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The Evaluation of Employment Policies for Older Adults in the Czech Republic, Poland, and Slovakia

Abstract: Adults aged 65 and above comprise the fastest growing sector of the world's population. In the context of increasing numbers of older adults, employment policies have become a prominent issue. Governments recognize the importance of increasing participation in working age population and providing them with equal workplace opportunities. Yet, it appears that policies raising employment rates of older adults have become a slogan that governments use for election purposes, but the reality is different. In the groundbreaking report "Working Better with Age: Poland" prepared by the Organization for Economic Cooperation and Development (OECD) (2015), Poland, the Czech Republic, and Slovakia belong to a group of countries where the increase in the employment rate of older adults is well below the OECD average. The objective of our critical review is to evaluate current employment policies for older adults, including but not

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limited to healthy work conditions, age management strategies, employment services for older workers, and strategies implemented to prevent age discrimination, in these three countries. This article also discusses the reasons for the reduction in the employment of older adults, the current barriers in employing older adults that require governments' attention, and suggests solutions for creating an age-friendly labor market that can effectively make use of older adults' competencies. Employment rates for people of different ages are significantly affected by government policies with regard to higher education, pensions, and retirement age.

Key words: Age Management, Employment Policies, Protection Programs

Introduction

In light of a steady increase in the older population, emigration of young people, and declining fertility rates, concerns about the increasing economic burden brought about national efforts to focus on issues of employment policies and retirement-income systems. The population of older adults (65 years old and older) in the Czech Republic in 2014 represented 17.4% of the population, 13.5% in Slovakia, and 14.7% in Poland (Eurostat, 2015a). While the percentage of older adults in the total population is projected to increase in some European countries during the period between 2014 and 2080 by the average of 10% points, some countries will experience a more rapid increase in the share of the older adults population. For example, the fraction of the population of Slovakia aged 65 and older will increase by 22% by 2080. Over the same period, Slovakia will experience a significant decrease in the total number of inhabitants of around 30 % (Eurostat, 2015b).

There are several economic and social implications arising from a rapid ageing of the population and a longer life expectancy. One of the most apparent economic implications is the sharp rise in the old age dependency ratio that will occur within the next 30 years (Gavrilov & Heuveline, 2003). For example, in the Czech Republic the current old age dependency ratio of those aged 65 and above to working population between 15 and 64 years is 25.7

individuals for every 100 workers (i.e., individuals 65 and older constitute almost 26% of working-age population). In Slovakia, the age dependency ratio is 19.0, which is relatively low in comparison to other European countries. In Poland, the old age dependency ratio is 22.0. However, based on Eurostat's population projections, by 2050 both Slovakia and Poland will experience the biggest rise of the old age dependency ratio ranging from 35 to 50 percentage points. In other words, it is estimated that in a few decades there will be less than two working-age persons for each person aged 65 or more (Eurostat, 2015b).

Other consequences of the ageing workforce include rising social security costs and having to pay higher taxes to support more retirees (Silverstein, 2008). The significant shift in the age structure can have detrimental effects on economic growth and negatively impact the sustainability of government entitlement programs. In addition, it can lead to labor and skills shortages in the future (Błaszczuk, 2016). The potential effects of an ageing population have been widely acknowledged by policy and decision-makers. In addition, a number of studies tried to predict the effects of ageing on retirement policies, use of long-term care services, and the workforce composition (e.g., Maestas, Mullen, & Powell, 2016; United Nations, 2015; Zweifel, Felder, & Meiers, 1999). However, it seems that most countries are not prepared to meet the challenges associated with an increasing number of older adults reaching the retirement age.

