

Active Strategies for Older Workers

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Comparative Welfare State Research

Working Paper 02:2001

Working Paper

Socialforskningsinstituttet

The Danish National Institute of Social Research



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This report is also to be published by ETUI (European Trade Unions Institute) in a book on *Active Strategies for Older Workers*

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Active Strategies for Older Workers

National report for Denmark. Final version.

Introduction

The national report for Denmark will contain a short section on characteristics of the Danish labour market, with a special focus on the situation of the elderly, followed by a section on early retirement schemes in Denmark. These are very popular and it has been and, maybe, still is a problem to reduce the participation in these schemes. More 'positive' measures than just reducing the attractiveness of the early retirement schemes are also necessary to keep the older workers in the labour force. A third section will focus on the initiatives taken to promote senior policies also from the government.

The development of the Danish population is expected to imply an increase by approximately 30 % for the above 59-year-olds, a minor increase by approx. 2 % for the young (0 to 18 years old) and a minor decrease by approx. 3 % for the 19 to 59 age group from 1998 to 2020. This development indicates that there will be no immediate contribution to the labour force from the population increase, which will be outside the age brackets where traditional labour market participation is relevant.

The population development is an important component in the labour force development, but not the only one. The age specific participation rates constitute the other determining factor. If these are unchanged there will be a minor decrease in the labour force over the next 20 years, reflecting an 'older' labour force. In the time span 1998 to 2010 the average age of the labour force is expected to increase from 38.5 years to a little more than 40 years. The elderly have lower participation rates than the younger, cf. later. If the participation rate of women (especially the elderly) continues to increase (cohort effect) and if a correction for the now closed (for new entrants) 'very' early retirement scheme is made there will be a minor increase in the labour force over the next 20 years. It is estimated to grow by approx. 1.4 % against a population growth of approx. 4.3 % in the same period. Even the most 'optimistic' projection will result in a modest increase in the labour force over the coming 20 years.

The composition of the labour force will, as already mentioned, change considerably. There will be a larger share of older workers and that emphasizes the importance of how their relation to the labour market develops.

1. Special features

Main characteristics of the Danish labour market

Participation rates

One characteristic of the Danish labour market is the high participation rate among women. The totals and the rates for selected age groups are contained in table 1.

Table 1.
Labour market participation rates for selected age groups, 1960-1999. Denmark.

	1960	1970	1981	1990	1995	1999
Men						
20-24	91.3	82.2	89.7	85.9	82.9	82.3
35-39	98.7	97.0	95.3	92.7	91.9	90.5
50-54	97.0	94.8	91.4	90.1	89.2	87.3
60-66	83.3	77.6	55.0	45.6	39.8	36.9
16-66	94.9	90.8	86.8	84.6	83.1	81.5
Women						
20-24	58.9	67.5	85.5	81.8	76.5	75.3
35-39	35.8	56.6	83.3	89.1	87.5	85.7
50-54	37.4	50.5	76.2	78.2	80.1	79.1
60-66	20.5	23.0	27.6	23.7	22.0	20.0
16-66	39.2	52.5	70.9	75.9	74.5	73.5

Source: Arbejdsmarkedspolitik, Copenhagen 2000.

While the participation rate has decreased for men over the whole period it increased sharply for women until around 1990, then it started to decline. It is also evident that the participation rate for men in the 60 to 66 age group (the 'official' retirement age is 67 years in Denmark, in reality much lower, cf. later) has dropped dramatically. For women the participation rate has stayed low for that age bracket (this is probably the result of some substantial movements of labour market active women into that group and retirement from that group).

The low participation rate for the elderly (60-66 years old) can have several reasons, but one of the more important ones is undoubtedly the early retirement scheme introduced in 1978. The impact is clearly seen in the significant drop in the participation rate for elderly men between 1970 and 1981. The early retirement scheme and its enhancements will be discussed later.

Unemployment

The unemployment rate has decreased significantly since the early 1990s. Unemployment had been at a relatively high level since the first and especially since the second oil price hike. The unemployment rate measured in the official Danish way topped in 1993-1994 at a level of approx. 12 per cent. This measure is higher than the unemployment rates published by Eurostat. Table 2 contains the development since the mid 1990s.

Table 2.
Unemployment rates since the mid 1990s. Denmark.

	1994	1995	1996	1997	1998	1999
Men	11.0	9.0	7.8	6.7	5.5	4.9
Women	13.8	12.0	10.1	9.3	7.8	6.6
Age						
18-24	11.1	8.5	6.8	5.2	4.3	3.6
25-59	12.5	10.5	9.0	8.2	6.9	6.1
60-66	13.6	16.6	15.5	12.6	8.8	7.1
18-66	12.3	10.4	8.9	7.9	6.6	5.7

Source: Arbejdsmarkedspolitik, Copenhagen 2000.

Young people (18-24 years) have reduced their unemployment rate the most, partly because of special activation measures and significant benefit reductions from the mid 1990s. Unemployment for the elderly continued to grow after it had started to decline for other age groups, and stays higher than for other groups. There are special rules for the duration of the benefit period for elderly unemployed, for the 55-year-olds it is prolonged, for the 60-year-olds it is shortened, more on this later.

Long term unemployment has been reduced dramatically, but this is also related to the activation measures. When an unemployed person starts to participate in active labour market measures the unemployment spell is broken, and since activation has increased significantly since 1994, there are, alone for that reason, fewer long term unemployed. There are, however, indications that the number of 'marginalized' people (or socially excluded) among the 50 to 59 age group has increased in recent years.

There has been a significant reduction in the participation rates among the elderly, their unemployment rate, although falling, is higher than for the younger age groups and there are indications that the number of socially excluded among the 50 to 59 age group is increasing. These 'results' are obtained on background of extremely favourable economic and employment conditions in recent years, they are clear indications of the relatively weak position of elderly in relation to the labour market.

2. Policy issues

Early retirement and other benefit schemes

Early retirement ('Efterløn')

The first early retirement scheme, 'efterløn', is from 1978, a time when unemployment was high and increasing and where the main idea was to have elderly workers to retire early to make room for young unemployed. Furthermore, the official unemployment statistics would also improve when unemployed elderly workers retired early. Finally, with the relatively high 'official' Danish retirement age of 67 years (will be 65 years from 2004) many manual workers who had been

working since their early youth wanted to have an earlier option for retirement also because of physical wear. At that time the aim was to have the seniors to leave the labour force, and the early retirement scheme was designed for that.

