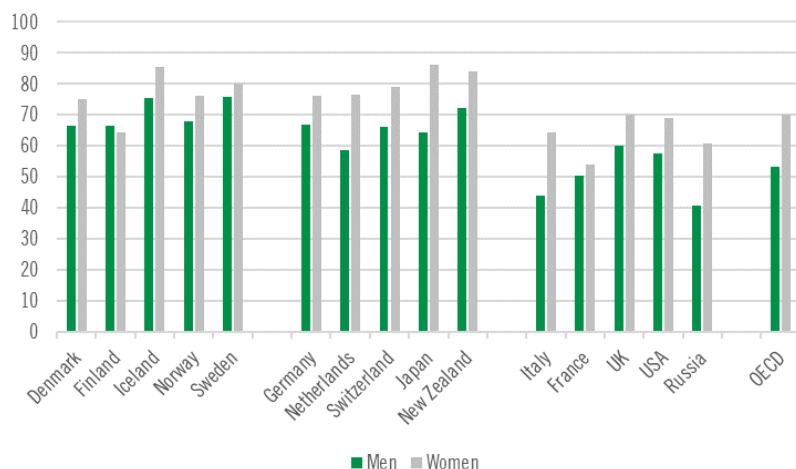


Figure 2 illustrates that the senior employment rates are relatively high among both men and women in the Nordic countries, with relatively small differences between the sexes. In Finland there is even slightly higher employment among women than among men in this age group. The employment rates (per cent) among men and women in this age group in 2018 were: Denmark 75/66, Finland 64/66, Iceland 86/75, Norway 76/68 and Sweden 80/76 respectively.

The other countries with high senior employment rates have greater differences between men and women. At one end of the scale is Japan, with 86 per cent employment among men and 64 per cent employment among women in this age group. In other large countries, the employment rates are considerably lower, among both women and men. They are especially low in Italy, France and Russia. In France, there is little difference between the employment rates between men and women aged 55–64 years. In the UK and the US, there is higher employment among seniors, but nevertheless clearly lower than in the Nordic countries. The average for all OECD countries was 70 per cent employment among men and 53 per cent employment among women aged 55–64 years in 2018.



**Figure 2** Employment rates among women and men 55–64 years (per cent). Selected countries



Source: OECD Employment database.

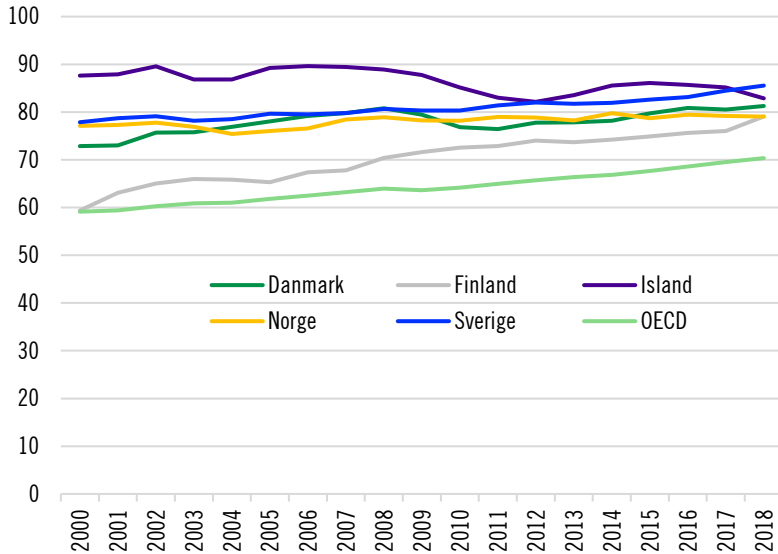
## Developments in employment rates among 55–74 years old persons in the Nordic countries

In figures 4–6, the overall employment rates are presented as a percentage of the population cohort in five-year age groups between 55 and 75 years in the Nordic countries and the OECD countries totally for the years 2000 to 2018. The figures demonstrate relatively high and rising senior employment rates in the Nordic countries. Iceland has the highest senior employment rates, followed by Sweden and Norway. The senior employment rates in Denmark and Finland are slightly lower than in the other Nordic countries, but have been increasing more rapidly in recent years.

In **the age group 55–59 years** (figure 3), 80–85 per cent of the population was in paid employment in the Nordic countries in 2018. This is very high: the average for the OECD was 70 per cent. Sweden is at the top here (86 per cent), followed by Iceland (83 per cent), Denmark (81 per cent) and Norway (79 per cent). There has been greatest growth in employment in this age group in Finland (up from 59 per cent in 2000), followed by Denmark (73 per cent in 2000). There has also been a marked increase in Sweden in this age group in recent years. Sweden has now overtaken Iceland, which has

always been at the top, but where the employment rate in this age group has decreased slightly. The employment rate in Norway in this age group has remained fairly stable.

**Figure 3** Employment rates 55–59 years (per cent). Nordic countries and the OECD, 2000–2018

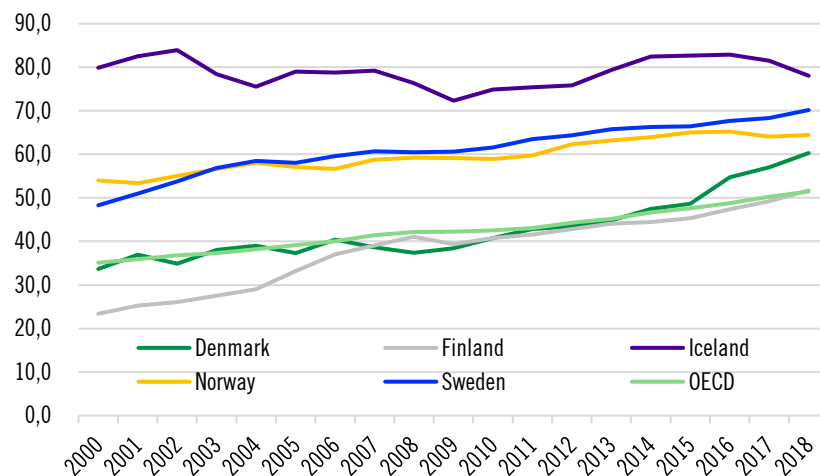


Source: OECD Employment database.

In the age group 60–64 years (figure 4) the main trend bears some similarities to, but also has some differences from the trends in the younger age bracket. In this context, the Nordic countries can be divided into three groups: Iceland is the leader, with a stable employment rate of around 80 per cent. In Sweden and Norway, the employment rate is slightly lower than in Iceland in this age group, but it is rising steadily, more so in Sweden than in Norway. In Sweden, the employment rate has increased from 48 per cent in 2000 to 70 per cent in 2018. In Norway, the employment rate has risen from 54 per cent to 64 per cent in the same period. Denmark and Finland have the lowest employment rates among the Nordic countries in this age group too, but they also have the largest increases here. In Finland, the employment rate more than doubled from 23 per cent in 2000 to 52 per cent in 2018. In Denmark it rose from 34 per cent to 60 per

cent in the same period. The increase in Denmark has been particularly strong after 2015.

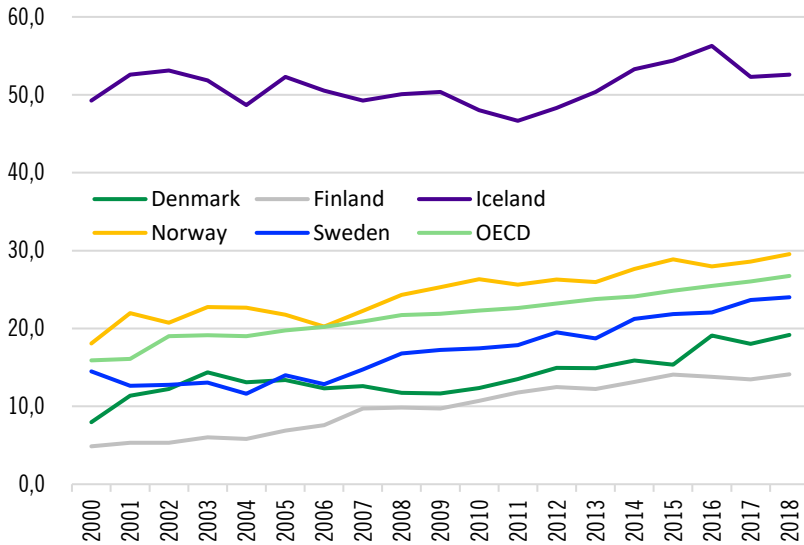
**Figure 4** Employment rates 60–64 years (per cent). Nordic countries and the OECD, 2000–2018



Source: OECD Employment database.

In the age group 65–69 years (figure 5), Iceland has the highest employment rate by a clear margin, with a stable or weakly rising rate of just over 50 per cent. In the other Nordic countries, the employment rates in this age group are lower, but rising, and are around the average for the OECD as a whole. Norway has the second highest employment rate in this age group, with an increase from 18 per cent in 2000 to 30 per cent in 2018. In Sweden, the employment rate has risen from 14–15 per cent to 24–25 per cent in the same period. The employment rates in Denmark and Finland are lower in this age bracket too, but are also increasing most here: in Denmark from 8 to 19 per cent, and in Finland from 5 to 14 per cent from 2000 to 2018.

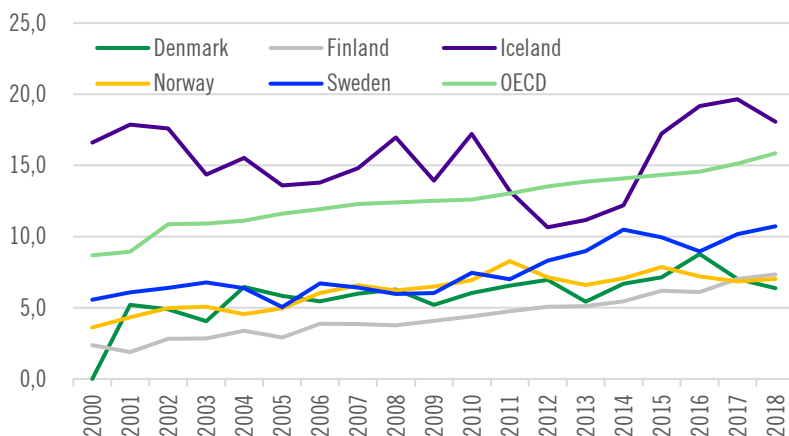
**Figure 5** Employment rates 65–69 years (per cent). Nordic countries and the OECD, 2000–2018



Source: OECD Employment database.

In the age group 70–74 years (figure 6), the employment rates are significantly lower, but here too are clearly rising over time. With the exception of Iceland, the employment rates in this age bracket are lower in the Nordic countries than the average for the OECD as a whole. The employment rate in this age group in Iceland is 17–18 per cent, with a strong downturn following the 2008–2010 financial crisis. The employment rates in the other Nordic countries have increased from around 3–4 per cent in 2000 to between 6–11 per cent in 2018. Sweden has the second highest employment rate in this age bracket after Iceland.