The above-mentioned consequences of demographic change underscore the need to reshape employment and retirement policies. In response to the demographic projections, the European Union (EU) countries have been trying to maintain or encourage older workers to remain employed by pension reforms and active labor market policies. To facilitate the process, in 2000 the EU launched a Lisbon Strategy. This strategy aimed at, among others, increasing the average EU employment rate among older women and men aged 55 to 64 to 50% by 2010 (Moraal & Schönfeld, 2006). The goal was reached only in six of the EU member countries: Cyprus, Denmark, Estonia, Portugal, Sweden, and the United Kingdom. Perhaps objectives outlined in the Lisbon Strategy were not met due to the economic crisis that hit Europe

and had profound effects on Europe's economy (European Commission, 2010). Nevertheless, the EU realizes the importance of successful integration of older workers into the workforce and is determined to achieve the goal of an employment rate for people aged 55-64 of 50% by 2020 (OECD, 2016).

This paper begins with an introductory section providing background information on the current employment rates of older adults in the Czech Republic, Poland, and Slovakia. The next paragraph describes the possible factors that contribute to the low rates of employment. In the following paragraphs, we discuss the changes to retirement systems and programs, which overarching goal is to improve the current situation of older adults in the labor market. The paper concludes what steps should be taken to eliminate discrimination against older workers, who should be encouraged to participate in or continue with labor market activities. The evaluation of employment policies for older adults in the Czech Republic, Poland and Slovakia seems to be particularly important because all of these countries underwent successful political and economic transitions, which began in 1989 and has brought several significant changes to their demographic structure, economic development, quality of life, and public policies. Taking into account that Poland and Slovakia have one of the lowest levels of employment of older adults in the EU, it has become more crucial to examine public policies that aim at increasing the employment rates.

Older people are generally defined as being 65 years old or older (WHO, 2010) but in this chapter, we focus on individuals aged 55 and over as their share has increased significantly over the past decades and is projected to increase even further in the years to come (Eurostat, 2015b). Most of the government initiatives for older workers also aim at people aged 55 and more (Błaszczyk, 2016; Grotkowska, 2013).

Current Employment Rates Among Older Adults in the Czech Republic, Poland, and Slovakia

Older workers are a significant and growing part of the workforce. The Czech Republic, Poland, and Slovakia have witnessed changes in their labor market in recent decades. In Poland, the rate

of employment among individuals 55-59 has grown significantly from 37.7% in 2004 to 45.8% in 2010, yet it was the lowest in Europe. The Czech Republic experienced even higher increase, from 59.1% in 2004 to 76.9% in 2014. The highest increase in labor force participation of individuals aged 55-59 was observed in Slovakia, where the rate increased from 34.5% in 2004 to 57.9% in 2014 (Národný Program Aktívneho Starnutia na roku 2014–2020; OECD, 2014). Despite a strong increase in each of the above-mentioned countries, the participation in labor was still low. In comparison with other European countries, in 2010 over 80% of Swedish and 75.9% of Danish population of individuals aged 55-59 were employed. The average employment rate across all Organization for Economic Cooperation and Development (OECD) countries was equal to 67%. (Eurostat, 2015b).

The employment rate for individuals aged 60-64 in both the Czech Republic and Poland rose steadily from 2004 to 2014, from 20.7 % to 32.2 % and from 18.2% to 26.3%, respectively. The employment rates in Slovakia for individuals aged 60-64 also increased from 6.1% in 2004 to 17.2% in 2014. However, Slovakia and Hungary had the lowest rates of employment in this age group (13.0%) whereas Sweden and the United Kingdom were among the countries with the highest rates of employment (61.0% and 44.0% respectively). Although the employment rates improved among those, who are 55 and above, employment rates among individuals aged 65 and older (retirees having reached statutory pension age of 65 years) in the Czech Republic, Poland, and Slovakia were fairly low. For those aged 65 and over, the highest employment rates were found in Portugal (16.5%) and Romania (13.0%) and the lowest in France and Slovakia (both 1.6%). The Czech Republic experienced a slight increase from 7.9% in 2004 to 9.1% ten years later. Interestingly, there was a slight drop in the rate of employment in Poland. The data revealed that in 2004, 10.4% of those who were 65 and above were employed whereas in 2014 only 9.7% had a job. In comparison, the OECD average was 20.2%. The growth in employment for older adults in the Czech Republic, Poland, and Slovakia can be attributed to entering the EU (Bednárík & Škorpík, 2007).

