

MUTUAL LEARNING PROGRAMME:
HOST COUNTRY DISCUSSION PAPER - NORWAY

**THE LONG ROAD FROM ATTITUDES TO
ACTION**

Peer Review on “Extending Working Life: The tripartite cooperation and
the role of the Centre for Senior Policy programme”

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1 QUICK SUMMARY

This paper has been prepared for a Peer Review within the framework of the Mutual Learning Programme. It provides information on the policy example of the Host Country for the Peer Review – in this case, Norway. For information on the views of the countries participating in the Peer Review, please refer to the relevant Peer Review Comments Papers.

Compared to other countries, a large proportion of the adult Norwegian population is economically active. In 2009, more than 69 per cent of the age group 55-64 were economically active, which is close to 12 percentage points higher than the OECD average. Furthermore, in 2010, the expected effective retirement age (expectancy)² for 50-year oldsⁱ in Norway was 63.6, which is approximately equal to what it was in 2001 (63.5) and in 1987.

To increase employment activity among older workers the Norwegian authorities have reformed the total Norwegian pension system, and signed the agreement on a More Inclusive Working Life (IA agreement). While the pension reform emphasizes the attractiveness of the pension system as a main cause for early retirement and seeks to counteract early exit by strengthening financial incentives for employees to stay in work, the basic principle of the IW agreement is that early retirement is an effect of workplace conditions and therefore needs to be counteracted by policies and initiatives for older workers in the individual enterprise.

The Centre for Senior Policy (CSP), which was established in 1969 as a tripartite cooperation between the Norwegian Ministry of Social Affairs, Norway's largest employers' association (NHO) and the largest trade union organization (NTUC) is a resource centre working on encouraging and developing appropriate policies for older workers in the labour market. In 2001, the CSP was appointed by the authorities to coordinate the "National effort for senior policy in the labour market"; a collaboration between the CSP, the social partners and governmental agencies, in which the parties committed themselves to undertaking specific measures to help older workers continue in their jobs rather than taking early retirement. As part of IW agreement CSP also implemented the information campaign "Win-Win" aiming to render older workers visible as a resource in the labour market.

Since the end of the 1990s, employment activity has increased among Norwegians over the age of 55, as has the number of years that a 17-year-old today is expected to spend in the labour market. The same period has seen an enhanced awareness of senior policy and older workers as a resource for Norwegian industry. Furthermore analyses have shown that enterprises where the CEO has a positive attitude to older workers more often have special policies and measures for older workers than enterprises where the top management does not share this positive view of older workers. However, the costs associated with having older employees, such as occupational pensions, as well as substantial training expenses, which make it profitable to retain older workers, need for labour and problems in finding skilled workers, also have an impact. However, we cannot conclude that the greater focus on senior policy has been achieved by the CSP alone, although the centre's efforts have most likely been a contributing factor. In other words, even though information and awareness campaigns are important, these alone will not be sufficient to induce enterprises to introduce special policies and initiatives for older workers.

The key role of the CSP appears to have been that of information bank and disseminator of knowledge. By accumulating an easily accessible information base and engaging in

² The expected effective retirement age (expectancy) describes the average effective retirement age for insured persons of a specific age on the assumption that the age-specific retirement risk and mortality rate for each age group remain at the level of the year of observation.

external activities (website, newsletter), and not least through networking and arranging training courses and conferences, the CSP has actively helped spread knowledge on older workers and senior policy to the Norwegian labour market. In some respects, however, the Norwegian labour sphere is dissimilar to that seen elsewhere in Europe, for example in having large and influential organizations in the labour market with a tradition for cooperation between the authorities and the social partners. Most likely, the efforts of the CSP have benefited from this situation, since the social partners are represented on the CSP's board of directors and hence feel a commitment to following up the CSP's initiatives and disseminating them to their member organizations. Other countries without similarly large and cooperation-minded organizations in the labour market may find it more difficult to achieve the same rate of dissemination and effect of their efforts.

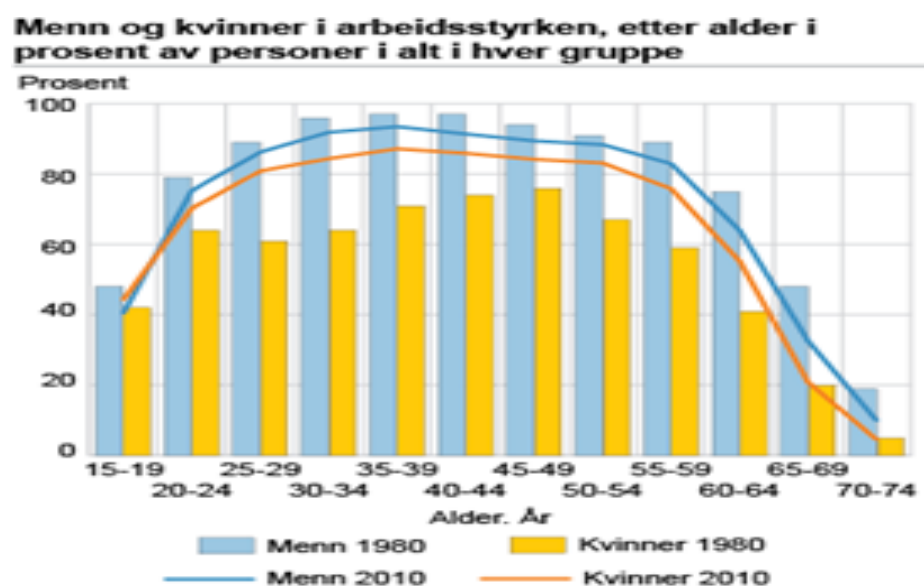
Another key precondition for the success of the CSP appears to be the focus on and cooperation with the research community in terms of funding research on older workers, senior policies and initiatives for older workers from the early 1990s until today, as well as its association with and active use of a network of researchers for the centre's dissemination efforts. This has been crucial for the establishment of a Norwegian research capacity in this field, and for producing knowledge that has proven to be useful for the enterprises in their daily handling of matters pertaining to active ageing policies.

2 LABOUR MARKET SITUATION IN THE HOST COUNTRY

2.1 The labour market situation

According to the revised national budget of Norway (Report to the St. no. 2 (2010-2011)) the Norwegian economy continues to perform well and is estimated to grow noticeably above trend in 2011. Employment is rising and unemployment is low. Compared to other countries, a large proportion of the adult Norwegian population is economically active. This is primarily due to the extensive labour activity among Norwegian women. Seven out of ten women and nearly eight out of ten men are currently in the labour market. Thirty years ago, less than half of all Norwegian women were employed or actively seeking work. Male labour force participation rates have remained approximately unchanged since the mid-1970s (SSB 2012).