The scheme quickly became popular and the number of participants soon reached 100,000 persons, a number which was relatively stable until the early 1990s when the number started to increase to reach close to 150,000 in 1999.

The eligibility criteria were an age of 60 years, a long membership period (changed several times since) of the voluntary unemployment insurance scheme and eligibility for unemployment benefits from the insurance scheme (the long membership requirement almost automatically implied eligibility for unemployment benefits, you could hardly be 'out-insured' at that time. This is not so certain anymore, cf. later). There were no other conditions to be met. The scheme could (and still can) be joined from unemployment (but only for those who are insured) and it is your own decision, the employer does not have to agree, and there are no requirements for someone else to fill a vacant job, if the early retirement takes place from a situation of employment. It is necessary to apply for early retirement, but that is only to check for eligibility. There are no commitments to the labour market as an early retiree.

The benefits received were for the first 2½ years (step 1) equivalent to unemployment benefits, after that period the benefits were reduced for most participants. Contributions were paid for unemployment insurance but at a reduced rate. Table 3 contains the net replacement rates in early retirement measured in relation to various percentages of APW-income, the OECD average production worker. The income concept used in the net replacement rate calculations is OECD's 'take home pay'.

Table 3.

Net replacement rates as an early retiree at different former income levels (% of APW-income) in 1996. Denmark.

	Former income, % of APW:					
	50	67.5	75	100	150	200
Step 1	101	92	85	66	50	40
Step 2	101	79	72	56	42	34

Source: Income Benefits for Early Exit from the Labour Market in eight European Countries, European Economy, reports and studies no. 3, 1998.

It is evident that the net replacement rates for relatively low income levels are high, especially for the first 2½ years (step 1). For low income earners (full time) it makes a relatively small difference whether they continue to work or retire early. On top of the already mentioned motivations for the scheme there is also an economic one, for relatively low income earners it simply does not pay to continue to work.

The benefits are, as already mentioned, the same as unemployment insurance benefits, at least in step 1. This implies that the economic situation is basically the same for an unemployed receiving unemployment insurance benefits and an early retiree. It is, however, a little better in the last mentioned situation, because of somewhat smaller social contributions to be paid as an early retiree.

‘Very’ early retirement (‘Overgangsydelse’)

In 1992 the early retirement options were enhanced, a ‘very’ early retirement scheme was introduced, it was called ‘overgangsydelse’. It became possible for long term unemployed to retire early at the age of 55. The benefit was the same as in step 2 of the ‘ordinary’ early retirement scheme. The unemployment rate was high at that time and even higher in 1994 when this option was further enhanced to long term unemployed who were 50 years old. The scheme was joined to a large extent by unemployed women. It was then possible to become unemployed in your early 40's, stay on unemployment benefits until the age of 50, then join the ‘very’ early retirement scheme until the age of 60, and then continue in the ‘ordinary’ early retirement scheme to become an old age pensioner at the age of 67. Not that many persons did that but the system made it possible for unemployed to live on public benefits for approximately 25 years before the official retirement age, 17 of these years as early retired.

The participation in the ‘ordinary’ early retirement scheme increased, and on top of that the ‘very’ early retirement scheme attracted many participants. Table 4 contains the average number of participants in the two schemes from the mid 1990s.

Table 4.
Average number of participants in early retirement schemes from the mid 1990s. Denmark.

	1994	1995	1996	1997	1998	1999
‘Ordinary’ early retirement:						
Men	59,306	60,346	62,397	65,738	70,154	73,038
Women	51,792	54,458	58,463	62,994	70,785	76,886
Total	111,098	114,804	120,860	128,731	140,939	149,923
‘Very’ early retirement:						
Men	2,178	6,638	14,970	13,492	11,515	9,609
Women	6,071	16,800	31,080	28,429	24,655	20,918
Total	8,249	23,438	46,049	41,922	36,170	30,528
Grand total	119,347	138,242	166,909	170,653	177,109	180,460

Source: Statistiske Efterretninger, Statistics Denmark.

From 1995 the employment situation improved significantly and the ‘very’ early retirement scheme was closed for new entrants. It was done in such a way that those who became 50 years in 1996 and met the eligibility criteria could ‘sign up’ and then join the scheme during 1996. At its peak almost 50,000 persons participated. As already mentioned it was (and is) possible to continue from the ‘very’ early retirement scheme to the ‘ordinary’ scheme, and most are expected to do so. It is also possible to opt out of the schemes and resume working. The number of persons participating in these two ‘dedicated’ early retirement schemes increased by 50 % from 1994 to 1999, and there are now more persons in these two schemes than there are unemployed, measured on an average annual basis. What is striking is the continued increase in participation in the ‘ordinary’ early retirement scheme (above that coming from the ‘very’ early retirement scheme) in the late 1990s, when the economy was in a very healthy state, and unemployment rates record low.

Part-time early retirement schemes

The first part-time early retirement scheme was introduced in 1987. It was mainly for self-employed who wanted a gradual retirement. It was also for persons with a relatively long record of contributions for the supplementary pension scheme, but who could not meet the membership requirement for unemployment insurance in the ‘ordinary’ early retirement scheme. The number of participants has been approx. 5,000 or even lower on an annual basis.

It was possible to have up to 200 hours of work (annual basis) in the ‘ordinary’ early retirement scheme without implications for the benefits. There was, however, an increasing worry about the high level of participation in the ‘ordinary’ full-time early retirement scheme. It would be better to have gradual early retirement with part-time work instead of full-time early retirement. There was, of course, also the risk by introducing a part-time scheme that it would attract people whose alternative would be full-time work instead of full-time early retirement.

A part-time early retirement scheme based on membership of the unemployment insurance scheme was introduced in 1995. It never attracted many participants, approx. 1,000 or a little more on an annual basis. There may be many reasons for that, one could be that part-time work is not easily available. Another could be that for low income earners there was hardly any difference between working, e.g. half time in the part-time scheme, and not working at all in the full-time scheme. This is illustrated in table 5.

Table 5.

Net replacement rates for full-time and part-time early retiree at different former income levels (% of APW-income) in 1996. Denmark. (Part-time is here 50 % of usual full-time working hours).