**Figure 6** Employment rates 70–74 years (per cent). Nordic countries and the OECD, 2000–2018



Source: OECD Employment database.

What are the causes and driving forces behind the rising employment rates among older workers? This subject has been researched fairly extensively, and this report will therefore not go into it in any great detail. The main explanations are that more people have better health and are living for longer, and that new cohorts of seniors have higher education and less physically demanding jobs. Far fewer people are exhausted in their late fifties, sixties and even seventies than in the past.<sup>3</sup>

What can explain the *differences* we see in the developments in senior employment in the Nordic countries? This is a far less researched area. This report will not attempt to explain the patterns here either. However, it does provide an overview of *current policies* that may help illuminate this question. We will strive to refer to any relevant evaluations of current policies and reforms in the field. However, it is often a case of limited reforms and measures in individual countries.

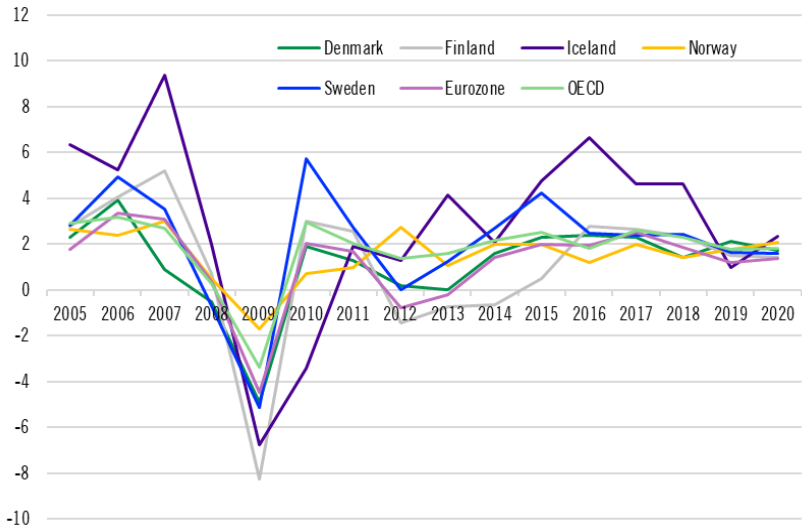
<sup>3</sup> See for example Larsen and Pedersen (2017) and Laun and Palme (2017).



# Stabilising and work-friendly economic policy

An important underlying factor behind the high and rising employment rates among seniors in the Nordic countries is the actively stabilising and inclusive economic policy that has been pursued. This has led to stable economic growth, relatively high and stable employment, and relatively low unemployment rate. This is illustrated in figures 7–9 below.<sup>4</sup>

**Figur 7** Real economic growth in GDP as a percentage of the previous year's level. The Nordic countries and the OECD.



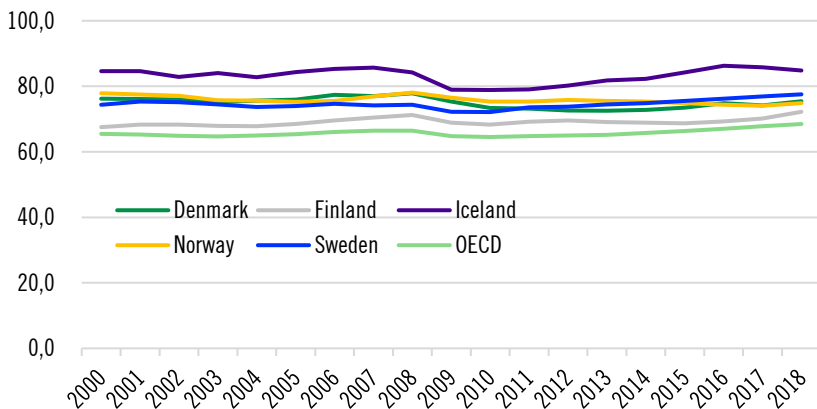
Source: OECD Economic Surveys database.

<sup>4</sup> The source for figures 7–9 is the OECD’s Economic Surveys database.

Figure 7 illustrates how all the Nordic countries suffered a sudden decline in the economy during the global financial crisis of 2008–2010, but that the economies have since stabilised. Iceland has had the largest fluctuations. It was hit by a major recession during the financial crisis, but made a quick recovery. The real economic growth in the other Nordic countries has remained more stable at around 2 per cent annual growth in GDP since 2011. This is lower than in the years prior to the financial crisis. The financial crisis had greater impact on the economy of most other Western OECD countries than it did in the Nordic countries, with the exception of Iceland.

The overall employment rates have remained relatively high and has risen weakly over time in most of the Nordic countries (figure 8). Only Norway has seen a slightly declining trend in the total employment rate. Employment has increased most in Finland, but is still at a slightly lower level than in the other Nordic countries (72 per cent). Employment is highest in Iceland (85 per cent). The employment rate there dipped sharply during the financial crisis, but has since risen again. In Denmark and Norway, the overall employment rate is now (2018) approximately 75 per cent, and in Sweden it is slightly higher at 77.5 per cent. Employment has generally been higher and more stable in the Nordic countries than in most other OECD countries.

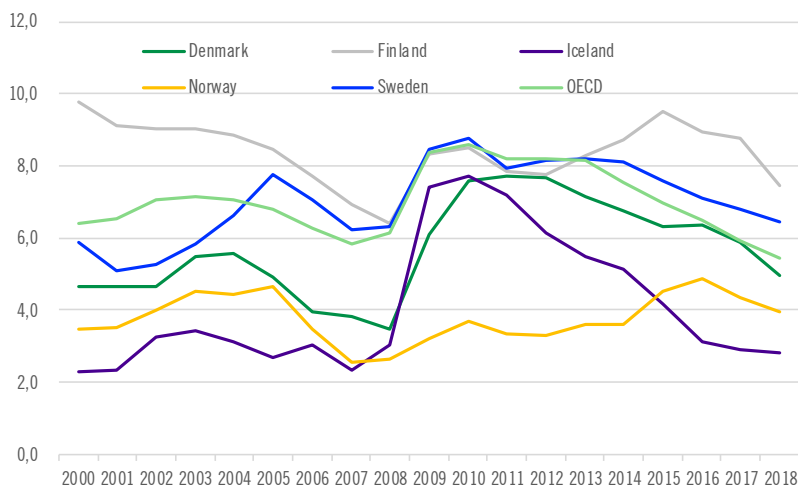
**Figure 8** Total employment in the population 15–64 years (per cent). The Nordic countries and the OECD.



Source: OECD Economic Surveys database.



**Figure 9** Total unemployment rate as a percentage of the workforce 15–64 years. The Nordic countries and the OECD.



Source: OECD Economic Surveys database.

Finland has had the highest unemployment rate among the Nordic countries: it fell from 10 per cent in 2000 to 6.5 per cent in 2008, then rose back up again to 10 per cent in 2015, before decreasing again since. In Iceland, unemployment has been low (2–3 per cent), but jumped up to nearly 8 per cent in the wake of the financial crisis. Since then, unemployment has declined steadily to about 3 per cent in Iceland. In the other Nordic countries too, with the exception of Norway, unemployment rose significantly during the financial crisis, but has crept back down again after 2010. Norway made it through the financial crisis relatively unscathed, with low and fairly stable unemployment at around 3–4 per cent. In recent years, it has risen slightly, and then declined again. The developments in the unemployment rate in the Nordic countries except Norway have been more in line with the OECD average than the developments in the total employment rate. However, there have been major differences between countries, with very high unemployment in several southern European countries.

Important advantages that the Nordic countries have in their overall economic policy include:

- Stable and predictable institutional framework conditions
- Stabilising fiscal policy and monetary policy
- Tripartite collaboration on wage setting, employment and social welfare
- Active labour market policy
- A consistently relatively high level of education in the population
- Social security for all through universal and relatively good social insurance schemes

These are important underlying factors for the relatively good developments in the Nordic countries. They build on and require shared responsibility and trust between people, and between the public and the authorities. This also entails that, in addition to scoring well on quantitative labour market indicators such as employment and unemployment, the Nordic countries also do well on indicators for quality and inclusion in the labour market<sup>5</sup>.

At the same time, there have also been some interesting nuances and differences relating to economic policy and developments in the Nordic countries in recent years. Below is a summary of the most important factors:

## Denmark

Denmark has a fairly competition-oriented, dynamic business sector and a flexible labour market, coupled with market-regulating framework conditions and social security.<sup>6</sup> Dubbed “Danish flexicurity”, it has been characterised by a combination of relatively weak employment protection and relatively good social insurances combined with a comprehensive, active labour market policy. Denmark has also had a tradition of relatively liberal and extensive early retirement through the “*efterløn*” a voluntary early retirement pension scheme and other early retirement pensions. This was reinforced during the global financial crisis in 2008–2010. “Flexicurity” entailed more flexi-

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<sup>5</sup> OECD Job Strategy 2018.

<sup>6</sup> OECD Economic Surveys Denmark 2019.

bility and less security for many Danes, especially young people, seniors and immigrants.

Much of the policy in the last 10–15 years focused on turning this development around. Various political “packages” have been developed and implemented to promote employment and curb attrition from working life, and to facilitate access to work. The result is that the overall employment rate is now on the rise, with particularly large increases among seniors and older workers.

Important reform packages and reforms include:

- *Reform of the early retirement pension “*efterløn*”*. Stricter assessment conditions, higher age limit, and shorter maximum time. The lower age limit has been raised from 60 to 62 years, and the maximum period has been reduced from five to three years.
- *Shorter duration of unemployment benefit*. The maximum duration has been reduced from four to two years. The previous right to prolonged unemployment benefit for people aged 55–60 years old has been abolished and replaced with special labour market measures (“senior jobs”).
- *Limited early retirement pension*. As a general rule, people under the age of 40 years are not entitled to an early retirement pension; instead they are entitled to an individualised “resource programme”.
- *Pension reforms*. The lower age limit for the public old-age pension is going to be gradually raised from 65 to 67 years, and in the long run will be indexed against developments in average longevity. More liberal means-testing of pension against employment income has been introduced.
- *Employment reform (2015)*. A right and duty to activation of unemployed people over the age of 50 years. A self-activation network for unemployed seniors. “Senior packages” for employers that recruit and retain senior employees. Subsidised “flexi-jobs” for people with impaired capacity for work.

## Finland

Finland's economy was stagnant for many years, and a raft of policy measures have been considered and implemented to reverse this development. The country is now seeing renewed growth in its economy and the labour market. The government has pledged to increase the overall employment rate from 68 per cent to 72 per cent of the population of active working age (15–65 years) over the years 2015–2020. The employment rate is now rising markedly in Finland, both overall and among seniors. The target of 72 per cent employment was met in 2019. Unemployment is going down, but is still fairly high (6–7 per cent) – see figures 8 and 9 above.