Figure 1: Men and women in the workforce, by age as a percentage of the total number of persons in each group. Source: Statistics Norway.



In 2010, the general unemployment rate in Norway was 3.6 per cent, but only 1.3 among people aged 55-74 (SSB 2012). From the beginning of the 1970s until the economic downturn in 1983-84, unemployment remained stable at somewhat less than two per cent of the workforce. In 1993, a total of six per cent of the workforce was unemployed. In the last decade, however, unemployment among older workers has remained well below two per cent (ibid.).

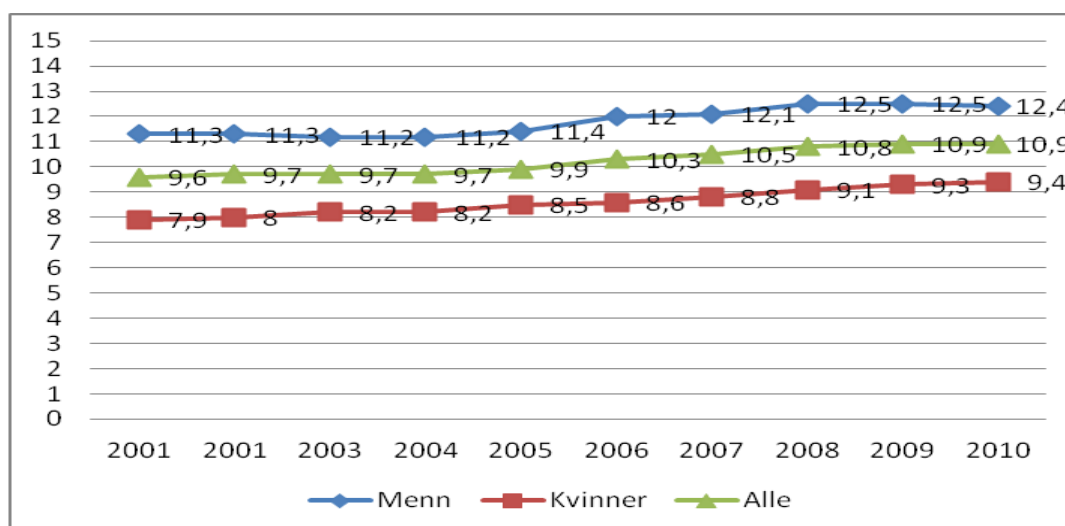
2.2 Employment among older workers

Seen in an international perspective, the employment rate among Norwegian older workers is high. In 2009, more than 69 per cent of the age group 55-64 were economically active, which is close to 12 percentage points above the OECD average. This notwithstanding, the level of economic activity among older workers is lower today than it was 30 years ago, primarily among men. To a large extent, the decline in employment in Norway took place prior to 1993 as a consequence of industrial restructuring during the 1980s and the economic crisis in the early 1990s.

Among men in their sixties, a positive trend has been noticeable for nearly all age cohorts after 1995 (Report to the St. no. 2 (2010-2011)). In the same period, the employment frequency has also increased among women as the proportion of age cohorts with a stronger attachment to employment and higher levels of education has grown. A very positive growth in employment has been noticeable among female older workers during the last decade, especially among the 60- and 61-year-olds (ibid.).

While economic activity in general has declined slightly, this does not apply to older workers for whom the expected duration of economic activity has increased from 9.6 years in 2001 to 10.9 years in 2010, for women from 7.9 years to 9.4 years and for men from 11.3 years to 12.4 years (Figure 2).

Figure 2: Expected economic activity at age 50, 2001-2010. Preliminary figures for 2010. Source: Haga and Lien (2011).



One of the goals of the tripartite agreement More Inclusive Working Life (IA agreement) for the period 2010-2013 is to prolong the expected duration of economic activity at the age of 50 by six months from 2009 to 2013. The expected duration of economic activity increased from 10.8 years in 2008 to 10.9 years in 2009, but remained unchanged from 2009 to 2010 (Haga and Lien 2011). Hence, to reach the goal in the IA agreement a further increase of 0.5 years must be achieved before 2013 (ibid.). The development observed since 2008 is mainly due to the economic downturn that started in the spring of 2008 (ibid.).

Part of the positive employment trend among the older workers prior to 2008 can most likely be ascribed to an increasing level of education among the oldest age groups, and not least

to a prolonged economic boom with a concomitant large and increasing demand for labour. However, some of the growth may also be associated with adaptations to announced amendments to the pension system that enter into force in 2011 (*ibid.*). Furthermore, the gradual abolition of the practice of deducting labour income from pension payments for the age group 67-69 may have contributed to this increase among the oldest workers: the 67- to 69-year-olds (Bråthen and Gramboe 2009).

Estimates of the development in the expected number of years of employment also note an increase: from 30 years in 1986 to 36 years in 2008 (Lien 2010). This increase is primarily due to rising employment rates among women. The difference between men and women in terms of expected employment declined from 12 years in 1986 to only 2.5 years in 2008. There is therefore little room for a further reduction of the gender-based difference with the exception of among those over the age of 60. The age difference in employment rates for the oldest workers is expected to decline anyway, as new cohorts of women with a high frequency of employment through their lifespan enter the ranks of the older workers. We should not, however, anticipate that their employment rates will be equal to those of men, since women on the whole have higher rates of disability. It is therefore assumed that it will be difficult to achieve equally high employment rates for female and male older workers (*ibid.*).

2.3 Pension trends

Since a growing number of people choose to combine employment and retirement, there is often no correlation between the time someone retires and the time when he or she stops being employed. The Norwegian Labour and Welfare Administration (NLWA) has therefore established separate indicators for employment behaviour and retirement behaviour among older people in the form of expected employment and expected retirement age respectively (Haga and Lien 2011). The expected retirement age reflects retirement behaviour and comprises retirement pension, permanent disability pension and contractual pension (AFP). In 2010, the expected retirement age was 63.6, which is 0.3 years lower than in 2009 but approximately equal to what it was in 2001 (63.5) (*ibid.*).

The NLWA has also established indicators showing the expected number of years as a retiree. In 1986, a Norwegian 17-year-old could expect to spend a little more than 16 years in retirement compared to 21 years in 2009, whereof 15 years would be on old-age retirement, 4.8 years on disability pension and nine months on a contractual pension (AFP)³ (Lien 2010). Approximately three years of the increase observed from 1986 to 2009 are due to the increase in the number of years as an old-age pensioner, primarily stemming from the rise in life expectancy. In addition, the introduction and expansion of the contractual pension scheme (AFP) and increased use of disability benefits added approximately one year to the retirement period (Lien 2010). This is also reflected in the figures for the expected retirement age at 18 years, which has been reduced by 1.7 years from 1986 to 2009 (Haga 2010).