	Former income, % of APW:					
	50	67.5	75	100	150	200
Full-time:						
Step 1	101	92	85	66	50	40
Step 2	101	79	72	56	42	34
Part-time:	102	91	88	80	76	72

Source: Income Benefits for Early Exit from the Labour Market in eight European Countries, European Economy, reports and studies no. 3, 1998.

It should be noted that when the net replacements are calculated, the income of the part-time early retiree is the sum of the benefits received and the earned income from working part time.

The incentives measures shown, both for the full-time and the part-time schemes are examples of 'pull factors', the schemes attract participants by their mere existence and economic incentives. The 'pull' factors seem to work quite strongly for the full-time scheme and not very strongly for the part-time scheme. Another component in the theory of early retirement is 'push' factors. An indication of the push factors is contained in a survey from 1996 on the reasons for early retirement. Almost 80 % of those in the 'ordinary' early retirement scheme answered that the decision was their 'own choice', 17 % that they 'had to', which probably can be interpreted as a relatively low degree of 'push'. In the 'very' early retirement scheme the 'own choice' category only covered 35 % and the 'had to' more than 50 %. It should be remembered that the participants in the 'very' early retirement scheme were long term unemployed before they joined, and the high 'had to' share could reflect that the respondents had lost faith in getting a job as a viable alternative.

Reforms of early retirement schemes

The stop for 'new entrants' in the 'very' early retirement scheme in 1996 was a clear indication of a change in attitude to seniors. With the ageing ahead and the already mentioned implications for the development of the labour force as well as the improved employment situation it became quite clear that the future policy should be to encourage seniors to stay longer in the labour market than was now the case. The average retirement age for those who worked at the age of 50 had dropped from approx. 62½ years to 60½ years from 1980 to 1997; that was not a feasible way to pursue.

The early retirement scheme was an obvious, but not the only target for reform. It had been designed to encourage early retirement and had been very successful at that. If nothing changed it could be projected on demographic assumptions alone that the number of participants in the scheme would increase from approx. 150,000 in 1999 to approx. 220,000 in 2010 (disregarding the lowering of the official retirement age from 67 to 65 years from 2004).

A comprehensive reform package was implemented from mid 1999. A more radical approach would have been to abolish the scheme gradually. This was, however, not politically feasible. The reforms implemented, cf. the following, had a high price for the Social Democratic Party (one of the 2 government parties), it lost more than 1/3 of its voters according to the polls, and has far from recovered. The early retirement scheme had become a social 'right', it was not just a flexible labour market instrument anymore.

The aim of the reforms was to make it less attractive to join the scheme. There were three components, one mainly concerning the contributions and benefits, one covering the elements making the scheme less attractive when joined early, and finally one containing elements making it attractive to postpone joining or not join at all.

Contributions and benefits. A separate contribution for early retirement was introduced. It should be paid together with the contribution for the unemployment insurance scheme for 25 years out of the last 30 to obtain eligibility for early retirement (before it was for 20 years out of the last 25). The contribution for unemployment insurance was lowered, but the two together were higher

than the contribution before the reform. This implies that potential participants in the scheme have to start their contribution record when they are 34 years old if they want to join from the age of 60. There have been some worries that this is very early to start considering retirement and that young persons may opt not to pay contributions for this reason. The benefit is uniform in the new scheme, the maximum is the average of the maximum benefits in the old step 1 and 2. The benefit period is shorter, 5 years against 7 years in the old scheme. This is an implication of the new 'official' retirement age, which will be 65 years from 2004. The incentives reported in table 3 have not changed significantly, the net replacement rates would be between those for step 1 and 2 in the old scheme.

Joining early. If the person joins from the age of 60 (or as early as the criteria are met) there will be some means-testing against other pension arrangements whether these are giving actual payments or just payments in the future. In the last mentioned case the benefit reduction is calculated according to standard assumptions concerning the future yield. The pension arrangements giving rise to means testing are primarily private schemes and occupational schemes.

Joining later. The means testing against other pension arrangements is only on actual payments if the person waits at least 2 years after the initial right for early retirement has been obtained by joining (that will in most cases be 2 years after the person has turned 60). In this case, and if a minimum requirement for working hours are met, the benefit received will also be higher, the maximum will be identical to maximum unemployment insurance benefits instead of the average between the old step 1 and 2 (91 % of the maximum U.B) which will be received by joining early. There was a similar option in the old scheme. Finally, as something new, it is possible to earn a premium, which increases with the number of working hours performed after the initial right for early retirement has been obtained. The premium can as a maximum be a little more than 100,000 DKK (this is more than one year's disposable income from early retirement benefits) if the early retirement option is never taken up. It is a refundable tax credit which will have effect in the year when the early retiree becomes an old-age pensioner at the age of 65.

The old part-time early retirement scheme is now integrated in the new scheme. There are no restrictions on the working hours the early retiree is allowed to have, but there is a reduction in the early retirement benefit for each hour worked. This reduction mechanism is quite similar to that used in the old part-time scheme, and there are still very small incentives to work part-time for low income earners compared to be on full-time early retirement. There have been several suggestions to modify the reduction mechanism, also from the Unions Federation (LO). One was to use the reduction mechanism from the old age pension scheme of 30 % of extra income. This would certainly have made the part-time early retirement scheme more attractive compared to full-time early retirement, but it could also easily be more attractive to work part-time and be part-time on early retirement than to work full-time on a relatively low wage, and that would then attract the 'wrong' group into part-time early retirement. The dilemma remains unsolved.

The reform package just described is, at least by Danish standard, quite profound. The objective is clearly to motivate, by economic instruments, a postponement of joining the early retirement scheme or, even better, to never use the scheme. The new scheme has been in effect for almost 1½ years but it is still not possible to measure the effects. There are estimates from the Government that in 2010 the reduction in participation in the scheme should be approx. 15,000

persons compared to a situation without the reform. The Danish Federation of Employers has published a similar estimate. These estimates are not included in the earlier mentioned projections of the labour force.

Other benefit schemes

The early retirement schemes are central in the debate on senior policies in Denmark, and it is evident that a change of attitude is taking place. The emphasis is now on motivation to postpone early retirement. Other benefit schemes may, however, also be of importance.