Broad, unifying strategies have been developed for a sustainable economy and a sustainable ageing society. A “competitiveness pact” has been concluded between the government and the social partners. The objective is to strengthen the competitiveness of Finnish industry and companies, in order to boost exports, employment and economic growth. The key elements of the competitiveness pact are pay moderation and structural reforms to increase productivity and profitability.

Finland used to have a tradition of relatively extensive early retirement, but this is changing now, prompted by the pension and age-limit reforms. Finland has a dynamic labour market where many people are affected by organisational restructuring and downsizing. The chances of finding another job after cutbacks are nevertheless fairly good. Several programmes have been introduced to help people readjust to a new job in these kinds of situations. There are also extensive working environment and preventive health care programmes to promote a long, good working life for more people. A previous “unemployment tunnel” shortcut to pension for unemployed persons between 55–60 years has been discontinued. A pension reform was initiated in 2017. The general retirement age is going to be raised gradually from 63 to 65 years and later on indexed against developments in average life expectancy. The reform also comprises financial incentives to continue working beyond retirement age.

## Iceland

Iceland and the Icelandic system are remarkable in several respects<sup>7</sup>:

- Iceland achieved an impressive economic turnaround, in the wake of the crash caused by the global financial and economic crisis in 2008–2010.
- Iceland is one of the most egalitarian countries in the OECD, with relatively minor differences in income, little poverty and a high degree of gender equality.
- It has the highest employment rate among the OECD countries, and unemployment is among the lowest.
- The employment market in Iceland is very inclusive.

The population of Iceland demanded major changes in the government and financial institutions after the collapse of the “cowboy economy” in financial institutions and other businesses in Iceland in the early 2000s, and responsible leaders were held to account. Many companies and individuals went bankrupt, the number of business establishments plummeted, and corporate and household debt skyrocketed.

Since 2010, all this has been transformed into a healthier and more sustainable economy. The economic policy and not least the banking and financial sector have been transformed. A Nordic-model tripartite collaboration on wage setting is under implementation. A boom in tourism, helped by favourable exchange rates in foreign trade, has further fueled the recovery. The strong economic growth is starting to slow off a little now.

The labour market in Iceland is relatively flexible. Employment protection is not as strong, and it is relatively easy for companies and employers to adapt their workforce to changing needs and situations. Traditionally, it has also been relatively easy to find a new job. Nevertheless, there is fairly extensive early departure from working life through incapacity for work (disability pension) in Iceland. The trade unions are relatively strong, and around 90 per cent of employees are organised in a union. A new law on adult education was introduced from 2010.

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<sup>7</sup> OECD Economic Surveys Iceland 2019.

## Norway

The Norwegian economy is strong, and the economic policy works well. Total value creation (GDP) and per capita income are high, but the growth is starting to slow down. The employment rate in the population as a whole is high, but also declining slightly. Overall inequality is low, but increasing.<sup>8</sup>

The management of Norway's oil and gas resources aims for economic stability, in both the short and the long term. The so-called "fiscal rule" dictates that the public revenues from petroleum activities are to be saved and invested overseas through a national fund to ensure that future generations can also benefit from the petroleum revenues, the Government Pension Fund Global. The real return on the fund can be phased into the economy in the short term. The target annual rate of return was previously set at 4 per cent, but has since been adjusted down to 3 per cent.

The petroleum economy has yielded huge benefits, but has also made Norway more vulnerable to fluctuations in the international economy. The financial strength it provides enables a more active economic policy. In this way, Norway survived the 2008–2012 global financial crisis relatively unscathed, and so also the subsequent drop in oil prices. Norway was able to – and did – pursue an active stabilisation policy in those years. This helped keep up total demand and production, and to keep unemployment low.

The tripartite collaboration between the government and the social partners on wage settlements and other working conditions is fundamental and works well. It helps ensure that wage growth is well-adjusted to economic developments and that jobs are not compromised. The tripartite collaboration on an inclusive working life (IA) has contributed to lower sickness absence and higher employment among older workers, but has not managed to get more disabled people into work. The 2011 pension reform has led to higher employment among older workers.

A challenge for Norway going forwards will be to make the economy less dependent on oil and to transform it towards a more diverse, knowledge-based and "green" industry and working life. Another challenge is the large departure from working life via health-related benefits in the National Insurance Scheme. At the

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<sup>8</sup> OECD Economic Surveys Norway 2018.

same time, we know that this kind of early departure from working life is often linked to major organisational transformations. A government-appointed expert committee has recently submitted a report on how employment in Norway can be increased<sup>9</sup>. The findings presented in this report are now going to be discussed with the social partners.

## Sweden

The Swedish economy is robust. It has had relatively strong economic growth, which is now starting to slow down a little: just under 3 per cent GDP growth per year on average for the years 2014–2018, but expected growth of less than 2 per cent per year in 2019 and 2020. Overall employment is high and slightly rising, and overall unemployment has decreased in recent years, from just over 8 per cent in 2010 to just over 6 per cent in 2018 (see figures 7–9 above). Youth unemployment reached very high levels during the financial crisis (16–17 per cent of the workforce aged 15–24 years), but has since decreased again.

Sweden has pursued a relatively tight fiscal policy, whereas its monetary policy has been relatively expansive, with a negative central bank interest rate, among other things. There is high economic prosperity, and inequality is lower than the OECD average, although higher than in the other Nordic countries. It has an ambitious environmental policy, with relatively low and declining CO<sub>2</sub> emissions. School results in Sweden have been declining for some time, and with relatively large geographical and social differences. High refugee intake combined with segregated settlements have contributed to social differences and tensions. Increasing automation and digitalisation are triggering major changes, resulting in a need for reskilling.<sup>10</sup>

Sweden has had a fair amount of success reskilling people for new jobs or education in connection with major restructuring and down-sizing.<sup>11</sup> This will also continue to be important in the future.

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<sup>9</sup> Official Norwegian Report (NOU 2019:7), Work and benefits. Measures to increase employment.

<sup>10</sup> OECD Economic Surveys Sweden 2019.

<sup>11</sup> Centre for Senior Policy (SSP) memo report no. 2/2018.





# Active and inclusive labour market policy

All the Nordic countries pursue an active and inclusive labour market policy and working environment policy, well supported by good regulations and institutions. *The tripartite collaboration* between the authorities, unions and employers organisations are central. Most policies and systems are *universally designed*, with largely equal rights and duties for everyone, regardless of their age, gender and other characteristics. At the same time, there are special instruments and packages aimed at priority groups such as young people, the long-term unemployed, refugees and immigrants. Seniors are covered by the universal instruments in the same way as everyone else. There are also a number of measures and programmes that target older employees and jobseekers in particular. The situation for seniors in the labour market and in work in the Nordic countries must therefore be considered in light of the universal schemes as well as the more targeted programmes.

The overall the situation in the labour market and in working life is relatively good in the Nordic countries – for the population as a whole and for seniors in particular. This does not only apply to *quantitative aspects*, expressed in employment and unemployment figures, but also to *qualitative aspects*, measured by wages, income distribution and social security, as well as factors such as stress and pressure at work. The situation is similar in terms of *inclusion* of vulnerable groups in working life, such as young people, mothers of young children, *older people*, immigrants and disabled people<sup>12</sup>.

Table 1 below shows a number of supplementary indicators for the situation in the labour market and working life for seniors in the Nordic countries and for the OECD as a whole.

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<sup>12</sup> OECD Jobs Strategy 2018.

**Table 2** Working life indicators for seniors in the Nordic countries and the OECD 2018 per cent

|   | Denmark | Finland | Iceland | Norway | Sweden | OECD |
|---|---------|---------|---------|--------|--------|------|
| Employment rate<br>55–74 years (%)                | 52      | 49      | 69      | 56     | 58     | 51   |
| Employment gap W/M<br>55–64 years (%)             | 9       | -2      | 11      | 8      | 4      | 14   |
| Part-time job<br>55–64 years (%)                  | 15      | 16      | 19      | 24     | 21     | 20   |
| Temporary job<br>55–64 years (%)                  | 4       | 9       | 3       | 2      | 7      | 7    |
| Self-employed (%)                                 | 10      | 17      | 19      | 8      | 14     | 21   |
| Retention rate<br>60–64 years (%)                 | 50      | 51      | 80      | 70     | 64     | 47   |
| Newly employed rate<br>55–64 years (%)            | 8       | 10      | 5       | 4      | 9      | 9    |
| Unemployment 55–64<br>years (%)                   | 4       | 7       | 2       | 2      | 5      | 5    |
| Of which, long-term<br>unemployed<br>> 1 year (%) | 42      | 40      | 27      | 31     | 29     | 46   |
| Higher education<br>55–64 years (%)               | 29      | 40      | 31      | 34     | 33     | 27   |
| Participated<br>in learning                       | 44      | 40      | –       | 54     | 57     | 42   |

Source: OECD Older Workers Scoreboard 2018 in Working Better with Age 2019.

Notes: 1) The proportion of workers aged 60–64 years who were in the same job five years earlier.

2) Proportion of workers aged 55–64 years who have been employed for less than one year in the same job.

The table confirms that the employment situation among seniors is generally good on average, as measured by these indicators. However, there are certain nuances and differences between the. The table shows that:

- *The employment rate among people aged 50–74 years is over 50 per cent, and highest in Iceland, followed by Sweden and Norway.*
- *The employment gap between women and men is fairly low among seniors aged 55–64 years*
- *The proportion of seniors (55–64) in a part-time job varies between 15 per cent (Denmark) and 24 per cent (Norway).*

- The proportion of seniors (55–64) in a *temporary job* is low, especially in Norway, Iceland and Denmark.
- The proportion of *self-employed* seniors (55–64) varies between 8–10 per cent in Norway and Denmark and as high as 17–19 per cent in Finland and Iceland respectively.
- Half or more of the seniors (60–64 years) have been *in the same job for more than five years* (retention). Stability is highest in Iceland (80 per cent), followed by Norway (70 per cent).
- Fewer than one in ten seniors (55–64) are *newly employed*, i.e. have been employed in their current position for less than one year. Iceland and Norway have the lowest shares (2 per cent), and Finland and Sweden have the highest (10 per cent)
- *Unemployment* among seniors (55–64) is low. It is lowest in Iceland and Norway (around 2 per cent) and highest in Finland (7 per cent).
- By contrast, *the proportion of long-term unemployed (>1 year)* among unemployed seniors (55–64) is high: About 25 per cent in Iceland, 30 per cent in Norway and Sweden, and 40 per cent in Denmark and Finland.
- The proportion of employed seniors (55–64) with *higher education* is around 30 per cent in all the Nordic countries except in Finland, where 40 per cent have higher education.
- Between 40 per cent (Finland and Denmark) and 50–60 per cent (Norway and Sweden) of employed seniors (55–64) have participated in *learning activities* during the past year.