The use of the contractual AFP scheme increased rapidly from its introduction in 1989 until 2001, but has remained fairly stable in the subsequent period. In 2009, a 17-year-old could expect to receive an AFP pension for a little more than nine months (*ibid.*). In recent years, the period on AFP has been slightly reduced for men, but has increased among women.

³ The Contractual Pension Scheme (AFP scheme) was established in connection with the 1988 wage agreement. The purpose was initially to give the employees of companies bound by a collective agreement the possibility of retiring before they reached the National Insurance retirement age of 67. This is still the case in public sector, where the employees are entitled to AFP from the municipal insurance fund (KLP Insurance) or the Norwegian Public Service Pension Fund. The scheme is flexible, in the sense that the AFP pension can be claimed at any time from the age of 62 until the employee can claim a National Insurance pension (and an occupational pension) at age 67. It is also possible to claim a partial pension in combination with part-time work. As a general rule, the size of a full AFP pension for the 62-65 years old is equivalent to the retirement pension the employee would have received from the National Insurance at the age of 67 if he or she had not taken out the AFP pension and equivalent to the occupational pension from the age of 65 to 67. However, the pension, including the AFP Supplement, may not amount to more than 70% of the employee's pensionable income in his/her last years of employment.

This latter observation is associated with the fact that a rising proportion of the women in the age groups concerned have been economically active, and hence entitled to a pension from the AFP scheme. The proportion receiving an AFP pension is currently close to equal among men and women.

The expected number of years spent on a disability pension (on a permanent as well as a temporary basis) has also increased substantially from 1986 until today. The change occurred primarily in the period from 1986 to 1991, when the employment rate among men over 55 declined strongly. The number of disability pensioners increased from approximately 194 000 at the end of 1986 to almost 239 000 at the end of 1991. Following a tightening of the medical conditions for entitlement to the disability pension in 1991, the number of disability pensioners declined until 1994 before increasing again in 1995 after a ruling by the National Insurance Court had given grounds for a more liberal practice (*ibid.*). The 1986 disability rates indicated that a 17-year-old could expect to spend 3.6 years on disability benefits. In 2008, this figure had increased by a full 50 per cent to 4.8 years. However, from 2006 to 2009, the expected number of years spent on a disability pension has decreased slightly. Even though the number of disabled persons also increased in this period, this increase is a little slower than what the demographic development would indicate (*ibid.*). In particular, the disability rates for older workers have declined during the last decade (SSB 2012).

In Norway in 2010, the main reason why people aged 50-64 are outside the labour force included illness or disability (60.9 per cent) and early retirement (22.0 per cent) (Eurostat 2012). An international survey conducted in 2006 among people in the age group 50-69 (who had been employed at least until the age of 50) found that among those who were retired in the EU-27, a total of 61.3 per cent had retired because they had reached the statutory retirement age or because they wanted to stop working compared to 48.9 per cent in Norway. In the EU-27 close to one in every six persons had retired after having been made redundant or after having encountered difficulties in performing their job. Health issues also appear to be a major cause of retirement in the EU-27, and particularly in Norway, where 32.8 per cent had retired because of health-related or financial reasons.

As this overview shows, Norway has seen a positive development in employment among older workers over the last 15-16 years, and among women in particular. It is still too early to say whether the pension reform and its strengthened financial incentives for continuing to work will sustain this positive trend in employment. In the short term, a negative trend is expected (St. Meld. 2 (2010-2011)) since five new age cohorts became entitled to a retirement pension from the national insurance system from the beginning of 2011. Statistics Norway has estimated that as a consequence of the pension reform, the total number of man-hours worked may increase by a full 6.8 per cent by 2050 compared to a continuation of the previous pension system (Fredriksen and Stølen 2011). Other estimates have also provided figures for positive effects on the supply of labour; in the short as well as the long term (see e.g. Lien 2009). However, the retirement pension from the national insurance system acts in concert with other pension and welfare schemes. The design of the occupational pension schemes, the AFP scheme and adjacent schemes such as unemployment benefit and the work assessment allowance will therefore also have an effect on the incentives for work and employment activity. The final design of these schemes has not yet been made clear.

3 POLICY MEASURE

3.1 Government strategies for increasing employment activity among older workers

The authorities may use various strategies and instruments to increase employment activity among older workers, including legislation and collective agreements, financial incentives targeting employers or employees, the initiation or funding of various information and

awareness campaigns, or the offer or funding of various forms of counselling and guidance for the labour market: the social partners, employers, managers and older workers.

In their efforts to increase employment activity among older workers, the Norwegian authorities have made use of all these instruments throughout the last decade, albeit to a varying extent. They have reformed the total Norwegian pension system to increase the attractiveness of continuing to work after having reached the statutory retirement age. Moreover, through the initiation and signature of the agreement on a More Inclusive Working Life (IA agreement), they have assigned the social partners a more active role in the efforts to prevent early retirement and to increase the recruitment and retention of older workers.

3.1.1 *The pension reform*

The efforts to reform the Norwegian pension system were initiated in 2001, and the main principles behind the reform were adopted by a large majority in the Storting in the spring of 2005, with support from the largest trade unions (including the NTUC).

The pension reform entered into force on 1 January 2011. From then on, the age group 62-66 was given the opportunity to retire on an old-age pension from the national insurance system, and a new AFP scheme was introduced in the private sector. While strict deduction rules had previously been applied if labour incomes exceeded NOK 15 000 in combination with payments from the AFP scheme, people were now free to combine the new, private-sector AFP scheme with unlimited income from work. However, this did not apply to recipients of AFP pensions in the public sector or to recipients from the previous AFP scheme in the private sector (i.e. persons who had received private-sector AFP payments prior to 2011).

The reform also enabled 67-year-olds who had retired in 2008 to combine work and retirement, with no deductions from their pension payments. In 2009 and 2010, this scheme was expanded to also include 68- and 69-year-olds. Old-age retirees over 70 already had this opportunity. These regulatory amendments have made the combination of work and retirement increasingly common (Bråthen and Grambo 2009).