Barriers to Employment of Older Adults

Although the employment rates improved, the current low employment rates in the Czech Republic, Poland, and Slovakia are alarming. The reasons are complex, and a lot of factors contributed to the current situation. Research shows that the relationship between age and underemployment is non-linear meaning that young people and older adults have higher chances of being underemployed (Jensen & Slack, 2003). A number of authors point out that older adults are at a disadvantage in the labor market and that barriers are still prevalent (Bednárík & Škorpík, 2007; Cory, 2012; Radović-Marković, 2013; Szukalski, 2014). Therefore, even though the majority of older people want to work past state pension age (Cory, 2012), they are confronted with difficult to overcome obstacles. One of the most common employment barriers for older adults is their health status. Older adults are at risk for multiple, comorbid chronic health conditions because they become more common with age (Barile et al., 2012). Chronic health conditions such as cancer, dementia, cardiovascular disease (primarily stroke and heart disease), and diabetes are among the leading causes of adult mortality and disability among older adults (Mackay & Mensah, 2004). These conditions may affect older adults' physical and mental health (Anderson, Freedland, Clouse, & Lustman, 2001; Miller et al., 2008) and may cause worse physical functioning (Boult, Kane, Louis, Boult, & McCaffrey, 1994). In addition, sensory impairments such as vision and hearing loss are associated with ageing (Saunders & Echt, 2007). It is, therefore, likely that both vision and hearing loss and other chronic health conditions negatively influence individuals' ability to perform job responsibilities.

Disability is also one of the main causes of nonworking. Due to various diseases or health conditions, often arising from working in hazardous conditions, many older adults suffer from a disability that significantly limits their ability to work. According to data from the Central Statistical Office (CSO), the disabled population in Poland consists mainly of older adults. Individuals aged 55 to 64 years constituted 32.3% of the total disabled population whereas individuals 65 years and more constituted

33.7% (CSO, 2012). In order to improve the employment situation of older adults in Poland, the Act of 27 on Vocational and Social Rehabilitation and Employment of Persons with Disabilities (Ustawa o rehabilitacji zawodowej i społecznej oraz zatrudnianiu osób niepełnosprawnych) was introduced in 1997. Yet, people with disabilities still perceive their work opportunities as very limited (CSO, 2012) and the labor market situation of this group continues to get worse. This can be partly explained by too little support offered from the public policy to hire disabled individuals and partial disability pension, which discourages individuals from working (Kuciński, 2012). Older adults in the Czech Republic are also allowed to exit the labor market, even though they did not reach the legal minimum retirement age, by receiving a disability pension. However, the government introduced changes to the system in 1995 which tightened the eligibility for disability and resulted in a significant switch from full to partial disability pensions in many cases (Bednárik & Škorpík, 2007).

The relatively low level of education and insufficient level of training among older adults also play a significant role as a barrier to employment (Kuciński, 2012). Due to a rapid and constant transition of the labor market, older adults need to acquire new skills, which for many older adults is perceived as challenging. Data shows that Poland has a relatively low education level among older adults (Błaszczyk, 2016). Only 16% of the age group 55-64 had completed bachelor's degree level, whereas OECD average is 27% (OECD, 2015). Another problem is the inadequate training in information and communications technology. In the group of individuals aged 55-64 years, in 2010 only 30% of Poles used the Internet, which is 18% lower than the EU average (Batorski, 2009). Lack of formal education and outdated skills are the main reasons that explain not only why so many older adults are unemployed but also why it also takes them twice as long as the overall population to find a new job (Radovic-Markovic, 2013).

Discrimination against older workers is also a significant and long-standing issue. Age discrimination occurs when preferential decisions are based on age, rather than on employee's merits, credentials, or job performance (Radovic-Markovic, 2013).