Below is an account of relevant characteristics and special arrangements and reforms of (potential) interest in each of the Nordic countries.

## Denmark

Denmark has attracted international interest for its “*flexicurity model*” in the labour market (“easy to hire and easy to fire”). This entails relatively weak – by Nordic standards – employment protec-

tion rights, combined with fairly good social insurances and a very active labour market policy. This has helped ensure a dynamic, inclusive employment market<sup>13</sup>.

Denmark has also had a tradition of a fairly liberal and favourable departure from working life from around the age of 60 years through various voluntary early retirement pension schemes. This trend was reinforced during periods of recession and in connection with major changes in industry and employment, not least during and following the 2008–2010 global financial crisis.

Denmark's labour market policy in the last ten years or so represents something of a drawn-out, extensive U-turn, compared with its previous policy of encouraging seniors to depart early from working life. The voluntary early retirement pension ("*efterløn*") scheme and other early retirement pensions have gradually been reformed and reduced, in favour of good incentives to continue working for longer. A number of employment-policy packages have been assessed, discussed and implemented. There have also been a number of important pension reforms and age limit reforms. These will be discussed in the following chapter on pension reforms.

Much of the political foundation was sketched out in the 2006 *welfare reform*. This was a cross-party agreement in the Folketing (Danish parliament) with a view to creating broad political consensus on increasing workforce participation and, in particular, raising the real age of retirement from working life. The main elements of the agreed welfare reform of 2006 were:

- Limit early departure from working life via the voluntary early retirement pension ("*efterløn*") and other early retirement schemes
- Raise the formal retirement age gradually from 65 to at least 67 year after 2020
- Index the retirement age to longevity in the old-age pension and "*efterløn*" early retirement pension scheme
- Activate the labour market legislation for older workers combined with special employment measures for jobseekers over the age of 55 years

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<sup>13</sup> OECD Economic Surveys Denmark 2019.

- Improve the working environment and prevent occupational injuries

As part of the 2006 welfare reform, the former right to extended unemployment benefit for jobseekers aged 55–60 years was discontinued. It was replaced by a municipal “*Senior Jobs*” programme for this age group, which was basically subsidised jobs.

“*Job Plan 2008*” was a labour market reform aimed at increasing the opportunities for older people to work. The Job Plan scheme comprised the following types of reforms:

- People who have taken early retirement do not lose their pension rights if they take up paid work again.
- More liberal deduction of old-age pension against earned income
- Higher “deferral reward” for people who defer starting to draw their old-age pension
- Lower income tax from the age of 64 years for people who have worked full-time after the age of 60 years

*The Labour Market Commission (2009)* was an expert committee that suggested many reforms to strengthen public finances by boosting labour supply. The Commission’s proposals included:

- Reduction of the maximum period of unemployment benefit from four to two years
- Gradual phasing out of the voluntary early retirement pension (“*efterløn*”) scheme
- An alternative to early retirement was proposed in the form of a “development path” for people with impaired capacity for work, with the opportunity to improve their capacity for work
- Adjustments to the “flex-job” subsidies so they provide better incentives to work
- Extended financial freedom for municipalities to design labour market services
- Extended residence permit for foreigners who are offered a job in Danish enterprises

Most of these proposals have since been implemented.

*The Disability Pension Reform (2012–2013)* limited access to disability pension to persons over the age of 40 years, and introduced an obligation to take part in a rehabilitation programme before disability pension can be granted. At the same time, the “flex-job” scheme was adjusted to provide better incentives for people to work. The “flex-job” scheme is not aimed specifically at seniors, but most of the participants are over 50 years of age. The municipal job centres will implement a tailored “resource process” for individuals with reduced capacity for work before they are granted a disability pension.

*The “Good and long working life for everyone” initiative (2012).* The (Thorning Schmidt) government launched a DKK 1 billion package for prevention of early departure and retention in the labour market. The measures were particularly oriented towards ensuring a better physical and mental work environment with a view to improving occupational health and safety, thereby reducing attrition and accidents. Programmes to promote a better working life for seniors were also an important part of the retention plan. This package has since been continued as a “fund for a better working environment and retention in the labour market”.

*The Employment Reform (2015)* was specifically aimed at people over the age of 50 years at risk of long-term unemployment and possibly falling out of the labour market. The reform includes:

- A right and duty to work-oriented *activation for unemployed people* over the age of 50 years after three months
- Stimulation of and support for senior jobseekers
- *Senior Packages* in the form of financial and administrative support to businesses to retain senior employees for longer.
- *Flexi-jobs* in ordinary working life for people with permanently impaired capacity for work and who cannot work fulltime. The individual receives full pay for the hours they work, and the employer receives a subsidy for the hours that the employee in question is unable to work.

The employment rate for seniors 60–65 years old has increased very strongly in Denmark since 2015. This is probably linked to restric-

tions in the “*efterløn*” voluntary early retirement scheme and reforms in labour market policy, especially the 2015 employment reform.<sup>14</sup>

In Denmark, unemployment benefit and active labour market services are anchored in a number of different laws and are administered by a number of different government agencies and institutions. Unemployment insurance is organised in various trade union funds. While there are some advantages of keeping unemployment insurance and labour market services separate, it also contributes to complexity and a lack of coordination and coherence in the system, and can result different entitlements and offerings for similar cases. One of the objectives of the 2015 Employment Reform is to reduce the overlap between the municipal job centres and the unemployment insurance funds. New digital assistance systems have been developed for all jobseekers, and the municipal job centres will provide better, more individual assistance to all jobseekers.<sup>15</sup>

*The upper age limit of 70 years* for ordinary protection against unfair termination of employment was discontinued for government employees from 2008 and in the private sector from 2016. Age is no longer a valid ground for termination of contract in Denmark.

*All forms of discrimination are prohibited in the labour market*, and work is being done to counteract age discrimination in connection with recruitment, during employment, and in connection with termination of contract.

## Finland

Finland’s working life policy in the 2000s has largely focused on addressing the stagnation and major changes in the economy as well as extensive early departure from working life. This has also been part of the economic policy and the various pension reforms to increase employment overall and among seniors in particular in Finland.

Finland has a relatively *dynamic labour market*, where quite a lot of people are affected by layoffs and redundancies in connection with major organisational restructuring and downsizing in the workplace. The wood-processing industry and the electronics industry are examples of industries that have undergone major restructuring

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<sup>14</sup> Ministry of Finance 2018.

<sup>15</sup> OECD Country Note Denmark 2018.

and downsizing (e.g. Nokia). Recently employed young people are most frequently affected, but older workers have the greatest difficulty getting back into work if they lose their job in connection with restructuring and workforce cuts. Employment protection rights in Finland are relatively strict in terms of termination of individual contracts, but relatively liberal in terms of group terminations. However, the chances of finding another job after being made redundant are quite high in Finland. Close to 90 per cent of people laid off due to downsizing have found a new job within one year, compared with 70 per cent of seniors aged 55–64 years. Many seniors end up on disability pension after being made redundant due to organisational restructuring.<sup>16</sup>

There are various programmes and initiatives to promote reemployment after redundancy, such as the “*New security, new skills*” programme. This is a programme that provides early intervention in the form of advice, guidance, support and follow-up service for people who are laid off or made redundant in connection with an organisational restructuring, and for employers and HR managers to help them carry out restructuring processes in the best possible manner. However, the programme does not cover everyone affected by restructuring and downsizing. For example, this programme is tailored more to white-collar workers than blue-collar workers. Another example of a similar programme is the “*Steep structural changes*” fund. This provides adapted support to districts and regions affected by mass redundancies, primarily in the form of investment support to promote creation of new jobs. The public employment offices are also involved in these kinds of proactive restructuring programmes, but capacity shortages mean that these services are not available to everyone<sup>17</sup>.

*Labour market measures and unemployment benefits.* Compared with the other Nordic countries, Finland has not had as extensive active labour market programs, but rather has made greater use of passive unemployment benefit. This has changed and is continuing to change towards a greater use of active labour market measures, including for older jobseekers. The maximum period of unemployment benefit was reduced from 500 to 400 days from 2017. A former scheme known as the “unemployment tunnel” from unemployment

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<sup>16</sup> OECD Country Note Finland 2018.

<sup>17</sup> OECD Economic Surveys Finland 2018.



to permanent pension for people between 60–65 years of age is gradually being phased out for new cohorts. People who need it can instead have their unemployment benefit extended for up to 500 days. Greater priority is now being given to active labour market initiatives and programmes. Most are aimed at people with specific problems and needs in the employment market. Relatively few of the measures are aimed at ordinary jobseekers, in terms of personal information, advice and guidance, and systematic matching with the demand side in the employment market (companies). In addition, the public job centres have had general budget cuts. This has led to a declining proportion of the participants in public labour market measures being active jobseekers.

*Working environment, occupational health and management.* Finland has several national and local initiatives and programmes focusing on age-based and life-cycle management and quality in the working environment. The Workplace Development Programme *TYKES (2004–2011)* was intended to boost productivity and quality in working life through concrete strategies and initiatives in the workplace. The programme was subsequently complemented by a financial support programme to promote workplace innovation. The *TYKES* programme was replaced by the broader National Working Life Development Strategy from 2012. The aims of this strategy are to increase employment, productivity and quality in working life, as well as employee's well-being at work.

For many years, the Finnish Institute of Occupational Health has worked to help develop and improve working environments and occupational health through research, information, awareness-raising campaigns and specific development projects in companies, with the overarching goal of contributing to a longer and better working life for more people. The Finnish Ministry of Social Affairs and Health has conducted a *“Forum for Well-being at Work” (2008–2011)* to the same end. The programme has subsequently been continued and further developed into a new government strategy called *“Socially Sustainable Finland 2020”*. This programme is linked to the “EU Healthy Workplaces for All Ages” programme (2016–2017).

*Age discrimination* in working life is prohibited by law, and it is mandatory for enterprises with more than 30 employees to draw up plans to promote equality and equal treatment, including based on age.

## Iceland

The labour market in Iceland is relatively flexible, and Iceland's labour market policy is fairly lenient, compared with Norway and Sweden. Employment protection is not as strong, and companies and employers can relatively easily adapt their workforce to changing fluctuations and situations. Traditionally, it has also been relatively easy to find a new job after job cuts and mass lay-offs. This is partly due to a business sector and migration patterns that are sensitive to economic fluctuations. There have been enormous changes in the wake of the financial and economic collapse in 2008–2010. Despite this, Iceland now has the highest employment rate and lowest unemployment rate in the entire OECD area. At the same time, traditionally there have not been many targeted programmes for active labour market initiatives, for example aimed at seniors and older workers in the workforce.