In other words, the pension reform allows private-sector employees to retire at any time they want after reaching the age of 62, irrespective of whether they continue working or not. The precondition is that the accumulated pension entitlements must exceed the minimum pension level (from age 67), when adjustments based on changes in life expectancy are taken into account. The new rules imply that retirement and resignation from work are turned into two independent decisions, and no longer need to be taken at the same time. If retirement is delayed, the annual pension disbursements increase. Continued employment after the age of 62 will also accumulate increased pension entitlements and thus a higher annual pension when it is finally claimed. Many will therefore have a financial incentive to delay their retirement and to continue working for as long as they can. The idea is that this will encourage more people to keep working longer. Furthermore, as shown in the Fafo report “Den gylne middelvei” [The Golden Mean] (Hippe and Lillevold 2010), the level of future pension benefits and the opportunity to retire early depend considerably on whether the person concerned is entitled to an AFP pension and a beneficial occupational pension.

3.1.2 *The tripartite agreement on a More Inclusive Working Life (IA agreement)*

The declaration of intent to cooperate on attaining a more inclusive labour market was signed on 3 October 2001 by the Stoltenberg government and the social partners, represented by the NCTU, the Confederation of Norwegian Enterprise (NHO), the Confederation of Vocational Unions (YS), the Enterprise Federation of Norway (HSH), the Norwegian Association of Local and Regional Authorities (KS), the Government, represented by the Ministry of Labour and Administration, and the Federation of Norwegian Professional Associations (Akademikerne), and was followed up by the Bondevik government. Subsequently, the employers' association NAVO and the trade union UHO

have joined as full participants in the agreement, along with a number of other organizations. The declaration of intent was initially signed for a period of four years from 3 October 2001 to 31 December 2005, later extended from 2006 to 2010, and most recently until 2013.

On the basis of this IW agreement, the Government and the social partners have committed themselves to seeking to establish a more inclusive labour market for the benefit of the individual employee, the workplaces and society as a whole. The agreement is intended to prevent and reduce sickness absence, enhance job presence and improve the working environment, as well as to reduce exclusion and attrition from the labour market.

The Government's main instruments with regard to reduce exclusion and attrition from the labour market have included information and counselling services. These have been provided under the auspices of NLWA's labour centres, as well as in the form of support for the Centre for Senior Policy (CSP). The CSP has, for example, coordinated the Government's Nasjonalt krafttak for seniorpolitikk i arbeidslivet [National Initiative for Senior Workers in Working Life], which was launched by the Government in 2001 with a view to bolstering the opportunities of older workers and encouraging people to extend their professional careers.

As part of the follow-up of the IA agreement, the Government also reduced the payroll tax for workers over 62 in 2004. The purpose was to make it more attractive for employers to recruit and retain a greater number of older workers (cf. Midtsundstad 2007). As the effect of this measure appeared to be quite negligible (see e.g. Fevang and Røed 2006) it was discontinued from 1 January 2007.

To sum up, we can say that the pension reform focuses on the employees' responsibilities and emphasizes financial incentives targeting individuals, with phrases such as "it should pay to work", while the IA agreement, on the other hand, is based on a notion that early exit from the labour market is an effect of conditions in the labour market and processes at the workplace. While the pension reform emphasizes the attractiveness of the pension system as a main cause for early retirement and seeks to counteract early exit by strengthening the financial incentives targeting the employees, the basic principle of the IA agreement is that early retirement is an effect of workplace conditions and therefore needs to be counteracted by policies and initiatives for older workers in the individual enterprise. Below, we will provide a more detailed account of the role and activity of the CSP.

3.2 The activities and roles of the Centre for Senior Policy

The Centre for Senior Policy (CSP) was established in 1969 as a tripartite cooperation between the Norwegian Ministry of Social Affairs, Norway's largest employers' association (NHO) and the largest trade union organization (NTUC) under the name "The Joint Committee for Preparation for Retirement". Its purpose was to encourage people to plan their life as retirees. In early 1990 its remit was expanded, and senior policy became the focus of attention. The main emphasis was placed on research and practical development projects with a view to encouraging enterprises to facilitate a more development-oriented pathway for their middle-aged and older workers, and focused on older workers as a resource for the labour market. We could say that they shifted their focus from a perspective on pensioners towards a concentration on resources and active ageing policies with a life course perspective.

Today, the CPS is a resource centre working on encouraging and developing appropriate policies for older workers in the labour market. These efforts are pursued mainly through coordination, and assisting cooperation with authorities, enterprises, the social partners and professional organizations on issues pertaining to older workers. In other words, the CSP has a diverse portfolio which can be summarized in the following activities:

- Initiating and supporting research through funding research programmes, individual projects, research conferences and publications.

- Collecting, publishing and disseminating research-based knowledge and “good examples” through its own website, newsletters, participation in social media and the arrangement of user-oriented conferences and seminars, as well as establishing and maintaining networks of advisors.
- Counselling, training and advising consultants in the NLWA, employers, HR directors and trade union representatives, directly or through separate training courses and seminars.
- Discussing and debating issues pertaining to policies for older workers in the media in general and in social media (such as Facebook and Twitter).

As a consequence of the change of focus during the 1990s, the organization changed its name to the Centre for Senior Planning in 1994, and finally to the Centre for Senior Policy in 2001. The CSP is backed by 30 organizations, ministries and agencies, including all the major Norwegian labour market organizations. The Board of Directors is elected by the Annual Conference, to which all the affiliated organizations/agencies send one representative. Liv Ragnhild Teig, the Confederation of Norwegian Enterprise (NHO), currently serves as Chair of the CSP’s board. The secretariat employs six persons on a full-time basis. The CSP’s activities are funded by an annual grant from the Ministry of Labour and Inclusion.

3.2.1 Goals and target groups

The centre’s goals have changed over time, and are currently formulated as follows:

1. Render visible the opportunities that the older workers represent in the labour market and highlight their development potential
2. Help develop an inclusive and favourable working environment for all employees
3. Promote expanded cooperation between the organizations in the labour market and collaboration between the organizations and the authorities with regard to active ageing policies.

Since the early 1990s, the CSP’s target groups have comprised everybody aged 45 or older. To promote the position of this group in the labour market, the centre has directed its efforts towards employers, trade union representatives and older workers themselves. Moreover, the centre has sought to influence the authorities and their policies, in particular with regard to the age limits in the labour market and anti-discrimination legislation.

In the following we will review a selection of activities for which the CSP has been responsible during the last decade: the “National Initiative for Senior Workers in Working Life” and the “Win-Win” information campaign.