Age discrimination is often based on stereotypes and myths about their poor mental and physical health and decreased productivity (Carstensen & Hartel, 2006). These beliefs are predominant, even though research shows that older adults are experienced, and employees' performance depends on the type of tasks carried out (Marcinek, 2007). Employers are reluctant to hire older adults because they judge them as being resistant to change, lacking creativity, being prone to accidents, disinterested in new technologies, and slow to learn (Błaszczyk, 2016). These stereotypes result in various kinds of discrimination including hiring, limited career development, poor job assignments, and little respect for the knowledge gained through experience (North & Fiske, 2012).

Current Retirement Policies in Poland, the Czech Republic, and Slovakia

Considering the relatively low incidence of work participation among older adults, being unemployed makes an increasingly important social issue. This burden comes in the form of lost productivity and tax revenue, as well as a very substantial rise in public expenditure on entitlements to support older people after retirement. The current growth rate of older people underscores this issue as the baby boom generation moves gradually towards retirement age. The economic burden of an ageing population depends on public policies and the employment decisions of older adults. If workers continue to retire at relatively young age and if the current retirement policies allow them to do so, then the ageing of the baby boomers will decrease the number of people in the workforce, who pay taxes for every older person collecting retirement and health benefits. The process of increasing the statutory retirement age is a reaction to the process of demographic changes in society, especially regarding longevity. This process also helps maintain older people in the labor market and has been the main factor in the variations in the employment rates. To mitigate this burden, the Czech Republic, Poland, and Slovakia introduced the process of the gradual increasing of statutory retirement ages both for men and women. However, the government of Poland has recently revised the retirement policy

and lowered the retirement age to 60 years for women and 65 years for men (Ministry of Family, Labour, and Social Policy, 2016). This was due to the fact that the conservative Law and Justice party, whose lowering the retirement age was one of the key electoral promises, was able to win the general election.

The Czech Republic

Until 1995, the statutory retirement age had been 60 for men and 53–57 for women (depending on the number of children). Then, the 1995 New Pension Insurance Act introduced the process of the gradual increase of statutory retirement age both for men and women (Bednárík & Škorpík, 2007). While the retirement age for men was increased to 63 years old, women's retirement age depends on the number of children. Having raised two children reduces retirement age by one year, three children by two years, and four or more children by three years. Therefore, women can retire at the age of 59–63 (Bednárík & Škorpík, 2007; Hála, 2013). Although it is still possible to retire three years before retiring, the new retirement system discourages early retirement by a significant decrease in pension income. On the contrary, the retirement reform in the Czech Republic created the encouragement to work after reaching the retirement age and offers three possibilities to do so. Older adults can postpone receiving a pension which will result in its increase in the future. Another option is to retire partially which means receiving 50% of the pension throughout this period and continuing working part-time. The third option is to reach the statutory retirement age and continuing to work (Grotkowska, 2013).

Poland

The Polish government decided to introduce changes to the pension system in order to balance economic growth by postponing retirement. The reform of the pension system, which entered into force on January 1st, 1999, modified the Polish pay-as-you-go (PAYG) pension system into the system individualizing the participation. In the new system, the pension amount depends on the means gathered on the individual account during the whole professional career and the expected life length at the moment of