Old-age pensions

Participation in early retirement schemes have none or relatively little effect on the public old-age pension which typically follows after the period in early retirement. The basic Danish national pension is residence based and consists of flat rate benefits. It can be received from the official retirement age and former participation in early retirement schemes has no impact. This is contrary to countries with flexible old-age pension schemes, e.g. Sweden, where it is possible to retire from the age of 61, but then there is a reduction in the pension for the rest of the life. This is also the case for the Swedish ATP pension. The public Danish occupational pension will usually also be lower after participation in early retirement schemes. If the index is 100 for a public old-age pension (national basic and public occupational) after tax when entered into from employment it is 96 when entered into from early retirement in Denmark.

Unemployment benefits

The level of unemployment benefits is the same for older unemployed as for other groups. It is only the young unemployed who in some cases may face strongly reduced benefits (50 % of usual level), if they enter educational activities to upgrade their skills. This is in some cases a requirement for continued eligibility for unemployment benefits.

There are, however, significant differences in the duration of the benefit period according to age. The 'ordinary' benefit period has been reduced from 7 years in 1994 to 4 years in 2000. There have been, and still are, some special rules for specific age groups. When phase 2 of the 'very' early retirement scheme (the extension of rights to the 50-year-olds) was introduced (in 1994) it also became possible for unemployed in the 50 to 59 age group to keep their rights for unemployment insurance benefits if they by continued membership of the insurance scheme would be eligible for ordinary early retirement at the age of 60. The benefit period could then be 7 years (insurance) plus 10 years ('50-59' extension), in total a maximum of 17 years (it could even be extended by paid leave arrangements). The 50-59-year-olds were not obliged (or had any rights) to participate in active labour market measures. It was not until the 'very' early retirement scheme was closed for new entrants (in 1996) that unemployed in the 50 to 59 age group also got the right and obligation to participate in activation. The '50-59' rule was changed in 1999, now only covering the 55 to 59 age group.

Unemployed who lose their rights for unemployment insurance benefits when they are between 50 and 54 years can still 'save' their right for early retirement at the age of 60 by continued payment of contributions for unemployment insurance and early retirement, but that is not 'token' money, especially if the income source is social assistance.

The 50 to 59 age group (now 55 to 59) has a special prolonged benefit period, and activation was first initiated from 1996. This can be interpreted as a signal of 'passive' treatment of this group of unemployed who just had to be routed into early retirement. The right and obligation to participate in activation from 1996 is a modification of this interpretation.

For the 60-year-olds (and over) the situation is somewhat different. This age group has a shorter duration of the benefit period, it is maximum 2½ years. It was not until 2000 that this group also got the right and obligation to participate in active labour market measures. This right and obligation is obtained after 6 months of unemployment. This was the last age group to be included in the active labour market measures, which started in 1994.

To sum up, the picture for the older unemployed is that the duration of the benefit period is longer for people in their 50's and shorter for people in their 60's than the standard duration, and that the just mentioned age groups had no rights and obligations to participate in active labour market measures. That has been changed recently.

Disability pension

Disability pension is not a 'voluntary' early retirement scheme, there is a health or a social reason for a person to receive a disability pension. This scheme can therefore not be directly compared to the already mentioned early retirement schemes. Disability pension is neither especially for seniors since it covers all age groups from 18 to 66 years. It is, however, a major benefit scheme also for seniors.

The Danish disability pension is graduated according to the loss of working capability (a new scheme will be implemented in a couple of years, here the emphasis will be on the remaining working capability and which work can be performed on that basis). There are 4 different rates in the present scheme:

1. Highest level. This pension is allocated to the 18 to 59 age group who have lost all or almost all of their working capability.
2. Medium level. This pension is allocated to the 18 to 59 age group who have lost approx. 2/3 of their working capability. Persons in the 60 to 66 age group who meet the criteria for the highest level pension will receive the medium level.
3. Ordinary level, augmented. This pension is only allocated to the 18 to 59 age group for health or social reasons. Approx. ½ of the working capability is assumed to be lost.
4. Ordinary level. This pension is allocated to the 60 to 66 age group who meet the criteria for the medium level pension or for social reasons.

It should be noted that seniors (60-66 years old) can only receive two levels, the ordinary and the medium level, as 'first time pensioners', i.e. that they become disability pensioners at this age. Persons who have received for instance the highest level from an earlier age can continue to do so until the disability pension is replaced by old-age pension.

The disability pension consists of flat-rate benefits, a basic pension for all and then various supplements to make up the 4 different rates. The net replacement rate at different former income levels for the highest and medium level pensions are contained in table 6. The calculations are equivalent to those shown in table 3 and 5.

Table 6.
Net replacement rates as a disability pensioner (two pension levels) at different former income levels (% of APW-income) in 1996. Denmark.

	Former income, % of APW:					
	50	67.5	75	100	150	200
Highest level	139	108	99	77	58	47
Medium level	116	90	82	64	48	39

Source: Income Benefits for Early Exit from the Labour Market in eight European Countries, European Economy, reports and studies no. 3, 1998.

The net replacement rates for the medium level pension is almost identical to those for unemployment insurance benefits at all former income levels, except the lowest, where the unemployment benefit has not yet reached its maximum. One consequence of this is that early retirement income (old step 1) and disability pension (medium level) are almost identical. In the new early retirement scheme the income is somewhat lower.

The number of disability pensioners has developed gradually from approx. 230,000 in 1986 to approx. 272,000 in 1999. The share of seniors has declined partly because of the dedicated early retirement schemes. The focus on early retirement has already been mentioned. There is now, and for basically the same reason, a strong focus on disability pension. If a disability pension can be avoided totally or partly and working in some capacity is the alternative, this is also a way of increasing the labour supply. The 'gain' may be very substantial, e.g. by avoiding a disability pension for a person at the age of 30 could mean 30 or more working years ahead. Compared to that postponement of early retirement would probably only imply a 'gain' of a few years. New policies in the disability pension area may not be interpreted directly as active measures for older workers, but they may serve the same purpose. A third parallel is the integration of refugees and immigrants in the Danish labour market, a potential which is much larger in a labour force context than postponement of early retirement, but this is neither an active measure directly for older workers, but it could turn out also to be that in a longer perspective. While the estimated effect of the new early retirement scheme was approx. 15,000 more in the working force over 10 years, the potential by integration of refugees and immigrants (to have the same age specific participation rates as for 'Danes') would be of the magnitude of 80,000 persons more in the labour force.