3.2.2 The CSP’s activities since 2000

Most of the CSP’s activities during the last decade have been associated with the IA agreement. In 2001, the CSP was appointed by the authorities to coordinate the “National effort for senior policy in the labour market”. This initiative comprised a plan for how the labour market could help older workers continue in their jobs rather than taking early retirement. For example, the plan was intended to help render older workers visible as a resource in the labour market. The initiative was a collaboration between the CSP, the social partners and governmental agencies, in which the parties committed themselves to undertaking specific measures. During the implementation period several research projects were undertaken (see e.g. Hilsen and Steinum 2006, Hilsen and Strand 2006) including a doctoral thesis (Hilsen 2009). In 2003 the Senior Policy Barometer (SPB) was established. The SPB has since undertaken annual surveys of attitudes among managers and workers with regard to the inclusion of older people in the labour market. The survey data has been analysed by Solem (2008, 2009 and 2010). An attempt was also made to establish a study

programme in senior policy at university-college level. However, the programme was cancelled because of insufficient enrolment.

In the period 2007-2009, the CSP implemented the information campaign “Win-Win” aiming to render older workers visible as a resource in the labour market. The campaign was based on the IW agreement. Target groups included individual older workers, trade union representatives and employers.

Today “Win-win” is a guide for senior policy in the workplace; a five-phased project for developing a good senior policy at company (preparation phase, mapping phase, analysis phase, development phase and execution phase).⁴ The web-site is divided in such a way that older workers, union representatives and employers find tools that are useful.

4 RESULTS

As mentioned, at the turn of the millennium, Norwegian senior policy took a new direction after the initiation of the pension reform and the signing of the IA agreement. The Government’s goals for senior policy were also described in the White Paper on Seniors, published in 2006 (St. meld. nr. 9 (2006-2007)). However, few specific measures are outlined in the white paper.

4.1 Trends in attitudes, senior policies in enterprises and economic activity in older age groups

Since the end of the 1990s, employment activity has increased among workers over the age of 55, as has the number of years that a 17-year-old today is expected to spend in the labour market (cf. Section 2).

The same period has seen an enhanced awareness of senior policy and older workers as a resource for Norwegian industry, especially among the authorities and the social partners at the central level, who have clear expectations to increase employment activity among older workers. The proportion of enterprises reporting special policies for older workers has also increased from 33 per cent in 2005 to 50 per cent in 2010. The increase was especially noticeable after 2006, when all enterprises participating in the IA agreement were obligated to introduce policies to promote all the objectives of the agreement, including Objective 3 (Midtsundstad 2007; Midtsundstad and Bogen 2011). Nearly all the enterprises in the public sector (nine of ten) currently have policies for older workers, compared to 50 per cent in 2005 (ibid.).

A positive development is also noticeable in managers’ attitudes to older workers (Solem 2010). This notwithstanding, surveys show that from 2005 to 2010 there was no increase in the proportion of enterprises claiming that they held a major responsibility for preventing early retirement among their employees (Midtsundstad 2007; Midtsundstad and Bogen 2011).

Since 2003, Synovate has studied employers’ and employees’ attitudes to older workers and older workers attitudes to work on assignment from the CSP. It’s most recent analysis of data for the period until the end of 2009 (Solem 2010) finds that Norwegian manager’ perceptions of older workers developed in a positive direction until 2007. For example, the managers claimed that people are currently being labelled as “older” at a higher age than they previously were. Furthermore, the managers had a more positive view of older workers’ ability to cope with computers and ICT, and a majority was of the opinion that workers aged 50 and above perform equally well in their jobs as younger people do. A growing proportion also has a positive attitude to hiring older workers, even though they would prefer younger and recently graduated people or, preferably, “experienced workers”.

⁴ <http://www.vinnvinn.org/home.99565.en.html>

The latter category is not the same as older workers. However, the attitudes to older workers vary across the sectors of the labour market: they are most positive in the public sector and most negative in the hotel and catering industry (ibid.).

In addition the survey shows that more employees wanted to work after the age of 62 in 2008 than in 2003 (Solem 2009). That is true both in younger and for older age groups, but especially among the oldest employees (those 50-61), where 52 per cent in 2008 compared to 35 per cent in 2003 want to continue working after the age of 62. A survey among private sector employees in 2010 confirms these findings (Midtsundstad and Hyggen 2011). Among the 50-61 years old over 70 per cent wanted to continue working after 62; 50 per cent to the age of 65 and 30 per cent to the age of 67. However, almost two out of three wanted to work part time, Today about one third of the employees age 62 to 67 works part time.

Analyses have also shown that enterprises where the CEO has a positive attitude to older workers, in the sense that they wish to hire older workers, more often have special policies and measures for older workers than enterprises where the top management does not share this positive view of older workers (Midtsundstad 2011). Management attitudes thus appear to have a direct effect on activities pertaining to senior policy in the sense that there is a co-variation between the availability of special initiatives and measures that seek to retain older workers on the one hand and a positive attitude to older workers at top management level on the other (ibid.). However, the same study shows that this alone is not enough. The costs associated with having older employees, such as occupational pensions, as well as substantial training expenses, which make it profitable to retain older workers, need for labour and problems in finding skilled workers, also have an impact. The enterprise's short-term demands for labour (over the next 12 months) as well as possible problems in finding skilled workers (ibid.) have the same effect. Recent international studies have come to the same conclusion (see e.g. Henkens 2011).

The content of the policies for older workers varies from one enterprise to another. One in every six enterprises that have policies for older workers reports having special arrangements for older people with health problems, and one in every four reports having special initiatives for the prevention of health problems. Even though many enterprises have introduced such measures, they will not invariably succeed in reaching out to all those who need them. For example, half of all enterprises report that they have difficulty providing lighter or alternative work for employees aged 55 and over, while one in every three enterprises will have difficulty providing part-time work to those in this age group who want it. A considerable proportion also has difficulty exempting older workers from working at night and at weekends (Midtsundstad and Bogen 2011a).

In addition to the described forms of initiatives, altogether 29 per cent of all Norwegian enterprises offer programmes for competence and career development for employees over 55, and 30 per cent of the enterprises have enacted special measures to retain older workers (normally 62 years and above). The most common measures in the latter category include reduced working hours with full wage compensation (typically 80/100), extra holidays or days off (1-9 working days) or bonuses/higher wages (NOK 10-12 000 for each year they keep working after reaching the age of 62). Since many of these measures are provided only after the employee has turned 62 and apply to all, irrespective of whether they had planned to retire or not, they are more of the nature of benefits than of active ageing policies. The extent to which they actually have an impact on the decision to retire and on the total number of hours worked by older workers therefore remains uncertain. They may nevertheless help reduce the costs of the AFP scheme, as well as helping some workers who would have continued to work anyway feel more appreciated – and perhaps thus make them more productive? (Ibid.). Recent studies based on quasi-experimental designs and longitudinal data indicate, however, that these measures have had no statistically documented (significant) effect on early-retirement behaviour during the period 2001-2007 despite their good intentions (Midtsundstad et al. 2011a, 2011b, 2011c)

4.2 Have the CSP's activities had an effect?

The extent to which this positive development – observed in the efforts for older workers as well as in attitudes and rates of employment – can be ascribed to the activities of the CSP cannot be finally ascertained on the basis of the available material since few research-based evaluations of the activities have been undertaken. The only assessment available is Statskonsult's evaluation (2007) and Auslands (2006) reflections of CSP's work on the "National effort for senior policy in the labour market", as well as some information based on a study of the job situation of the employees of the Workplace Support Centres, undertaken in 2009/2010 (Midtsundstad and Bogen 2011). These sources thus constitute the main basis for our assessment. In addition, we have mapped the CSP's visibility in terms of the number of media reports during the period 2000-2011.