retiring. The postponement of retiring results in the increase of benefit, so the new system rewards extended the professional activity. The new system obligatorily includes people born after 1968, so the motivational system will influence the decisions of people retiring after 2032. The second important element of the pension reform was the significant limitation of possibility to retire early by introducing the so-called “bridging pensions.” The right to receive the bridging pension has the insured employee who meets all the following conditions: 1) was born after December 31st, 1948; 2) is at least 55 years of age for women and at least 60 years for men; 3) has a work period in adverse conditions or specific character of at least 15 years; and 4) has a contributory or noncontributory period of at least 20 years for women and at least 25 years for men. As a result of this legislation, a big group of people working in special conditions lost right to retire early. It is also important that the bridging pension system was created as an expiring system because it does not include people who began their professional career after December 31st, 1998. The third element of the reform of the pension system is increasing the retirement age. From January 1st, 2013, the retirement age in Poland has been increased by a month in January, May, and September each year until it reaches 67 for both sexes, not until 2040 for women and for men in 2020. However, in 2016 the implemented reform was changed. The government of Poland decided to stop the process of gradually raising the retirement age to 67 for both sexes and starting from October of 2017 it allows women to retire at the age of 60 and men at 65 (Ministry of Family, Labour, and Social Policy, 2016). Lowering the retirement age was confronted with a wave of criticism from economists and gerontologists who question the country’s financial sustainability. Hopefully, the government will introduce some incentives that will encourage people to work longer.

Slovakia

In 2005 Slovakia underwent a major pension reform, and the current pension system consists of three independent elements, i.e., three pillars. An individual can receive an old-age pension

from the mandatory pension insurance (the first pillar) or old-age pension saving (the second pillar). The system also allows individuals to accumulate additional savings on a voluntary basis (third pillar), on top of the statutory old-age social security contributions into the first and second pillars. Similarly, to the Czech Republic, the extension of the retirement age in Slovakia is related to adverse demographic trends. Since 2017, the retirement age will rise about 50 days per year. Currently, the retirement age is 62 years old for women and 65 years old for men with at least 15 years of contributions and has been gradually introduced over a period from 2004 to 2014: for men born after 1946, and for women born after 1962 (Šoltés & Modráková, 2013). As in the Czech Republic, a woman with children is eligible to retire earlier than a childless woman.

Public Policies and Protection Programs

As the population ages, the need for government to encourage the employers to hire individuals aged 55 and above becomes crucial. Apart from increasing the statutory retirement age, the governments of the Czech Republic and Slovakia adopted programs that increase opportunities for older people to have longer working lives and meet the EU's goal of the employment rate of 50% among individuals aged 55-59.

The Czech Republic

In order to increase labor force participation of older adults, the Czech Republic introduced a reform of the pension system and implemented government projects aimed at the age group of individuals 55-59. One of the most important changes are adjustments in the tax system. The “National Strategy of Promoting the Active Growing Old for the years 2013-2017” developed by the Ministry of Labour and Social Affairs assumes the introduction of taxation of the national pension unless the taxpayer earns money at the same time (Ministry of Labour and Social Affairs of the Czech Republic, 2014). On the other hand, the unemployed pensioners would not have to pay the tax from the pension. In this case, it is worthier to postpone the retirement until the termination of the gainful employment. The Czech Republic

also initiated other projects aiming at professional activation of older adults. In the “National Strategy of Promoting the Active Growing Old for the years 2013-2017,” the government proposed actions promoting the implementation of age management by the employers. The government also considers introducing the financial encouragements for the companies taking part in the promotion campaign of using the flexible forms of work adjusted to the employees’ needs. One of the offered strategic aims is to propose the unemployed of 50+ years of age to start their own businesses and provide them with necessary support (Grotkowska, 2013).

Poland

In 2008, the government introduced the program “Solidarity Across Generations” which aims at increasing incentives for companies to employ individuals aged 50 and above and promotes access to employment during the whole period of working life (Marczewski, 2013). Other initiatives include the protection period for employees in the pre-retirement age—since 2004 the employer cannot terminate the employment contract of the employer who lacks no more than four years to reach the retirement age if the period of employment allows him to gain the right to retire with reaching this age. Protected are women of 56-60 years of age and men of 61-65 years of age. Before 2004, the protection period was two years. Another action taken to increase the employment rates is the exemption from paying a contribution. Since 2009 there is a possibility of a temporary and permanent exemption of the employers from paying the contributions to the Labour Fund and the Guaranteed Employment Benefits Fund for the people of the pre-retirement age. The employers do not pay those contributions in two cases: a) for the first 12 months after concluding an employment contract with a person who is over 50 years of age and a person who was registered in the unemployed database in the district labor office for at least 30 days prior to working, and b) indefinitely in case of people over 55 years of age for women and at least 60 years of age for men.