However, in recent years the government has drawn up a coordinated policy to help older workers who want to and can continue working for (even) longer. This policy also ties in with policies and reforms for more flexible pensions (see the next section). The goal is that more older people can gradually switch to less physically demanding jobs and perhaps slightly less responsibility and a slower pace – in organised consultation between their own and the company's preferences. Measures such as tax exemptions or tax cuts for earned income combined with flexible retirement are also being considered.

*Lifelong learning.* A new law on adult education was adopted in 2010. This was the first of its kind in Iceland. The goal is to raise the level of education in the adult population, and especially among people with little formal education. The law is a preliminary final step in a coordinated review of the statutory basis for the education system in Iceland, based on the principle that everyone should have the opportunity to receive education throughout their entire lives.

*There is relatively high departure from working life through incapacity for work (disability pension)* – almost as high as in Norway. In total, approx. 8 per cent of the adult population in Iceland is on disability pension (10 per cent in Norway), and approximately 17 per cent of people aged 60–65 years of age are on disability pension (approx. 25 per cent in Norway). More women than men receive disability pension in all age groups, as is also the case in Norway.

Among the older workers (60–64 years), the invalidity rates decreased a little in the years 2008–2014, but have since risen again. For several years, Iceland has sought to develop and strengthen medical and occupational rehabilitation, but this has not led to a decline in the number of people on disability pension.

It is difficult to find a clear explanation for the high employment rate among seniors in Iceland. It may in part be related to the initiatives and programmes discussed, although there is no concrete evidence of this. The high employment rate probably has older, deeper-lying causes. One very simple explanation, which seems to be the most plausible, is traditional attitudes that it is good to work and that everyone is expected to contribute according to their ability<sup>18</sup>.

## Norway

Norway's policy for the labour market and working life largely works quite well. Both the economic policy and the labour market policy have high employment and low unemployment as a clearly defined main objectives. The tripartite collaboration between the government and the social partners on the wage-negotiations and an inclusive working life is central. *The Norwegian Labour and Welfare Administration (NAV)* offers a number of types of labour market services and measures, both for ordinary jobseekers and for people who need extra assistance to find work. NAV also administers all types of public social insurance in Norway, from unemployment benefit and sickness benefit to disability pension and old-age pensions.

Total employment is relatively high, and unemployment is relatively low. The overall employment rate in Norway is lower than in Iceland and Sweden, and unlike in other countries, it is on a slightly downward trend. Employment among seniors is high and rising, but it is rising less than in the other Nordic countries (see the section above on senior employment).

Most of NAV's labour market measures are universally designed, with predominantly equal rights, duties and offerings for all, but adapted to the individual's situation and needs. Nevertheless, certain groups are to be prioritised when allocating labour market measures: young people, the long-term unemployed, people with impaired

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<sup>18</sup> Centre for Senior Policy (SSP) memo report "Finland 2018".

capacity for work, long-term recipients of social assistance, and immigrants and refugees from countries outside the European Economic Area. Seniors and older workers are not a priority group per se, but they are often overrepresented among the long-term unemployed and recipients of disability pension. NAV collaborates with employers, the education system, the health care system and a number of local labour market enterprises (providers of measures).

*The tripartite Inclusive Workplace (IA)* collaboration is central in Norway. This is an organised collaboration between the government and the social partners. The collaboration has been rooted in four-year, mutually binding collaboration agreements centrally and at the industry and company level since 2001. The main objective has always been to create an inclusive working life with space for all by preventing and limiting sickness absence and attrition from employment, thereby helping increase overall employment. Up until 2018, the Inclusive Workplace Agreements had three main goals:

1. Reduce sickness absence by 20 per cent compared with the base year 2001
2. Prevent attrition and increase employment of people with disabilities
3. Prolong occupational activity after the age of 50 years by one year (compared with the base year 2009).

The results have been mixed. Sickness absence has been reduced by approximately 10 per cent. The proportion of disabled people in work has remained largely unchanged. Only the third goal of extending seniors' working lives has been fully achieved. The pension reform has been pivotal to the rising level of employment among people over the age of 60 years, but the Inclusive Workplace (IA) scheme is also thought to have contributed to the good results. The Centre for Senior Policy (SSP) is an important partner in this work.

A new Inclusive Workplace (IA) Agreement was concluded between the government represented by the Minister of Labour and Social Affairs and the social partners in December 2018, and applies to the years 2019 to 2022. The parties have agreed on two national targets for the Inclusive Workplace collaboration during this period:

- Reduce sickness absence by 10 per cent compared with 2018
- Reduce attrition from employment

The work is going to target industries and sectors that have potential for reduced sickness absence, and separate targets are going to be set for priority industries. The focus areas are preventive working environment and recurring sickness absence. The government does not want to propose changes to sickness benefit during the agreement period.

Thus, the previous goals of getting more disabled people into work and extending the working life of more seniors are no longer part of the new *Inclusive Workplace Agreement*. A new Inclusion Drive has instead been initiated to get more young people with impaired capacity for work or “gaps in their CV” into work. The seniors’ perspective is being continued to some extent, albeit less directly, through the goal of reducing attrition from employment.

*Higher age limits for loss of employment protection rights.* The (Solberg) government raised the upper-age limit for general protection against unfair termination of employment in the Working Environment Act from 70 years to 72 years in 2015. At the same time, the corresponding upper age limit for protection against unfair termination of employment in companies with equivalent group pension schemes was raised from 67 to 70 years. The government stated that raising these age limits further ought to be considered in the longer term<sup>19</sup>. The social partners were negative or skeptical about this, and an all-party committee was appointed to assess workplace adaptations with the aim of raising or removing the upper age limit for employment protection in the Working Environment Act. Although the committee did not have an explicit mandate to do so, they also assessed the question of raising or removing the age limit for protection against unfair termination of employment. A majority of the committee members would not consider raising the age limit further, but held that this is not the way to go at the present time. A minority held that raising the age limit further, or even removing it, ought to be considered.<sup>20</sup> This question has since then been set aside.

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<sup>19</sup> Proposition no. 48 to the Parliament 2014–2015.

<sup>20</sup> Report from an all-party committee of 1 December 2016.

*Many disability pensioners.* Norway has a very high prevalence of disability pensioners (people assessed as incapable of working). 10 per cent of Norwegians of working age (20–64 years) receive a disability pension, and many others are on their way there through prolonged sickness absence and work assessment allowance (benefit in connection with assessment of ability to work and rehabilitation). The figures are high and stable in Norway, whereas they have gone down significantly in Denmark and Sweden. Departure from working life (attrition) through incapacity for work (disability pension) takes place in particular from the age of 55 years upwards, and 25 per cent of Norwegians in the age group 60–64 years are on disability pension. We know that restructuring and workforce downsizing are important driving forces behind this distinctive Norwegian form of early attrition from employment. There is also a growing number of young people who start their adult life on disability benefit.

*Employment Committee.* In January 2018, the (Solberg) government appointed an expert group to analyse developments in employment in Norway and to propose measures that can help get more people into work. The background is the high proportion of people who are completely outside or drop out of the labour market at an early age and the declining overall employment rate in Norway. The expert group has presented extensive analyses and made a wide range of proposals to increase employment.<sup>21</sup> Most focus is on preventing and limiting the number of people on benefits and on better follow-up and measures for vulnerable groups in the labour market. To increase employment among seniors, the expert group recommends a greater focus on skills and competencies to increase demand for them. They also propose lowering the upper age limit for protection against unfair termination of employment from 72 to 70 years, while it should be made easier to work beyond the age limit, with adjusted pay and working conditions. The expert committee's report is now being discussed with the social partners (phase two). This work is due to be completed in 2020.

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<sup>21</sup> Official Norwegian Report (NOU 2019:7).

## Sweden

Sweden's labour market policy is universally designed and does not target specific age groups or other categories of people. There are few programmes and/or policy instruments that are specifically aimed at seniors and older workers in the labour market, but how they are implemented, dimensioned and practised can often be adjusted to target specific groups, such as older workers and the long-term unemployed. Very few enterprises and workplaces in Sweden have special personnel policies designed to retain older employees. However, Sweden has had success using positive economic incentives to promote employment of older people and other more vulnerable groups in the labour market.

The programme “*New Start Job*” subsidises the payroll costs for employers who take on people who have been on unemployment benefit or other types of social insurance benefit for more than one year. This subsidy will be increased incrementally up from 1 to 2.5 times the level of the employer's social security contribution, depending on how long the individual has been out of work for. The programme also includes an extended subsidy for jobseekers aged 55–65 years. For this group, employers can receive the pay subsidy for twice as long as the individual employee was out of work. Almost half of the participants in the New Start Job programme were in work after 90 days, and 25 per cent of the participants are 55 years of age or older (Swedish Public Employment Service 2018). An evaluation of the programme found that it had positive effects in terms of getting the participants into employment, but that many of the participants might probably also have found work without participating in the programme.<sup>22</sup>

“*Job tax deduction*” is a scheme that provides tax discounts to stimulate employment. It has undergone many modifications, expansions and adjustments over the years. The programme provides a (significantly) higher job-tax deduction for employees over the age of 65 years. This programme has also had demonstrable positive effects for the employment of older people.<sup>23</sup>

*The Swedish Public Employment Service (Arbetsformedlingen)* works to improve the functioning of the labour market by:

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<sup>22</sup> Liljeberg, Sjögren and Wickström (2012).

<sup>23</sup> Laun and Palme (2017).

- Efficiently bringing together people who are looking for work with employers who need workers
- Prioritising people who are struggling on the employment market
- Helping increase the overall employment rate in society.

The priority target groups for the Swedish Public Employment Service (AF) are young people, the long-term unemployed (> 1 year), people with disabilities, and newly arrived refugees and immigrants. There are many older jobseekers among the long-term unemployed. There have been extensive studies and political debates about the future role and tasks of the Swedish Public Employment Service and the authorities. The main objective is a more target-oriented and effective labour market policy. Private service providers are going to be commissioned to help ensure efficient matching of individual jobseekers' supply of skills and competencies with companies' demand for labour.<sup>24</sup> A new system comprising subsidised “establishment jobs” is being introduced to help newly arrived refugees and long-term unemployed people find employment, as well as a corresponding “entrance deduction” in the form of reduced employer's social security contributions for employers who employ people who are struggling on the employment market.

*Working environment.* A study of the working environment for seniors in the Nordic countries found that the incidence of occupational accidents and injuries in Sweden is higher among older workers than among younger ones, and that the proportion of fatal occupational injuries is highest among farmers and forestry workers. Sweden lies somewhere between Denmark (high) and Norway (low) in terms of bullying and harassment at the workplace<sup>25</sup>. The government has implemented a new strategy for health and safety at the workplace: “*Healthy Workplaces for All Ages 2016–2020*”, which is part of the EU “Healthy Workplaces for All Ages” strategy.