4.2.1 *Evaluations of the "National effort for senior policy in the labour market"*

In its evaluation of the "National effort for senior policy in the labour market" Statskonsult concluded that increased attention had been paid to senior policy during the programme period, for example in the media (Statskonsult 2007). The evaluators were nevertheless uncertain as to whether and to what extent this had resulted in a more broadly-based debate at workplaces. They were also unable to document a higher level of knowledge of senior policy and older workers in the labour market, even though they claimed that attitudes to older workers had changed in a positive direction. However, as emphasized by Statskonsult, the statistics did not show that older people continued in the labour market for longer periods than they previously had done (ibid.).

4.2.2 *Feedback from the advisors in the Workplace Support Centres*

In early 2002, and as part of the IA agreement in autumn 2001, Workplace Support Centres were established in each county – 19 in all. WSCs are intended to serve as "competence banks" for the member enterprises of the IA agreement, and to keep updated with regard to the approaches and instruments that can best ensure goal achievement (Ot. prop. nr. 48 (2003-2004), p. 7). The experience of the WSCs of the IA agreement and the follow-up of Objective 3 were evaluated in 2010 with the aid of informant interviews with advisors from 11 of the 19 WSCs (Midtsundstad and Bogen 2011). The advisors who were interviewed had a particular responsibility for Objective 3, including a (co-)responsibility for updating their colleagues on developments in the field of senior policy. Updates could include research related to this field, as well as the collection of practical knowledge pertaining to how enterprises can best be encouraged to initiate special policies for older workers.

When asked about their source of knowledge and scientific input, all informants responded "the Centre for Senior Policy". Several advisors emphasized that the CSP has "done a marvellous job" and is "outstandingly competent" or "absolutely super". The numerous seminars arranged throughout the country – and which the advisors have had the opportunity to attend – were mentioned in particular. The respondents also emphasized the CSP's availability: the centre can easily be contacted for advice by telephone. Furthermore, the respondents referred to the "Win-Win" tool, developed by the CSP, which provides training to enterprises on how to approach active ageing policies in the workplace; this tool is reported to have been well received and regarded as highly useful by the enterprises. In this context, the advisors also note that it is only with regard to Objective 3 that they can enjoy the benefit of having access to a competence centre such as the CSP. With regard to efforts to reduce sickness absence or include people with functional impairments, no similar knowledge centres exist – but they wished that they did (ibid.).

4.2.3 *Increased media attention*

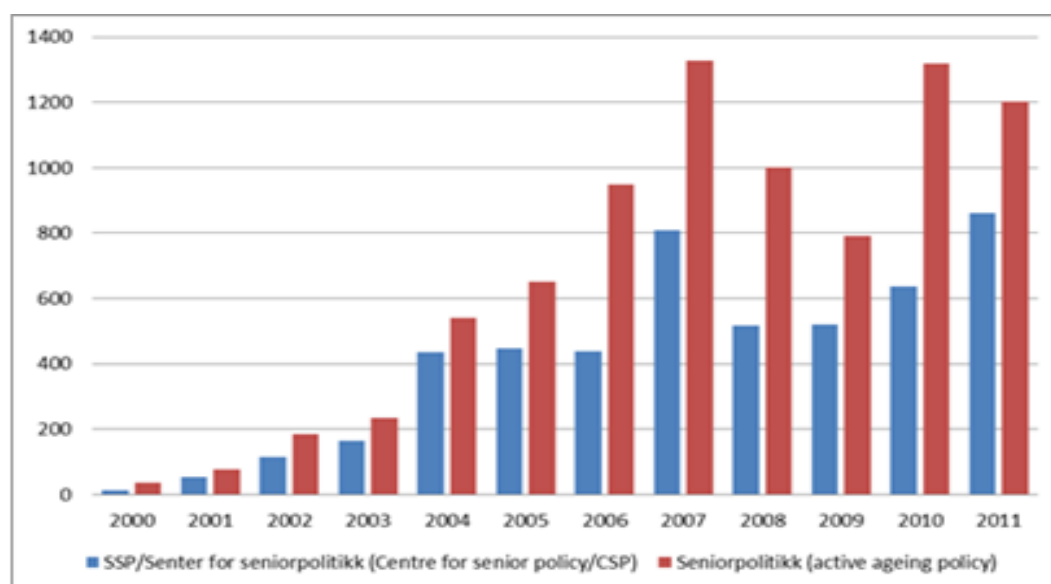
One of the key tasks of the CSP is to increase the visibility of older workers and senior policy in the eyes of the public. In addition to its own website and newsletter, which is distributed to more than 8 000 subscribers, the centre's employees are expected to take active part in public debate, including in social media such as Facebook, Twitter and

LinkedIn. According to the CSP's annual report, the website seniorpolitikk.no has had an increasing number of visitors, with 19 916 hits and 66 165 page referrals in 2009, rising to 54 334 hits and 138 399 page referrals in 2010.

To obtain an impression of whether the attention enjoyed by the centre and issues pertaining to active aging policy has increased during the last decade, we have undertaken a simple search in Retriever. This search engine provides an overview of the number of hits in Norwegian and foreign media, newspapers, TV, websites etc. As can be seen from Figure 3 (below), the number of hits for the search terms "Centre for Senior Policy/CSP" and "active ageing policy" increased significantly from 2000 to 2011.

One can thus assume that media attention to both the organization and the topic has increased in scope. Nevertheless, we cannot conclude that the greater focus on senior policy has been achieved by the CSP alone, although the centre's efforts have most likely been a contributory factor. The IA agreement, the social partners and the authorities' initiatives have also caused an increase in attention – at least with regard to senior policy in general.

Figure 3: Number of hits in the media (newspapers, journals, websites and TV) in the period from 2000 to 2011.