Slovakia

A number of measures to enhance employment have been introduced in order to decrease high unemployment rates in Slovakia. The National Program for Active Ageing for the years 2014-2020 in Slovakia, as well as similar programs in the Czech Republic and Poland, provides a comprehensive understanding of the support of older adults (Ministry of Labour and Social Affairs of Slovakia, 2014). The program goes beyond employment policy, focusing on the rights of older adults, support policies, lifelong learning, and social and civic outside of the formal labor market, promoting their independence, dignity, economic security, and social development, including protection against mistreatment in all spheres of social life. The program ensures the right to employment of individuals aged 50 and more and introduces anti-discrimination policies because of their age. In addition, the National Program draws attention to the low awareness of age-management for not recognizing the benefits of employing older people. Among the strategic objectives in this area is, among others, to create the Committee (Council) responsible for older adults. The committee serves as an advisory body of the Slovak government. The purpose of this committee would be to adjust public policies related to ageing, in particular: a) to define the concept of age-management and the establishment of management rules in the private and public sectors and b) motivating employers (public and private sector) to use age management strategies, to promote the employment of older workers, and to motivate workers to remain in the labor market. The implemented program emphasizes the necessity of special support of individuals aged 50 and above, who remain disadvantaged in the labor market. This can be done by, for example, helping older adults in finding a job. Attention should also be given to the need of improving the safety of older workers in the workplace, with an emphasis on creating appropriate working conditions.

Summary and Future Directions

Due to an ageing population, low fertility rates, rising social security costs, many of the European countries, including the Czech Republic, Poland, and Slovakia, introduced public policy

changes significantly affecting older adults. Such changes include, among others, raising the statutory retirement age (apart from Poland). Although increasing the retirement age seems to be inevitable, many older adults are dissatisfied, and those changes met with strong opposition from many workers. The governments of the Czech Republic and Slovakia must take into account the advantages and disadvantages of prolonging their citizens' working lives. Introducing changes that encourage people to work longer is necessary but requires adjusting the labor market to the needs and capabilities of older people. It seems that implementing the strategies used in developed countries, such as the wage subsidy and job creation, vocational guidance, lifelong learning programs, and the reintegration of the unemployed is crucial. Although the Labour Code in Poland includes the anti-discrimination provisions according to which the employees have equal rights based on performing the same duties, many older adults are not treated equally regarding concluding and terminating the employment contract, working conditions (including the salary), and promotion and access to training for improving professional qualifications. While we do realize that it is difficult to combat age barriers, it seems important to intensify activities in the field of age management, including promotion of employment among older workers and encourage employers to hire older adults by offering them certain benefits. However, little evidence is available about the effectiveness of these measures. In general, implementing all the changes may be challenging for the Czech Republic, Poland, and Slovakia since they had to cope with the effects of undergoing a major transformation in the early 1990s and do not have any experience with a rapidly ageing population.

There are certain action steps that each country can take in order to accommodate the increasing number of older workers. In order to attract and retain older workers, employers must change their workplace practices. Strategies promoting further training in companies for low-skilled and employees may benefit not only older workers but also their employers, but the government should offer some incentives for companies to invest in further training for older workers. In addition, the labor market should become

more flexible and offer more part-time jobs for older adults. This arrangement would allow older adults to work despite their physical limitations. Although this solution would be related to a significant decrease in older adults' income, some studies have showed that even though older adults are aware of the demographic crisis as well as the fact that their income will be greatly reduced, the majority of them would like to retire before legal retirement (Andel, 2014). As the populations of the Czech Republic, Poland, and Slovakia ages and the number of people reaching retirement ages increases, additional reforms may be needed to sustain the pension system. Therefore, the governments of these countries should start working on the most effective ways to increase work participation among older adults.

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