*The Employment Protection Act (LAS)* regulates protection against unfair termination of employment, based on the “last-in, first-out” principle in connection with company closures and collective downsizing. This has shielded and favoured older workers in connection with restructuring and cutbacks and may have contributed to limit-

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<sup>24</sup> SOU 2019:3

<sup>25</sup> Poulsen et al. (2017).



ing the mobility of seniors in the labour market. These kinds of special benefits for older workers have therefore been modified somewhat in recent years.<sup>26</sup>

*Age discrimination.* All forms of discrimination on the grounds of age, sex, ethnic origin, religion or other belief, mental and/or physical disability and sexual orientation are prohibited in Sweden. The Discrimination Act (2008) requires all employers to ensure targeted work to promote equal rights and opportunities for all in the workplace. From 2017, it is also mandatory to have a system to actively combat age discrimination.

*Sickness absence and rehabilitation.* Like in Norway, Sweden used to have a high level of sickness absence and extensive early retirement for medical reasons. There has been a concerted effort to turn this around in the 2000s. Introduction of limits on the maximum duration of sickness benefits and an active rehabilitation chain are the key elements in the reforms. In addition, the conditions for eligibility for permanent sickness benefit are regularly reassessed. The reforms have resulted in a strong decline in sickness absence, particularly long-term sickness benefit and disability benefits, not least among seniors and the elderly. However, an increasing number of people with reduced capacity for work receive unemployment benefit or social assistance<sup>27</sup>.

*Restructuring, downsizing and job security.* Sweden has a tradition of working systematically to manage restructuring and downsizing in businesses and working life in the best possible way for affected employers and employees. *The Security Council (TRR)* is a good example. The Security Council (TRR) works as a long-term partner and provides professional advice, guidance and support to managers, employees and unions in major restructuring processes. TRR gets involved at an early stage with professional assistance prior to and during a downsizing process. TRR is organised as a voluntary, mutual, not-for-profit restructuring insurance that also collaborates with the public employment service and the social insurance system. TRR is owned by the Confederation of Swedish Enterprise (SN) and the Council for Negotiation and Cooperation (PTK) – a joint organisation for 25 trade unions for salaried employees in the private sector. TRR was established in 1974, and today comprises approxi-

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<sup>26</sup> Halvorsen (2018).

<sup>27</sup> Laun and Palme (2017).

mately 35,000 enterprises with a total of nearly one million employees. TRR has some 250 employees in over 40 locations in Sweden. During its 45 year existence, TRR has helped more than half a million people turn a difficult situation into a new job and career. About 90 per cent of affected people have got a new job through TRR, and 90 per cent of these have got an equivalent or better job.

Other federations and industrial associations also have similar collective, agreement-based restructuring insurance schemes. *The TSL Employment Transition Fund* is an insurance fund primarily aimed at blue-collar (as opposed to white-collar) workers in the private sector. In all other respects, its purpose, basis, design, tasks and methods are very similar to TRR. Approximately one million workers are covered by the TSL Employment Transition Fund. TSL has achieved good results in terms of getting people who have been made redundant into a new job: approximately 75 per cent found a job after one year, and around 60 per cent were still in this new job three years later<sup>28</sup>.

A neutral evaluation performed by researchers confirms that these transitional programmes are helpful for many people, but that the good results nevertheless *do not necessarily* prove that these advisory systems have had a significant impact on the probability of whether the groups covered by the survey end up unemployed or in gainful employment. However, the survey only covered people who had recently been hired. The report claims that some of these people could probably have found work without special follow-up from the TRR, TSL or similar agencies.<sup>29</sup>

*Professional development for lifelong learning.* To facilitate the restructuring of the employment market, the government has proposed introduction of the opportunity for employees to develop their competencies or to learn new skills. This will be a paid period of professional development of up to one year.

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<sup>28</sup> The TSL Employment Transition Fund's website [www.tsl.se](http://www.tsl.se)

<sup>29</sup> Andersson (2018).

# Pension reforms and retirement

There have been and continue to be extensive pension reforms in all the Nordic countries. The main objective is to make the pension systems more sustainable in the long term with good intergenerational balance of the benefits and costs. Incentives and mechanisms to stimulate more years of work and greater flexibility in the transition between work and retirement are central. These kinds of reforms are also happening in many other countries that have an ageing population over time. Although the overall objectives for and principles behind the reforms have much in common, they also have slightly different focuses and designs. This depends largely on the “old” pension systems that the reforms are based on and the institutional frameworks in which they will operate. They also have slightly differing political hue and direction.

There are two main types of reform. The first type of pension reform combines longevity indexing of earned pension savings throughout the individual’s working life with flexible retirement based on cost-neutral principles. The other type of reform involves raising the formal retirement age, but also combined with access to more flexible retirement choices. The pension reforms in Sweden and Norway mainly are of the first type, while the pension reforms in Denmark, Finland and Iceland are mainly of the second type. Below is a brief presentation of the major pension reforms in the Nordic countries in recent times.

## Denmark

The old-age pension system in Denmark consists of three main elements (pillars):

1. A basic tax financed pay-as-you go-pension for all old-age pensioners based on length of residence in Denmark. This is basically the same for everyone, but with means-tested social supplements Mandatory occupational pensions (supplementary pensions) of two types:
2. An occupational pension for all people who have been occupationally active, based on the number of years in work (the Danish Labour Market Supplementary Pension – ATP).
3. Occupational/service pensions based on collective agreements between the parties in working life
4. Individual, voluntary pension insurance and savings schemes

Approximately 90 per cent of occupationally active people are covered by a mandatory occupational pension. Membership of an occupational pension scheme is voluntary for self-employed people. A full occupational pension generally provides a level of compensation of around 80 per cent of previous earned income.

The Danish (old age) pension system is quite efficient and relatively low-cost in respect of preventing poverty and ensuring pretty good incomes among the elderly. However, the system is fairly complex and with unclear incentives, especially in the lower income brackets. This is a result of the combined effects of the means-tested public basic pensions and supplementary pensions (ATP) and the group occupational pensions<sup>30</sup>.

As discussed in the previous chapter on labour market policy, much of the policy in this area in Denmark has focused on turning around the former “early retirement” culture in working life and raising both the formal retirement age and the real retirement age. The political foundation was laid in the comprehensive political *welfare agreement 2006*.

*The 2011 Retirement Reform* was a follow-up to the welfare agreement. This too was a comprehensive political reform. The objective

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<sup>30</sup> OECD Denmark 2018

was to bring forward the implementation of the welfare reform's plans on a future raising of retirement age and early retirement age, and to curb the voluntary early retirement pension ("*efterløn*"):

- The general retirement age is to be raised gradually from 65 years to 67 years between 2019 and 2022
- The voluntary early retirement pension age (lower limit) was to be raised from 60 to 62 years between 2014 and 2017
- Longevity indexing of these lower limits for retirement age from 2023
- A tightening of the deduction in voluntary early retirement pension ("*efterløn*") against old-age pension
- More favourable deduction of old-age pension against earned income
- "Seniors early retirement", in the form of simpler and quicker access to an early retirement pension for people who have less than five years until they reach retirement age and who are no longer able to continue working.

Indexing of the retirement age to longevity has since been postponed to start up from 2030, initially to 68 years. This applies to both the public basic pension and the Danish Labour Market Supplementary Pension (ATP). The Danish Confederation of Trade Unions (LO) has opposed to indexing of retirement age for longevity, and a poll in 2017 showed that 70 per cent of Danes are opposed to a higher retirement age.<sup>31</sup>

*Reform of the early retirement and flex-job schemes 2012–2013.* The objective of the reform was to help more people develop and make use of their capacity for work, in order to prevent early departure from working life due to occupational disability. People under the age of 40 years are not to be granted an early retirement pension, but will instead undergo a comprehensive "resource programme" for 1–5 years. The "flex-job" scheme was adjusted to target people with limited capacity for work, and the public subsidy will primarily go to persons with little capacity for work and low pay.

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<sup>31</sup> OECD 2018.

Together with the labour market and working life reforms and programmes discussed in the previous chapter, this has contributed to a strong increase in the employment rate among seniors in Denmark in recent years. This applies in particular to the age group 60–64 years, but also to the age group 65–69 years. See figures 4 and 5 above. There were approximately 50 000 more people in work in the age group 60–64 years in the years 2013–2017, and the prevalence of people on public benefits/income insurance in the same age group fell from 41.5 per cent in 2000 to 27.5 per cent in 2016.<sup>32</sup>

*The 2017 pension reform.* There are still rather unclear and weak incentives to work in the Danish pension system as a whole, especially in lower income brackets. In 2014, the government appointed a pensions commission to analyse this phenomenon and make proposals for improvements. A subsequent government disbanded this commission in 2015, and instead initiated a pension reform in 2017 to reduce some of the disincentives in the system. The changes largely comprised reductions in certain marginal allowances and reduced tax rates for pensions in the years leading up to the general retirement age.<sup>33</sup>

## Finland

The pension system in Finland consists of three main elements or pillars:

1. The general public pension is a tax-financed, means-tested, basic pension based on the length of residence in Finland
2. The occupational pension is a mandatory, earnings-related supplementary pension for all occupationally active people, with annual premiums from earned income between the ages of 18 and 68 years
3. Supplementary group and individual pension schemes

The overall compensation rate for a full public pension and earnings-related occupational pension is around 55 per cent of the average

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<sup>32</sup> Danish Ministry of Finance 2018.

<sup>33</sup> OECD 2018 Denmark.

level of earned income. Including the tax benefits for retirees, the compensation rate is around 65 per cent.<sup>34</sup>

Finland has implemented several pension reforms and is going to introduce others. The main objective is more sustainable pensions in the long run by encouraging higher employment and a longer working life for more people – for the total population of active working age in general, and seniors aged 50–70 years in particular.

There was a general reform of the national pension system in 2005. The main element in this reform was a new, *flexible retirement pension between the ages of 63 and 68 years*. The general retirement age is currently 65 years. The annual pension will be lower if a person starts drawing their pension earlier and higher if they postpone starting to draw it. In 2011, the earliest age it is possible to start drawing early part-time pension from the compulsory basic and supplementary pension was raised from 58 years to 61 years.

*The 2017 pension reform.* The main objective is still a more sustainable pension system in the long run, and at the same time the pension system must ensure a satisfactory income for all retirees, and with a good intergenerational balance of benefits and contributions. A longer working life will yield higher annual pensions and vice versa. The earliest possible retirement age in the general mandatory pension system is gradually being raised from 63 to 65 years (in 2027). From 2030, the future retirement age will be indexed in accordance with developments in the expected remaining life expectancy of the relevant age cohorts, for people born in 1965 or later (50 years or younger in 2015 and 65 years in 2030). The reform also introduces incentives to continue working beyond retirement age. Longevity indexation of accumulated pension rights earned from work was introduced from 2010.