5 DIFFICULTIES AND CONSTRAINTS

5.1 The resource perspective

The CSP bases its efforts for older workers on a resource perspective. In recent years the centre has also been particularly involved in the debate on age limits in working life, and has joined the National Council for Senior Citizens in advocating an abolition of the upper age limit of 70. In focusing primarily on healthy and resourceful older workers and supporting the introduction of financial incentives in the pension reform, and not least the abolition of the upper age limit, the centre may run the risk of appearing primarily as the mouthpiece for strong and successful older workers. On the other hand, in the resource perspective it will be strategically convenient to portray older workers as "healthy and fit" in order to appeal to the employers and the enterprises, even though an under communication of real health and ageing problems may also have the opposite effect.

5.2 Spread of “good examples” and “best practices”

Research has shown that the causes of early retirement are complex and are generated by a number of different factors within as well as outside the workplace (Midtsundstad 2006). The various factors also have a varying degree of importance for different professions and educational groups (ibid.). One would therefore assume that in order to be effective, the initiatives and instruments launched to prevent early retirement would need to vary between professions, industries and sectors. In Norway today however, they do not. The options and the allocation criteria are surprisingly similar across industries and enterprises, despite the heterogeneity of needs, problems and challenges (Midtsundstad and Bogen 2011a). This can be observed between as well as within the individual enterprises. Emphasis is placed on measures such as reduced working hours with full pay, extra days off and/or bonuses, and only to a lesser extent on facilitation and adaptation of the job situation. The age requirement for eligibility or provision of special measures also appears to be excessive in some industries (62 years). Those groups of workers who are at risk of disability and may have the most pronounced need for facilitation will therefore not invariably be able to benefit from the special policies for older workers, since these workers have frequently retired before reaching the age of 62. The senior policies operating in the current Norwegian labour market are thus not very accurate, and appear to have the character of benefits for older workers who would have continued working anyway rather than of effective measures to reduce the rates of early retirement.

The extent to which the efforts of the CSP have been conducive to this effect cannot be determined, but it should be noted that the spread of so-called “good examples” that are not accompanied by a comprehensive evaluation may easily lead to uncritical copying, without sufficient account being taken of the enterprises’ specific problems and preconditions. Case studies indicate that this to some extent has happened with regard to senior policies in the Norwegian labour market (see e.g. Midtsundstad and Bogen 2011b). And the results have been that many enterprises have implemented measures that have had no or minor effect on the older workers retirement behaviour, although the initiatives may have been highly appreciated by the older workers (see e.g. Midtsundstad and Bogen 2011a, 2011b, Hilsen and Salomon 2010, Becken 2011).

5.3 Appeals to corporate social responsibility

Joining the IA agreement is voluntary for the enterprises. Achievement of the goals of the IA agreement therefore depends largely on the motivation of the enterprises. Naturally, their levels of motivation will be variable. Surveys have shown that only very few of the member enterprises of the IA agreement perceived any gains in making a special effort for their older workers before senior policy were made mandatory for all IA enterprises in 2006 (Midtsundstad 2005a; Midtsundstad and Bogen 2011a). Some enterprises have nevertheless perceived this as gainful, either because they save money for early-retirement pensions (AFP) and avoid any possible costs for new recruitment and training, or because they regard senior policy as a suitable strategy for retaining valuable skills and/or skills that cannot easily be replaced (Midtsundstad 2005a; Midtsundstad 2011). Other enterprises may have been concerned with the positive image or PR that a launch of senior policies may convey to various stakeholders, such as authorities, customers, suppliers and their own or potential employees.

Even though motivation may be present, some enterprises may still find that they have limited freedom to implement the desired measures in an effective manner (Midtsundstad and Bogen 2011a; Furunes 2008). Real or perceived restrictions may include financial frameworks (competitiveness, profits or budgets), staffing problems or the composition of the workforce, production-related or technological issues, or forms of organization that provide little room for “slack”. Some of these frameworks, such as the financial or technological ones, are not easy to change, while other restrictions, such as forms of organization, can to some extent be manipulated. A study based on data from the Labour

and Enterprise Survey 2003 shows accordingly that the enterprise's financial situation and competitive pressures are decisive for the introduction of senior policies in the private sector (Midtsundstad 2005a). This also applies to costs for new recruitment and training. However, a short-term need for more hands appears to be a characteristic of enterprises that have introduced special policies for their older workers (ibid.). In other words, even though information and awareness campaigns are important, these alone will not be sufficient to induce enterprises to introduce special policies and initiatives for older workers (Midtsundstad 2005, 2011).

5.4 Absence of evaluations of senior policy

In addition to the design and implementation of specific initiatives and measures at the enterprise level, evaluation of the initiatives is essential to establish whether they have helped reduce early retirement. In a survey undertaken in 2010, less than one per cent of the responding enterprises reported having conducted any evaluations (Midtsundstad and Bogen 2011a). Moreover, very few enterprises collect any statistics of retirement on disability or AFP (the early retirement scheme) from their own ranks. The same could be said about Norwegian research on policies for older workers. Research has only to a limited extent analysed the effects of the enacted measures in terms of employment rates or undertaken any closer investigation of the types of initiatives that may have an impact on various groups of employees. Some of the dissemination of good examples and initiatives under the auspices of the CSP may therefore have been undertaken without any research-based knowledge of their potential effects. This also applies to enterprises that have been given an award by the CSP for their efforts. As a rule, these enterprises have been awarded for implementing special measures rather than because the efforts have had any measureable effect on early retirement from the enterprises concerned.

Preliminary analyses of the effects of these measures in terms of early-retirement behaviour demonstrate accordingly that as of December 2005 the special measures enacted by Norwegian enterprises had a minimal impact on rates of early retirement when other relevant factors were also taken into account (Midtsundstad 2012; Midtsundstad et al. 2012a, 2012b, 2012c). Much of the explanation appears to be related to insufficient targeting of the measures and difficulties in making use of their options in the face of financial and organizational constraints (Midtsundstad and Bogen 2011a, 2011b).

5.5 The long road from attitude to action

The pension reform and the IA agreement, including the efforts of the CSP, appear to have contributed to a change in attitudes, at least at the central level, with clear expectations of increasing employment rates among older workers from the authorities as well as the organizations in the labour market. The extent to which this is reflected in the practices of employers, the priorities of the trade unions and in the retirement behaviour of employees still remains very little documented. Parts of the Norwegian trade-union movement still adhere to the notion of the "toilers", but in contrast to earlier times, this concept is no longer applied solely to industrial workers but also to healthcare personnel and teachers. The opposition to the pension reform voiced by some trade unions has therefore resulted in the AFP scheme being retained as a subsidized early-retirement scheme in the public sector. The trade-union movement places heavy emphasis on distribution effects. Certain grass-roots elements of the NTUC have therefore called for a revision of the AFP scheme since it has been shown that certain groups of employees and low-paid women in particular, stand to lose because of the heightened requirements to income for the entitlement to take early retirement at age 62. In other words, strong opposition forces are still at work, and Norway is still far from being an age-neutral society.