3. *New initiatives*

Developments in firms in relation to older workers

The preceding section has covered some of the most important benefit schemes for older workers (early retirement) or schemes with special rules for older workers (primarily unemployment

insurance benefits). The more recent changes in the rules for these schemes indicate that the 'stow away' attitude especially to older unemployed workers is changing. All age groups of unemployed are now participating in active labour market measures and the incentives to postpone early retirement have become stronger.

This development reflects the more general 'turn around' attitude to older workers which is primarily the result of lack of qualified workers and the perspectives for an ageing society and in particular an ageing and stagnant labour force. The 'stow away' attitude had, however, been around for quite a long time, probably shared by the social partners, so it is not an easy and quick process just to change it. One aspect is the just mentioned changes in major public benefit schemes, but the essential component for success is what happens in the firms. The incentives to postpone early retirement have become stronger but that will not be of much effect if it is not possible and attractive to keep on working. The initiatives of the firms in this area are not known very well, but there are some indications, also in relation to public programs implemented. This will be the main theme for the coming sections. First, some background information will be presented.

Educational background

Table 7 contains educational information for the Danish population. It is the share of the age group having the specified education as the highest level which enters the table.

Table 7.
Highest educational level for different age groups of the Danish population in 1998.

	Primary school	High school	Industry basic	Further medium level	Further high level	No info level
Men						
30-39	24	6	41	6	16	8
40-49	25	4	43	6	17	6
50-59	32	2	41	5	16	4
60-66	42	1	39	4	12	3
Women						
30-39	25	8	35	9	17	7
40-49	33	3	32	11	17	5
50-59	43	1	35	6	12	3
60-66	59	1	26	3	8	2

Source: Statistics Denmark.

The elderly, especially women, have a somewhat lower educational level than the younger ones. A significantly higher share of the elderly than the younger age groups have elementary education as the highest level. This table reflects the educational background for the entire population and not necessarily for the work force, where the participation rate for the older people is relatively

low. The table could, however, indicate some need for the elderly to participate in supplementary training and education. Table 8 contains some information on that.

Table 8.
Participation rates for different age groups of the labour force in supplementary training and education. Denmark.

	Age groups:					
	40-44	45-49	50-54	55-59	60-64	65-69
Participation rate, % of group	81	79	77	65	61	39

Source: Seniorerne og arbejdsmarkedet, nu og i fremtiden, Copenhagen 1999.

This is just an indication showing that the participation rate declines with age. It does not say anything on the intensity or quality of the supplementary training and education.

Attitudes to older workers versus younger workers

Before moving on to more specific initiatives it might be useful to look at the relative advantages and disadvantages of the elderly in relation to the younger age groups in a job context. Table 9 contains the results of a survey conducted in 1997.

Table 9.
Assessment of older workers in relation to younger workers in 1997. Denmark

	Percentage of firms answered:		
	Older best	Younger best	No difference
Experience	95	0	5
Overview	74	2	24
Skills	73	1	26
Responsibility	67	0	33
Fewer sick days	57	1	42
Quality minded	52	1	47
Hard working	40	4	56
Communication capability	37	6	57
Cooperative capability	32	4	74
Productivity	33	8	59
Initiative	12	24	74
Capability for learning	10	31	59
Readiness for change	12	33	55
Knowledge of new technology	10	44	46

Source: Seniorerne og arbejdsmarkedet, nu og i fremtiden. Copenhagen 1999.

The contents of table 9 is a (surprisingly?) positive picture of the attitude to the elderly. How representative the survey is, is not known, but if the results are interpreted it may be that the elderly are scoring well on 'stay' factors while the younger ones score well on 'move' factors. 'Stay' factors are the result of being for a long time in the same firm and doing more or less the same work. 'Move' factors are important for new developments in the firm or for the capability to move to another firm and contribute there.

This may be speculative, but it is probably true that most senior policies, where they exist, cf. below for a definition of senior policies, are concentrated on 'stay' factors while relatively little is done in the area of 'move' factors. This is supported by the fact that unemployed seniors have substantially greater difficulties in finding a new job than younger unemployed. The 'stay' factors may not be so valuable in that situation as 'move' factors.

New public initiatives in relation to firms and older workers

Committee on senior policies

The attention on seniors and policies to keep them in the labour force started in the last half of the 1990's. The board directing the activation efforts of the 'Job Offices' started in 1996 to give priority to this age group and recommended the Ministry of Labour and the local boards to take further action. The Ministry of Labour established 'The Initiative Committee on Senior Policies' in 1997. The Committee had members from the social partners (unions and employers' organizations), selected ministries and personally appointed researchers. The task of the committee was to advise the Minister on senior policies, to promote action in the area and to provide and spread information on senior activities.

The Committee arranged several conferences and workshops to put the 'senior issue' on the agenda. In close cooperation with the Ministry of Labour a project providing consultancy services for primarily minor and medium sized private firms was implemented in the fall of 1998. The eligible firms could receive consultancy services free for up to 5 hours on design and development of senior policies, i.e. special agreements between management and the employees on possibilities for seniors, e.g. changing to part-time work, being reallocated in the organization, participation in educational activities for seniors or getting financial agreements for retirement. This consultancy scheme was quite successful and after the first trial period of 2 years it was decided to prolong the arrangement from the fall 2000.

A 'Senior Fund', cf. later, was established and the Committee helped in selecting the projects to be funded and later followed the projects. The committee finished its work after 2 years. It provided a report of its activities, also containing much useful information on senior activities and recommendations for future actions, cf. later.

Senior Fund

A new initiative from the Ministry of Labour was the establishment of a 'Senior Fund' in 1998. The aim of the fund was to support projects and activities which could lead to a stronger affiliation of seniors to the labour market in the longer run. Projects and activities supporting the development of skills for seniors had high priority, but also more general developments of senior policies were emphasized.

The money allocated, DKK 25 million, was rather modest, at least compared to the more than DKK 600 million a year allocated to service jobs, cf. later, but could cover 86 projects all with the objective of promoting the possibility for seniors to stay longer on the job and to give unemployed seniors better possibilities of getting a job.

Both private firms, public firms and institutions, unions and employer organizations, educational institutions of different types, consultant firms and formal groups of unemployed seniors participated. There was also a considerable variation in the organization of the projects. Some were 'stand-alone' projects for one unit, but many were group projects where two or more units worked together, often in very untraditional constellations. Some of the projects are described a little more in detail in the annex.