A new and more flexible partial pension can be drawn as 25 or 50 per cent of the accumulated pension from the age of 61 years, and from 64 years for people born in or after 1964. This lower age limit will also be indexed on the basis of expected remaining life expectancy starting from 2030.

Incentives will also be introduced to encourage *disability pensioners* to combine receiving a pension with earned income. People on disability pension will be allowed to try working without losing their pension rights. They will keep their disability pension if their

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<sup>34</sup> OECD Pensions at a Glance 2017.

earned income is lower than 60 per cent of their previous earned income before their ability to work was impaired. If their income is higher than 60 per cent, the disability pension will be temporarily withheld for three months. If the job lasts more than two years, the individual will lose their disability pension. A new, reformed system for flexible combination of disability pension and work is under consideration with a view to implementation from 2022.

As a part of the pension reform, information will regularly be provided from the pension insurance company to the employer and employees about the “expected retirement age” and pension, including in connection with early or deferred withdrawal of the pension, as well as how much longer the individual will need to work to compensate for life expectancy indexing,

## Iceland

Iceland too has a three-pillar pension system that consists mainly of:

1. A universal, equal, tax-financed basic pension for all citizens based on length of residence in Iceland
2. A mandatory, earnings-dependent supplementary pension for all employees, based on capital funding premiums from employees and employers
3. Voluntary, individual pension insurance financed by capital premiums.

The ordinary retirement age is 67 years, and the upper age limit for protection against unfair termination of employment is 70 years. There is a requirement of 40 years’ residence to receive a full basic pension and 40 years’ accumulation and pension saving to qualify for a full supplementary pension. Full mandatory basic and supplementary pensions together constitute a total of approximately 70 per cent of ordinary earned income after taxation. The basic pension has been raised and indexed against developments in the cost of living to prevent poverty among the elderly. The Act on mandatory supplementary pension (occupational pension) entered into force from 1 July 1998, so no-one has earned a full supplementary pension yet.<sup>35</sup>

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<sup>35</sup> OECD Pensions at a Glance 2017.



With time, a certain amount of flexibility and freedom of choice about when to retire has been introduced. The earned supplementary pension can be drawn from the age of 60 years or can be deferred until the age of 70 years. The amount of pension the individual will receive per year will then vary – early withdrawal results in a lower annual pension, and vice versa. Since 2007, it has also been possible to defer starting to draw pension until the age of 72, whereby the annual pension is increased by 0.6 per cent per month of deferral.

From 2018, it is possible to draw half the supplementary pension, against a corresponding reduction in working hours.

The government is aiming to raise the general retirement age gradually from 67 to 70 years.

## Norway

The pension system in Norway consists of four types of retirement pension:

1. *The Norwegian National Insurance Scheme (“Folketrygden”)* provides a mandatory, tax-financed pension for all citizens. It consists of two main elements: (a) an accrued supplementary pension based on previous earned income, and (b) a guaranteed minimum pension for all residents with little or no pension earnings
2. *Contractual early retirement pension (“AFP”)*, which provides a mandatory supplement to the pension from the Norwegian National Insurance Scheme for occupationally active people covered by the system
3. *Occupational pensions* for employees in the public and private sector. Statutory or agreement-based
4. *Private individual pension plans*

### *The 2011 pension reform*

The entire pension system in Norway has gradually been reformed since 2011, following extensive studies and preparatory work. The reform was largely inspired by the Swedish pension reform some ten

years earlier. The objective is a more sustainable system with better intergenerational balance.

The main elements of the Norwegian pension reform are the following:

*The Norwegian National Insurance Scheme (“Folketrygden”)*

- Pension earnings on all earned income throughout the entire working life. Approximately 18 per cent of the annual income up to a certain threshold (approx. 130 per cent of the average salary) is saved in an individual pension account, which is distributed over all the years of retirement.
- A guaranteed minimum pension for people with low pension earnings. Minimum level approx. NOK 200,000 (2019) with 40 years’ residence in Norway, and a lower level with shorter length of residence. Reduced by 80 per cent against earned pension.
- Flexible retirement age and pension withdrawals between the ages of 62 and 75 years, based on cost neutrality. Early pension withdrawal results in a lower pension, and vice versa.
- Longevity indexing of the accumulated pension accounts.
- The accumulated pension accounts are indexed against earnings from work, while the annual pension payment is adjusted 0.75 per cent lower than the annual increase in wages.
- Pension payments are not means-tested (reduced) against earned income. Individuals are free to draw pension and continue working.

The minimum level in the Norwegian National Insurance Scheme corresponds to approximately one-third of the average wages level. The full supplementary pension (accumulated over 40 years) corresponds to approx. 50 per cent of the average wages level. Higher compensation for lower earnings, and lower level of compensation for higher earnings.

### *Contractual early retirement pension (AFP)*

- Former an early retirement pension (62–66 years), which has largely been converted into a supplement to the state pension from the National Insurance scheme in the private sector, but is still an early retirement pension in the public sector.
- Can be drawn from the age of 62 years. Is not reduced against labour income earned as a pensioner.

### *Occupational pensions*

- Private sector: Mandatory occupational pension with minimum annual contribution from the employer of at least 2 per cent of the salary. Can be drawn from the age of 62 years.
- Public sector: Pension equal to two-thirds of the previous wage level, including a full National Insurance pension (30 years' accrual). Statutory assessment-based pension from at the earliest 62 years of age.

### *Private pension*

- Voluntary, individual capital insurance or pension savings with tax deductions for deposits (IPS/IPA). Accumulated pension can be drawn from the age of 62 years at the earliest.

Combined with the National Insurance pension, occupational pensions typically provide a pension of 60–70 per cent of previous earned income after approximately 40 years' accrual.

For the public sector, a principle agreement (2018) has been entered into to adapt the public service pension to the overall pension reform, whereby this occupational pension and the AFP contractual early retirement pension in the public sector are also designed as a supplement to the National Insurance pension, in the same way as in the private sector. The special age limits in the public sector are also going to be reviewed.

To date, the pension reform has contributed to significantly higher employment in the 60–67 year age bracket and to a marked

stabilisation of the “generation burden” in the long-term financing of pensions. The effects have currently been greatest in the private sector with the reformed AFP contractual early retirement pension. A large and increasing proportion of people are choosing to combine work and pension.<sup>36</sup>

## Sweden

The pension system in Sweden was reformed some 20 years ago, after 10–15 years of extensive studies and preparations. The Swedish pension reform has acted as a template for pension reforms in many other countries, including Norway. The core of the reform was to combine the best aspects of an assessment-based “pay-as-you-go” system and a defined-contribution, capital funded system. The main objective was that the system should be more sustainable in the long run, with a better intergenerational balance of benefits and costs. The main elements of the reform were:

- A transition from a “defined-benefit” system to a “notional defined-contribution” system. An annual pension premium of 16 per cent of the annual income is accumulated over the individual’s entire working life in an individual pension account that is distributed over the expected number of years of retirement when the person starts drawing their pension – the general pension (AP).
- The individual’s pension earnings in the general pension (AP) are proportional to their annual income, with premiums paid over their entire working life, compared with the previous system based on the income in the 15 best of 30 years.
- Flexible access to draw a full or partial pension from the age of 61 years. The longer the individual waits to start drawing their pension, the higher the annual pension they receive.
- A capital-founded, individual, premium pension was introduced. A premium of 2.5 per cent of the annual income is paid into a capital fund with individual investment choices.

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<sup>36</sup> Bjørnstad 2019. Fredriksen, Holmøy, Strøm and Stølen 2015 and 2019.

- Guaranteed minimum pension from the age of 65 years for people with low or no earnings from work in the General Pension (AP) scheme.

The general pension (AP) plus the premium pension provides compensation at a rate of approx. 55 per cent for a person with an average level of earned income and 40 years' accumulation<sup>37</sup>. Occupational pensions and any individual pension schemes supplement to this.

The pension system in Sweden is regarded as being well designed and in good condition. Nevertheless, much has changed during its 20 year of existence in terms of life expectancy, working life and retirement. *The Official Report on Retirement Age* presents extensive studies and specific recommendations on these kinds of issues<sup>38</sup>. A *Working Group on Pensions* consisting of the parliamentary parties behind the pension reform, headed by the Minister for Social Affairs, is working on following up the report. In December 2017, they presented a *joint agreement on further pension and labour reforms*. The Working Group on Pensions has agreed on the following reforms to ensure a good, secure, sustainable pension system in the long term:

#### 1. *Reformed, improved basic social security*

The basic social security for the financially most vulnerable pensioners is going to be improved. The guaranteed minimum pension and housing benefit are going to be increased. People receiving the guaranteed minimum pension will also be able to improve their financial situation by working for longer. It should always pay off financially to work.

#### 5. *Reformed general premium pension system*

The general premium pension is being redesigned to provide better security and higher pensions in the future. The government is going to assume greater responsibility vis-à-vis actors on the financial market. The number of funds is going to be reduced, and the Seventh AP Fund (a public investment fund) is going to be reviewed with a goal of ensuring better long-term returns.

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<sup>37</sup> OECD Pensions at a Glance 2017.

<sup>38</sup> Swedish Government Official Report (SOU 2013:25).

6. *Pension ages and age limits reform*

The rules regarding retirement age and age limits are going to be linked to the development in average life expectancy through a “target age” (“riktålder”) system, as proposed in the Official Report on Retirement Age.<sup>39</sup> The changes mean that all the age limits in the pension system and in the rest of the social security system will be raised and linked to demographic life expectancy.

The lowest age at which people can start drawing general pension (AP) is going to be raised gradually from 61 years to 64 years in the period 2020–2026. The age from which the guaranteed minimum pension can be drawn is going to be increased gradually from 65 to 66 years by 2023 and eventually to the new “target age” by 2026. In addition, the right to be able to continue working (the so-called LAS age) is also going to be raised gradually from 67 years to 69 years in 2023.

The pension and age-limit reform will be neutral in terms of public finances.

7. *Working environment and education-related measures for a longer working life*

The parties behind the pension agreement have agreed to intensify the work on further efforts to improve the working environment and ensure better opportunities in connection with workplace reshuffles.

8. *A council for the labour market parties linked to the Working Group on Pensions*

The future work for a longer and more sustainable working life and a further developed pension system will take place in dialogue with the social partners. To this end, a council is being established for mutual consultation between the Working Group on Pensions and the social parties.

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<sup>39</sup> Swedish Government Official Report (SOU 2013:25).

*9. Delegation for older workers*

The Working Group on Pensions proposed appointment of a delegation (a committee) to work to counter age discrimination and make sure that older workers' competencies are taken better care of in the workplace. The Delegation started its work in 2018, and has delivered 13 reports on ageing, work and retirement issues (des. 2019).