6 SUCCESS FACTORS AND TRANSFERABILITY

The IA agreement appears to have been a main factor behind the increasing focus on senior policy in the Norwegian labour market throughout the last decade. As mentioned, the proportion of enterprises that have special policies for older workers increased noticeably after the introduction of the requirement that all enterprises should draw up policies for all the agreement's three objectives (Midsundstad and Bogen 2011).

The key roles of the CSP in this context appear to have been those of information bank and disseminator of knowledge. By accumulating an easily accessible information base and engaging in external activities (website, newsletter), and not least through networking and arranging training courses and conferences, the CSP has actively helped spread knowledge on older workers and senior policy to the Norwegian labour market. These activities have been directly targeted at personnel managers, HR personnel and trade union representatives, as well as indirectly by way of the staff of the WSCs and the working-environment departments of employers' associations and trade union organizations.

Many of the functions and tasks performed by the CSP must be regarded as having a character that makes them easily transferable to other countries. This includes, for example, the support to and funding of research activities, as well as the dissemination of evidence-based advice through separate websites and newsletters. Furthermore, it applies to the production of tools for planning and organization, such as "Win-Win", and not least the efforts to establish and maintain professional networks for HR personnel, HR advisors and trade union representatives, as well as the CSP's efforts in arranging various regional and national conferences and seminars.

Another key precondition for the success of the CSP appears to be the focus on and cooperation with the research community in terms of funding research on older workers, senior policies and initiatives for older workers from the early 1990s until today, as well as its association with and active use of a network of researchers for the centre's dissemination efforts. This has been crucial for the establishment of a Norwegian research capacity in this field, and for producing knowledge that has proven to be useful for the enterprises in their daily handling of matters pertaining to senior policy. The research funds provided by the CSP were especially essential in the period prior to the 2000s, when few, if any, others were funding this type of research. After 2001 other sources have been added and have become equally important, for example the FARVE programme under the NLWA (funding of trial projects for labour and welfare), funds devoted to evaluation of the IA agreement and the various labour and welfare research programmes under the Research Council of Norway (see e.g. Steinum et al. 2007 for an overview).

In some respects, however, the Norwegian labour sphere is dissimilar to that seen elsewhere in Europe, for example in having large and influential organizations in the labour market with a tradition for cooperation between the authorities and the social partners (the Norwegian or Nordic model). Most likely, the efforts of the CSP have benefited from this situation, since the social partners are represented on the CSP's board of directors and hence feel a commitment to following up the CSP's initiatives and disseminating them to their member organizations. Other countries without similarly large and cooperation-minded organizations in the labour market may find it more difficult to achieve the same rate of dissemination and effect of their efforts.

As mentioned earlier attitudes toward older workers seem to be influenced by the overall economic situation of the host country, and so do the demand for labour, especially older workers. Compared to other European countries Norway has, despite of the financial crises, high employments rate and low unemployment rates. Furthermore, the Norwegian economy continues to perform well and is estimated to grow noticeably above trend in 2011. In other words, Norwegian enterprises do not meet the same economic constraints as most enterprises in Europe; a situation that obviously has influenced both the Norwegian

enterprises and managers attitudes towards older workers and their willingness to prioritize senior policy and older workers.

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ANNEX 2: SUMMARY TABLE

Labour market situation in the Host Country

- A large proportion of the adult Norwegian population is economically active compared to other European countries
- The unemployment rate are low (3,6 per cent)
- In 2009, more than 69 per cent of the age group 55-64 were economically active.
- In 2010, the expected retirement age for a fifty year old was 63.6

Key features of the policy measure

- Norway has reformed the total Norwegian pension system to increase the attractiveness of continuing to work after having reached the statutory retirement age.
- Through the initiation and signature of the agreement on a More Inclusive Working Life (IA agreement), the government have assigned the social partners a more active role in the efforts to prevent early retirement and to increase the recruitment and retention of older workers.
- The Government's main instruments with regard to the IA-agreement have mainly included information and counselling services. These have been provided in the form of support for the Centre for Senior Policy (CSP).
- By accumulating an easily accessible information base and engaging in external activities (website, newsletter), through networking and arranging training courses and conferences, and by funding research the CSP has actively helped spread knowledge on older workers and senior policy to the Norwegian labour market.

Results

- Since the end of the 1990s, employment activity has increased among workers over the age of 55, as has the number of years that a 17-year-old today is expected to spend in the labour market.
- Norwegian manager' perceptions of older workers developed in a positive direction until 2007.
- Media attention to both CSP and "active ageing" has increased in scope from 200 to 2011.
- The proportion of enterprises that have special policies for seniors increased noticeably after 2006.

Difficulties and constraints

- Spread of so-called "good examples" that are not accompanied by a comprehensive evaluation may easily lead to uncritical copying, without sufficient account being taken of enterprises' specific problems and preconditions
- Information and awareness campaigns are important. However, these alone will not be sufficient to induce enterprises to introduce special policies and initiatives for seniors.
- Even though motivation may be present, some enterprises may still find that they have limited freedom to implement the desired measures in an effective manner due to financial constraints, staffing problems, production-related or technological issues.

- Some of the dissemination of good examples and initiatives under the auspices of the CSP may have been undertaken without any research-based knowledge of their potential effects.

Success factors and transferability

- The IA agreement appears to have been a main factor behind the increasing focus on senior policy in the Norwegian labour market throughout the last decade.
- Many of the functions and tasks performed by the CSP must be regarded as having a character that makes them easily transferable to other countries. This includes, funding of research activities, as well as the dissemination of evidence-based advice through separate websites and newsletters, the production of tools for planning and organization, such as “Win-Win”, and not least the efforts to establish and maintain professional networks.
- However, the Norwegian labour sphere is dissimilar to that seen elsewhere in Europe, for example in having large and influential organizations in the labour market with a tradition for cooperation between the authorities and the social partners (the Norwegian or Nordic model).
- Due to a favourable economic situation Norwegian enterprises do not meet the same economic constraints as most enterprises in Europe; a situation that obviously has influenced both the Norwegian enterprises and managers attitudes towards older workers and their willingness to prioritize senior policy and older workers.