One idea behind the substantial variation was to get experience from different approaches to senior activities, and to spread this experience to others. The participants in the projects answered a questionnaire, from which some tendencies and themes from the projects can be derived.

One experience is that senior activities or policies should not 'stand alone'. It is important that they become integrated in the general policies of the organization and are generally accepted also by younger employees. A good senior policy cannot replace a bad personnel policy was the message from several projects. The projects have in some cases also led to an upgrading of more general policies.

The theme in approximately ½ of the projects has been development of skills for seniors. Two tendencies are visible here. One is to focus on what seniors are good at, called the 'stay' factors in the comments to table 9, another was to focus on what the seniors are not so good at, the 'move' factors.

The projects involving unemployed seniors concentrated on establishing net-works including interested firms, a very crucial factor for getting a job again, as well as skills development.

Starting to cooperate in untraditional constellations is not always easy. Some of the projects reported barriers and difficulties in getting started. Here consultant firms were of considerable help. The danger by using consultant firms is that the experience is not anchored in the participating firms but with the consultant firm. This seems only to have happened to a minor degree. The main impression is that most projects have had a permanent impact on the participants, and that they are generally satisfied with the results.

Job Offices (called the AF)

The seniors have been in focus at the 'Job Offices' (the AF) in recognition of the difficulties for this group in finding a job after some time in unemployment, cf. the above mentioned priority of the central board and its recommendations to the local boards. The 'right and obligation' for participation in active labour market measures came late (1996) to this group, but it has since been an objective to have the same share in activation from this age group as from the younger groups.

Furthermore, it is possible to make a special effort early in the unemployment spell in order to prevent long term unemployment for special risk groups. The elderly unemployed is such a risk

group. The AF seems to have been quite successful with the elderly, a larger share of that group obtains a job as a result of the 'match process' than is the case for younger age groups.

The AF's efforts are primarily focused on the unemployed, but there are also initiatives in the area of training of employed seniors in cooperation with the employer. One such initiative is establishment of job rotation arrangements. The idea is that an unemployed senior temporarily replaces an employee (could be a senior employee) who is participating in further training and education. The AF is also engaged in establishing net-works including firms, private and public, interested in developing senior policies and activities.

There is no doubt that the AF can play a key role in the senior activities. They know the qualifications of the unemployed and the requirements from the firms and also have experience with different activation measures. According to the AF the barriers are twofold. There are barriers on the employer side to overcome, they are the prejudices against elderly workers. There are also barriers on the side of the unemployed or for that matter the employed. Some are 'waiting' for retirement (early or ordinary) and have little motivation for activation or further training and education (weak 'move' factors).

Service jobs

It is, as already mentioned, notoriously difficult for seniors to get a new job after a period with unemployment. This implies a considerable number of long term elderly unemployed, a situation which can easily lead to marginalization or 'social exclusion' of the elderly.

At the same time the public service sector is under considerable pressure because it is difficult to recruit personnel for these jobs. It may not require a lot of formal education to take care of the elderly but it requires the right attitude and general experience.

An obvious idea was to try to route some of the long term elderly unemployed into these jobs, if necessary also after some basic training. This idea was implemented on a temporary basis in 1999, running for 2 years, 2000 and 2001.

The jobs are ordinary jobs in the public service sector, but they must not 'crowd out' other existing jobs. The state pays a subsidy of DKK 100,000 per full-time job per year to the employer who pays the employee usual wages.

The jobs are only available for unemployed over 48 years who have spent at least ½ year in the 'active' part of the unemployment benefit period, i.e. in most cases have been unemployed for 1½ years or more.

The job match takes place via the 'Job Office' (the AF). The employer (state, county or municipality) sends an application to the AF, who is responsible for the formalities. The AF finds suitable candidates for a job interview and the rest is left to the candidates and the employers just as in usual matches intermediated by the AF.

The plan was to establish 6,500 service jobs during 2000 but by the end of the year only approx. 800 had been created. Part of the explanation for this relatively poor result is difficulties in matching demand and supply, but lack of interest from the municipalities (who have the major

part of the jobs) is also an important factor. The municipalities are in charge of activation of non insured unemployed and it seems that routing this group back to employment in the private sector has a higher priority than establishing service jobs for long term unemployed.

Self-activating groups

Funds, DKK 2.5 million a year in the period 2000 to 2003 have been allocated to groups of unemployed seniors, who are subject to activation

The financial support is given to formal groups of unemployed seniors to start up the group (maximum DKK 10,000) and to establish networks with the aim of promoting job-seeking, further training and education and project development, e.g. new types of jobs or working areas for seniors (maximum DKK 200,000 per year). Priority is given to groups where firms, institutions and/or organizations are participating in the net-work.

Initiatives of firms in relation to older workers

The 'real' world

This ambitious heading does not indicate that a comprehensive picture of senior policies in Denmark will be presented (or that the other sections have not been 'real'). It is, however, possible to give an indication of how widespread both formal senior policies and practices are. Basis is a survey conducted in 1996 by the Danish National Institute of Social Research in connection with a study of 'The Social Responsibility of Firms'. The survey includes three variables, which could be part of a senior policy. They are: do seniors have the possibility of reducing their working hours (from full time to part time), is it possible for seniors to be reallocated to other work tasks, and finally, are there financial retirement agreements for seniors?

The specific contents of the variables are not known, only whether the firm (private or public) offers these possibilities. Table 10 contains the results according to ownership (private or public) and the size of the firm.

Table 10.
Share (%) of Danish firms having (and not having) formal senior policy elements according to ownership and firm size in 1996.

	Part-time:		Reallocation:		Retirement agreement:	
	yes	no	yes	no	yes	no
Private:						
1 - 50 employees	33	67	24	76	12	88
51-200 employees	59	41	64	36	33	67
> 200 employees	68	32	78	22	57	43
All	35	65	27	73	14	86
Public:						
1 - 50 employees	46	54	46	54	32	68
51-200 employees	75	24	54	46	38	62
> 200 employees	85	15	73	27	75	25
All	52	48	48	52	34	66

Source: En kortlægning af danske virksomheders sociale ansvar. SFI 98:1. Copenhagen 1998.

These formal elements are more often available in public firms than in private firms. It is also evident that the larger the firm is the more likely it is to have these elements of a formal senior policy. It may be that smaller firms do not have a formal policy but act as if they had one in actual cases.