*10. Review of the reduction rules for occupational pensions*

The public pension system (AP) and the occupational pensions must be better coordinated. The rules for education of the general pension against occupational pensions are going to be reviewed.

*11. Measures for more equal pensions*

The Swedish pension system is the same for everyone, but it does not provide equal pensions. Women receive on average 30 per cent lower pensions than men. The Working Group on Pensions wants to change this and has therefore decided to initiate an action plan for more equal pensions.

*12. Modernisation of the investment rules for the AP Funds*

The rules for how the general pension funds (the "AP Funds") invest the future pensions need modernising to become more sustainable by enabling higher yields and better future pensions.





## Information, advice and awareness-raising work

The preceding chapters describe national political reforms and campaigns to stimulate higher employment and more good years in work for seniors aged approximately 55–75 years. At the same time, we know that it is in the workplace that the most important decisions and adjustments are made – by the individual senior him/herself and by employers and HR managers. Much of the policy and reforms discussed in the preceding chapters aim to influence these kinds of assessments, decisions and behaviour. In addition, there are also important campaigns to create the best possible knowledge base for these kinds of assessments and decisions, and to use this information to influence attitudes and behaviour among decision-makers.

In this section, we will provide a brief description of a selection of national programmes and schemes for fact-based and knowledge-based information and awareness-raising work in the Nordic countries. This comes in addition to direct information about relevant political reforms, as well as ongoing information on working life and labour market services and about pensions and pension earning through public and private pension insurance institutions, etc. The presentation here is not sufficient to provide a complete picture.

## Denmark

*The Danish Ministry of Employment's analysis and publication series*<sup>40</sup>

The Danish Ministry of Employment produces continuous analyses and regularly publishes information about the labour market in Denmark, including on reforms and programmes and the results and effects they have. The analyses are statistical descriptions and assessments of developments in different parts of the labour market and for different target groups, such as young people, immigrants, people with disabilities, seniors, recipients of various types of benefits, etc. It also publishes impact assessments of various reforms and campaigns. The reports focus on providing advice and guidance related to relevant laws and reforms related to employment and work.

*Websites with information on labour market services and measures*

Denmark has a number of interesting, well-designed and easily accessible websites that provide an overview of the different types of labour market campaigns, and the results and effects they have had:

- [www.jobindsats.dk](http://www.jobindsats.dk) provides a wide range of statistical overviews of labour market programmes and social benefits, employment and unemployment for all the employment offices and for the entire country
- [www.jobeffekter.dk](http://www.jobeffekter.dk) provides a systematic overview of all research-based evaluations of the effects of various types of labour market policies and reforms for different target groups, with links to all the reports

*The think tank for a good, longer senior working life*<sup>41</sup>

The think tank was set up by the (former) government in May 2018. The objective is to help ensure seniors have a better and longer working life and to get more people to defer starting to draw their pension. Headed by the former chair of the Danish Confederation

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<sup>40</sup> [www.bm.dk](http://www.bm.dk)

<sup>41</sup> [www.seniortaenketanken.dk](http://www.seniortaenketanken.dk)

of Trade Unions (LO) Harald Børsting, the think tank has 16 members, of whom eight are experts and eight are representatives from the social partners. The think tank shall:

- Gather the knowledge about what makes seniors want to continue working and what might get more non-working seniors back to work
- Investigate various policy instruments and tools that help keep seniors in their job, or can help get them back to work, such as working conditions, pension plans, continuing education and professional training
- Identify good practices in collaboration with the labour market and civil society
- Influence and shape attitudes and create debate about developments and opportunities to get more seniors into the workplace

The think tank's website is the platform for the think tank's activities, events and publications, including reports, evaluations, examples of best practice, and personal experiences and stories. The think tank has published its summaries and recommendations: The think tank – The new 3rd age. It focuses on seven key challenges and offers 33 specific recommendations to meet the challenges. The think tank concluded its work in 2019. Their final report contains 20 recommendations to the government and the social partners about how more seniors can have more good years in the working life.

## Finland

### *Working environment campaigns*

*The National Workplace Development Programme TYKES (2004–2009)* was intended to boost productivity and quality in working life through concrete strategies in the workplace. The programme built on close collaboration between managers, employees, researchers, advisers and public authorities with a view to coming up with innovative solutions. TYKES was replaced by a new National Working Life Development Strategy, which was launched in 2012. The

objective of this strategy is also to increase employment, productivity and quality in working life, and employee well-being at work.

For many years, *the Finnish Institute of Occupational Health* has helped support and develop the working environment and occupational health through interdisciplinary research, awareness-raising information and concrete development projects and initiatives, as well as advising businesses. It has been involved in several projects aimed at extending and improving more people's careers.

## Iceland

The author of this report has not found any special national information or awareness-raising campaigns, etc. to promote high employment and a longer working life in Iceland. Maybe that it is not necessary?

Iceland has exceptionally high and stable employment among seniors aged 55–75 years. The country has carried out massive restructuring in the economy after the 2008–2010 financial crisis without this having had any notable effect on senior employment.

There may be several reasons for this, such as the prevalence of traditional attitudes that it is good to work and that everyone is expected to contribute according to their ability. In other words, people seem to have a strong work ethic, and there is high job satisfaction and age-neutral attitudes and behaviours in the labour market, among older workers themselves and among employers and managers. Age does not appear to be a major issue in working life in Iceland.

## Norway

*Collaboration on a More Inclusive Working Life (IA)*<sup>42</sup>

Through the Inclusive Workplace (IA) collaboration, systematic information work is carried out on the national level and on the industry and enterprise level about good solutions, examples and outcomes for inclusion in working life. A central expert committee will regularly discuss and report on the development of goals and achievement of

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<sup>42</sup> [www.regjeringen.no/asd](http://www.regjeringen.no/asd)

goals in the Inclusive Workplace (IA) Agreement and on financial and administrative consequences of the instruments. There are regular national, regional and local conferences and seminars on the Inclusive Workplace scheme. The Centre for Senior Policy (SSP) plays an important role as a provider of knowledge about the Inclusive Workplace goal of higher employment and less attrition from employment among seniors. A dedicated website has also been established with information about examples of best practice and success stories from local Inclusive Workplace collaboration.<sup>43</sup>

### *The pension reform*<sup>44</sup>

“*Pension LAB*” (new pension system – Legitimacy, Attitudes and Sustainability) is a collaborative project between central research institutions, funded by the Ministry of Labour and Social Affairs. The Pension LAB project is examining what needs to be done to increase occupational activity among older people. PensionLAB regularly holds seminars based on current and relevant research, studies and development work.

### *The Centre for Senior Policy (SSP)*<sup>45</sup>

The Centre for Senior Policy (SSP) is a national resource centre that aims to stimulate private, municipal and state enterprises to integrate and promote a senior’s perspective in their own HR policy and management. SSP will help:

- Shine a spotlight on seniors as an important resource for Norwegian employers and society
- Integrate a senior’s perspective in companies’ HR policy and management
- Increase awareness about senior-political issues in society, at work and for the individual

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<sup>43</sup> [www.idebanken.org](http://www.idebanken.org)

<sup>44</sup> [www.regjeringen.no/asd](http://www.regjeringen.no/asd)

<sup>45</sup> [www.seniorpolitikk.no](http://www.seniorpolitikk.no)

SSP has been tasked with gathering knowledge and first-hand experience and communicating it to businesses and organisations in working life in Norway. SSP is funded by the central government under the Ministry of Labour and Social Affairs and has a board on which central working life organisations are represented. SSP's target groups are:

- Actors in working life in Norway: employers, managers and employee representatives
- Political authorities, employers' and employees' organisations, the Norwegian Labour and Welfare Administration (NAV) and other organisations
- Seniors themselves (over 55s)

SSP initiates research on issues relevant to senior policy and has established a research network about seniors in working life (FOSA). SSP also arranges conferences and seminars and makes presentations at conferences and seminars organised by others. SSP's website has news, advice, guidance and factual information on topics related to personnel management of seniors, work and retirement.

## Sweden

### *Information strategy for health and safety at the workplace*

The Swedish government has implemented a new strategy for health and safety at the workplace: "*Healthy Workplaces for All Ages 2016–2020*". The Swedish Work Environment Authority ("Arbetsmiljöverket") is the national coordinator of the campaign in Sweden. They have provided information and guidance to 15,000 workplaces on good working environment conditions to ensure more people have a longer and better working life, and they have conducted around 2,000 inspection visits to stimulate local dialogue on the conditions necessary to create healthy workplaces and a good working life for people of all ages.

*The Swedish Delegation for Senior Labour*<sup>46</sup>

In August 2018, the government appointed a delegation (a committee) to promote older workers, counteract age discrimination, and find opportunities to make better use of older workers' experience and competencies. The proposal came from the government-appointed Working Group on Pensions that is following up on the proposals in the "Official Report on Retirement Age".<sup>47</sup> The objective is to work for a more inclusive and age-neutral working life. The delegation consists of five members, six external ambassadors, a special pensions expert and a small secretariat. The delegation is due to conclude its assignment on 1 October 2020.

The Delegation has published a number of documents and reports on all kinds of issues pertaining to senior workers. The delegation also undertakes study visits to organisations in working life, industrial players and businesses to learn about and provide information on current senior political issues and programmes. "The Ambassadors" write articles and speak about these kinds of issues in the media and public debate.

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<sup>46</sup> <https://seniorarbetskraft.se>

<sup>47</sup> Swedish Government Official Report (SOU 2013:25).





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## PUBLIKATIONER

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Delegationen kommer att under den tid arbetet pågår ta fram och publicera ett antal kortare skrifter som berör senior arbetskraft på olika sätt. På vår hemsida kommer vi löpande att lägga upp dessa skrifter.

### HITTILLS PUBLICERADE:

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*Rapport 1:*

Kan seniorer arbeta längre?

*Rapport 2:*

Att arbeta till 75 – en bra början

*Rapport 3:*

Tidiga ålderspensionärer  
– vilka är de?

*Rapport 4:*

Hur gamla blir vi?

*Rapport 5:*

Stanna eller gå?  
SwAge-modellen = hållbart  
arbetsliv för alla åldrar

*Rapport 6:*

Hur gamla är de som bestämmer? Om åldersrepresentation i politiska församlingar

*Rapport 7:*

Hur mycket arbetar seniorer?

*Rapport 8:*

Vad blir sämre och vad blir bättre när man blir äldre?

*Rapport 9:*

Att vilja och kunna arbeta längre

*Rapport 10:*

Chefens betydelse för  
ett längre arbetsliv

*Rapport 11:*

Bortvald på grund av ålder  
– åldersdiskriminering  
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*Rapport 13:*

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och pensionsbeslut

*Rapport 14:*

Att arbeta vidare efter 65  
– vem gör det och varför?

*Rapport 15:*

Chefers attityder till  
sina äldre anställda

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Demografi, hälsa  
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