One thing is to have a formal policy, but how does it work in actual cases? For that purpose firms, which have had seniors (employees 60 years old or more) for at least 3 years have been asked whether they have actually applied any of the three instruments and whether they have a formal policy or not. The results are contained in table 11.

Table 11.
Share (%) of Danish firms (with a senior employee within the last 3 years) applying senior policy instruments according to ownership and formal senior policy elements.

	Have actually applied:					
	Part-time:		Reallocation:		Retirement agreement:	
	yes	no	yes	no	yes	no
Have formal policy:						
Private						
yes	69	31	58	42	63	37
no	31	69	8	92	7	93
Public						
yes	57	43	45	55	50	50
no	20	80	11	89	11	89

Source: En kortlægning af danske virksomheders sociale ansvar. SFI 98:1. Copenhagen 1998.

Even if they have no formal policy 31% of private and 20% of public firms have used part-time work as an instrument. On the other hand, 31% of private and 43% of public firms having a formal policy on part-time possibilities have not used it. For the other two instruments they have mainly been used by firms having a formal policy, but a substantial share, largest for public firms, having a policy have not used it. It could be that there have been no occasions to do so.

The part-time possibility seems to be wide-spread, but the survey does not tell in how many cases it has been used. It is also important to note that having a formal policy does not necessarily imply that it is also used. It seems that the discrepancy here is somewhat larger for public firms than for private firms.

4. Proposals for new and continued initiatives

Benefit schemes

The reforms of the early retirement scheme and the unemployment insurance benefit period for the 50 to 60 age group were quite substantial by Danish standards, and it is probably not possible to do more in the shorter run.

If the reforms turn out to be insufficient, more drastic changes might be considered. The design today is to encourage postponement of early retirement by milder means-testing, higher benefits for later take-up and premiums for delayed or no take up at all. A more direct approach could be to make the old-age pension scheme flexible, e.g. as it is in Sweden, and allow an early take-up (partly or in full), but at the cost of a lower pension for the rest of the life for the part which has been taken up early. This is probably part of the explanation for the relatively high labour market participation for elderly men in Sweden, it is expensive to retire early.

Other initiatives

It seems that the initiative taken by the 'Initiative Committee' on the consultancy services for design and development of senior policies has been successful and it is recommended to continue this activity (that is already the case).

The experiences from most of the projects supported by the 'Senior Fund' are positive and the committee strongly recommends continuation of this type of activity.

It is especially recommended to enhance the network initiatives started by the Senior Fund. Firms can support each other in design and implementation of senior policies, and networks including firms and unemployed seniors are crucial for getting jobs for the unemployed. The Ministry of Labour has allocated DKK 40 million late in 2000 to support such activities.

Design and development of education and training for seniors is of great importance. It is probably not enough to focus on the 'stay' factors, but in future to give the 'move' factors more priority. Close cooperation between firms, educational institutions and groups of seniors (employed and unemployed) have been very successful in some of the 'Senior Fund' projects, but it is recommended to focus more on the deficiencies of the skills of seniors and to design the effort to correct for these.

The pattern in the 'Senior Fund' projects was that employer organizations worked with educational institutions and consultant firms on senior policies and programs for employed seniors while unions were involved in programs for unemployed seniors. There seems to be room for a more total involvement in future for the social partners.

The role of the 'Job Offices' has already been mentioned. Especially job rotation arrangements are recommended, because they bring the unemployed elderly in a direct contact with the firms.

Finally it is recommended (by the Initiative Committee) to start systematic research on conditions for seniors on the labour market.

Annex

The annex contains a short descriptions of a few of the projects financially supported by the 'Senior Fund'.

EDP for self-employed and personally owned firms in the building industry

Many of the minor firms in the Danish building industry are owned by self-employed in their 50's or early 60's. These firms are, generally speaking, well run but often with very limited use of modern technology in the administration and management of the firm. This 'gap' in the EDP use was seen as a threat when the firms in a few years were ready to be 'handed-over' to the next generation.

One of the educational institutions suggested a cooperation with an employer organization in the building industry to design and implement training courses for elderly owners in administrative EDP including legal aspects of the generation 'hand-over' process. Both institutions are locally organized so it was easy to cooperate and run the activity at different localities where both are present simultaneously. It turned out that the generation 'hand-over' aspect was of least interest. These firms come and go with their owner; that has never been a major issue.

The administrative EDP training, however, became a considerable success also because the bookkeeper, which in many cases is the wife of the owner, could also attend. The administrative burden of minor firms is considerable and growing and the programs available for accounting and report generation is of great help. The training activity was placed in the winter, when the workload in the building industry is relatively low and took place once a week. It was designed as a basic course with possibilities for further enhancements. When the participants were reporting on the project there were plans for further cooperation also on language courses, many of the firms in Jutland, even the minor ones, are also working on building sites in Germany.

Seniors running a retail shop

The supermarket chain 'Netto', a very successful retailer, established a real eye-catcher. One of their shops were run exclusively by seniors, all except the store-manager, recruited from outside. It is part of Netto's strategy to employ across a broader age spectrum and the 'senior' shop was to demonstrate that seniors could do this job well.

Aspects of the recruitment are interesting. Netto advertised locally for staff for the shop and the local 'Job Office' also arranged a recruiting meeting in cooperation with Netto. It turned out that only persons attending Netto's own meeting (respondents to the advertisements) finally got employed, approx. half of them from unemployment. The interest was not so high from the candidates of the 'Job Office'. Now working in a supermarket is hard work of relatively low prestige and relatively low paid.

The shop has been a success, but it is somewhat cost heavy compared to other Netto shops. The elderly are often very service minded, have a good relation and tone between them and run a tidy place. They also have a significantly lower sick absence than younger staff members in other shops. All these factors are positive, but the elderly are not as fast as the younger ones.

It is not the policy of Netto to establish more senior shops, but, as mentioned, to recruit over a broader age spectrum, and the 'senior' shop has been an icebreaker for that policy.

Senior policy in a wholesale firm supplying agriculture

The DLG (Dansk Landbrugs Grovvarereselskab) is a large scale organization present all over the country and organized on a cooperative basis, a form which is well known in Danish agriculture.

The knowledge of the staff concerning products of the firm and conditions and needs of the customers, i.e. the farmers, is very important and senior policy is seen as an instrument to create continuity and in time to prepare for changes that may be upgrading of skills relevant for new tasks or a change to minor responsibility.

The senior policy is a relatively loose frame for individual agreements. It contains, however, some 'mandatory' steps. The annual interview of each employee on all aspects of the working life is a well established tradition in most Danish workplaces. When the employee is 55 years old that year's interview in the DLG has to include senior issues, and the firm is open for desires from the employee, and changes can be implemented.

At the age of 58 the employee and his/her spouse is invited to participate in a 2-day course on general planning for senior and retirement life, including information on different benefit schemes, economic implications of reduced working hours, etc. This is to give a better foundation for decisions on part-time work, early retirement, etc.

After that the employee is invited to an interview where a plan is drawn up. This contains the activities and possible changes, e.g. concerning education, change in working hours and/or changes in tasks the partners have agreed upon. It is not a legal binding contract, there might be further changes for both sides, but it expresses the aim for the last part of the working life in the firm.

It is emphasized that this type of senior policy requires very good relations between management and employees. If it is not a partnership among 'equals' it will not be possible to make these plans in a meaningful and for both partners satisfactory way.

It should be mentioned that in 1969 the DLG established a pension savings plan where the firm contributed 2/3 and the employee 1/3. That was 20 years before the social partners in Denmark agreed upon a similar scheme for the labour market in general.

A union and the 'Job Office' works together on courses for unemployed senior members
20 long term unemployed senior members of the union for 'Office and Retail' participated in an upgrading course designed in cooperation with the local 'Job Office'. The course took 19 weeks of which 4 weeks were internship in a firm, chosen by the unemployed themselves.

The EDP was the core of the course but it also contained training in writing job applications and in marketing, e.g. how to sell yourself. It was not all plain sailing. A few of the participants were very negative and that created conflicts. The elderly unemployed were left to solve these conflicts themselves, a part of the course strategy to let the unemployed take responsibility for their own situation. Another step in that strategy was to let the unemployed choose and contact the firms where they asked for a 4-week internship. The 'Job Office' provided general information on firms in the area, but the rest was left to the unemployed.

One of the objectives of the course was to 'break' the unemployment 'culture', which easily develops among elderly long term unemployed who have made a 'de facto' early retirement on unemployment benefits in a low cost area of the country where the unemployment rate is relatively high. Self-activation and more emphasis on the responsibility of the unemployed for

their own situation is important for breaking the unemployment 'culture', as it is to avoid long-term unemployment. The EU guideline of activation after maximum 1 year of unemployment is seen as a step in the right direction.

The result of the course was quite successful, 6 of the participants obtained ordinary jobs, 4 started in job training and 1 started an education.

Two organizations develop courses for management to handle senior issues in a network of retail and service firms

Two organizations, an employer organization and an organization representing leaders and managers, decided to develop a course program for six major firms affiliated to both organizations.

The six firms have different approaches to personnel policy, but they had a common experience that the policies did not work very well, especially the senior related parts. A major problem is that these policies are in charge of 'middle' management, often younger persons with problems handling senior issues, also because the former experience with senior issues had mainly been how to get rid of the seniors. The seniors knew that and had this in mind when the issues were brought up, they were not accustomed to a constructive outcome.

The course for managers from the participating firms concentrated on giving the participants a knowledge on senior relevant issues. It was also decided that the annual interview was the right instrument for implementing senior policies. The course, therefore, also contained advice on how to make a script for the interview. Openness and frankness backed up by the firm became the key words.

After the course the managers took the interviews with the seniors and expressed satisfaction with the new approaches they had learnt. The situation is now not only to get rid of seniors. Some of the firms are interested in more senior staff to service senior customers. Other firms are interested in upgrading the staff they have because of problems by recruiting new employees. This led to a major reshuffle of policies in one of the six participating firms, a large travel agent selling package tours. This firm had been very youth oriented, both in its internal and external relations. The course participation made the firm to reconsider its position, and it is now having a much more balanced focus, not unlike the situation in 'Netto', reported elsewhere.

The six firms are continuing the network cooperation on personnel policies and the organizations are now offering the course to other interested firms.

Senior policies at a minor hospital

A minor hospital in 'Brædstrup' with a staff of approximately 250 employees wants to stay competitive with the major hospitals and is, in that process, interested in developing new treatments, so it can be 'up-front' in areas of priority.

To do so requires an upgrading of skills and knowledge, and it was discovered that some, especially among the elderly, were falling behind. These two situations were central for introducing a senior policy, or to be more correct to add a senior dimension to the existing personnel policy. The process of introducing the senior dimension was started by looking at what

other hospitals had done. On basis of that a catalogue of ideas was discussed at the hospital and a seminar for middle management finalized the process.

It was concluded that the annual interview would be a good instrument for implementation of the senior dimension and that the approach should be decentralized. A senior dimension was formulated as a frame, and it contained some of the usual components, e.g. possibility for reduced working hours and reallocation, but it also focused on upgrading of skills and knowledge to establish consistency with the targets of the hospital in developing new treatments for the patients. As an alternative to reallocation a 'consultancy team' of seniors was established. The idea is that seniors stay in the part of the organization where they 'belong', but are available for some hours a week for other parts of the hospital where their expertise is needed. The 'consultancy team' can also be basis for further training and upgrading of skills.

The senior dimension also had some feed backs on personnel policies in general, e.g. in planning the shifts at the hospital, the family situation of the individual is taken into consideration to a much higher degree than before. The senior dimension is not an instrument to treat all equally, some have to lift more than others, but to continue developing the skills and knowledge of the staff, also the elderly, and at the same time to recognize the special needs of that age group. The aim is that no one should leave the place for work-related reasons.

Some tendencies

The examples described are only few and the resources allocated for government action are quite small, but there seems to be a fundamental change in attitude to seniors at least in some firms. It is often mentioned that seniors cannot learn new technologies and that it does not pay for the firms to invest in that kind of training. The examples seem to contradict that, and it is hard to see any alternatives to continued development of the senior dimension including more flexibility and focus on further training and upgrading of skills. It would be ideal if the early retirement schemes to a higher degree fitted into this development. Some progress has been made, cf. the section on reforms of the schemes, but the part-time or gradual retirement of relatively low paid employees is still not attractive compared with full-time early retirement.

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