

# “Job activation of people over the age of 50 – the European experiences” Handbook



As Europe's population grows at an increasing rate, it is imperative to address economic and social challenges that this may bring. This pan-European partnership sought to explore together ways to address the inclusion of people aged 50+ in the labour market, which could help present viable solutions to these challenges for Europe as a whole.

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## Project overview

The majority of European Union member states have to face the problem of an ageing population and the economic and social consequences this brings. Statistical data shows that in the year 2060, nearly one third of EU inhabitants will be at least 65 years old. As a result of the ageing process, the proportion of people of post-productive age will increase from 17,4% in 2010 up to 29,5% in 2060. At the same time, the share of those aged 15-64 is projected to decline from 67% to 56%. By 2060, the population will become older in all Member States as the average age of the total population is likely to increase<sup>1</sup>. Analysis of demographic trends and their impact on the economy and public finances in the EU points to the need to undertake actions that will keep older people in economic activity for longer.

This Leonardo da Vinci partnership project “Job activation of people over the age of 50 – the European experiences” responded to this need and aimed to explore effective support systems dedicated for people older than 50. The partnership organisations from 4 different countries established the cooperation in order to search for solutions in the field of vocational activation of people over the age of fifty. The aim of the project was to exchange experiences and knowledge about actions designed for the activation of people aged over 50 in partners’ countries (work methods/tools/approaches, integrated support systems, innovative solutions). Thanks to the established cooperation, it was possible to engage in international debate on improving the employability of older people, as well as to develop new ideas regarding forms of support on the basis of the diverse experience of the partnership group.

This handbook is the result of a two-year cooperation. It comprises the results of discussions and presentations given during partner group meetings. Chapter 2 provides a description of the partner group organisations, including the profile and scope of their work. Chapter 3 aims at characterizing the situation of older people in the labour market of the partner countries/regions specifically. Chapter 4 of this handbook is concerned with the tools and methods of work used by the project partners with regards to the people aged over 50. Examples of legal frameworks concerning this age group are presented in Chapter 5. The results of the 2 surveys conducted among the unemployed aged 50+ and employers are summarized in Chapter 6. The handbook also contains good practice examples concerning the area of professional activation of people over 50 (Chapter 7). The handbook is intended for organisations involved in providing support for older workers, as well as employment services, educational and training centres,

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<sup>1</sup> According to EUROSTAT projections.

counselling entities and non-governmental organisations undertaking actions that are specifically aimed at ensuring the inclusion of older people. All presentations and other information describing the work performed by the partner group are available on the project's official website: [www.activation50plus.eu](http://www.activation50plus.eu)

## Description of partnership organisations



WOJEWÓDZKI URZĄD PRACY  
W KATOWICACH

Established in 2000, the **Voivodeship Labour Office in Katowice** is an organizational unit of the local authorities of the Silesian Voivodeship. Its responsibilities are concerned with developing labour market policy as well as initiating and supporting activities promoting and stimulating development of the labour market in the Silesian Voivodeship. The key mission of the Voivodeship Labour Office is to promote employment, reduce unemployment effects and stimulate job activation aiming to reach a high rate of employment, human resources development, high quality of work as well as to foster social inclusion. VLO tasks and objectives include, among others, the organisation of employment placements abroad, provision of vocational guidance and vocational information, promotion of entrepreneurship, obtaining funds and pursuing projects under European Union programmes, development of a regional plan of action for employment, division of the Labour Fund resources, implementation of the European Social Fund within the Silesian Voivodeship, as well as performing various analyses regarding the regional labour market.



team training  
Schulung & Beratung

**ttg team training GmbH** is a provider of adult and further education and offers language and computer courses, vocational training, job services, and general further education as well as counselling and coaching. The organisation was founded in 1997 and has 8 offices in 5 different locations in the region Neckar-Alb in the southwest of Germany. The participants include job seekers, long-term unemployed, migrants, early school leavers, single parents, employees, business founders and many more. ttg team training offers different supporting measures for those who are at risk of social exclusion and combines education with individual case support, e.g. in projects supported by the European Social Fund. In addition ttg team training has built a wide regional network with other aid organisations and cooperates closely with the regional job centres.



**Solidarity Overseas Service Malta (SOS Malta)** is an NGO which aims to aid people experiencing times of crisis and to empower them by providing support services and opportunities to implement development and change. SOS Malta works with local and international organisations



WOJEWÓDZKI URZĄD PRACY  
W KATOWICACH



team training  
Schulung & Beratung



SOLIDARITY OVERSEAS SERVICE



Wojewódzki Urząd Pracy  
w Krakowie



BÉKÉS MEGYEI  
KORMÁNYHIVATAL

to assist socially disadvantaged groups in improving their quality of life. SOS Malta is built upon 4 pillars of action: Overseas Development, Social Integration, Research and Training, Volunteering. Within these pillars, SOS Malta has an excellent track record of the implementation of diverse projects closely involving civil society. SOS Malta manages projects such as VolServ, Kellimni.com, and Side-by-Side. The first two focus on volunteer involvement to improve community wellbeing. SOS Malta's experience in the volunteering sector and in assisting vulnerable groups to transform their lives provides a useful insight into identifying the barriers that exist for people aged 50+ and means to help unlock their potential for employment.



**Voivodeship Labour Office in Krakow** is an organisational entity of the Regional Government of the Malopolska region. As a labour market institution, it undertakes activities in the Malopolska region such as developing regional labour market policy, realization of regional programmes aimed at alleviating adverse effects of unemployment, and production of analysis of the regional labour market, as well as those concerning the development of human resources. As a labour market institution, it supports residents of the Malopolska region in their professional development. Career advisors at the Centres for Information and Career Planning provide career services such as occupational guidance, active employment placement, elaboration and popularisation of vocational information, realisation of EURES tasks and international flow of employees. VLO tasks also include division of the Labour Fund money and implementation of the European Social Fund within the Malopolska Voivodeship.



**Government Office for Békés County** was founded on 1st January 2011 and is a budgetary organisation which carries out its tasks under the supervision of the Ministry of Public Administration and Justice. The implementation of international projects belongs to the **Department of Employment**, which is a part of the Government Office. The department's major task is to reduce, handle and release employment tensions, satisfy the labour force demand of employers, to prevent and reduce unemployment and its disadvantageous consequences. It collects and provides information on the labour market processes and situation of the region, it makes predictions on the expected changes and orientates the bodies maintaining schools about how to define their training structure. The Department of Employment carries out the following tasks and duties: providing labour market and employment information, different counselling activities, transferring jobs, organising and implementing labour market trainings and paying unemployed benefits for registered job-seekers. During the past ten years the organisation has successfully developed more than 50 projects.

## Main tendencies regarding the labour market situation of people over the age of 50

### General European background



The Europe 2020 strategy was launched in 2010 as the basis for sustainable growth in the EU. Active ageing is an essential part of this document, which aims to deliver smart, sustainable and inclusive growth with high levels of employment, productivity and social cohesion. This strategy sets a goal of labour market participation of 75 % for women and men aged 20 to 64 by 2020. However, Europe's workforce is shrinking as a result of demographic change and thereby – a smaller workforce is supporting a growing number of dependents. The EU must increase its overall employment rate among older workers, which at present is particularly low.<sup>2</sup> In 2013, the EU-28 employment rate for persons aged 15 to 64 stood at 64.1 %, for those aged between 55 and 64 this rate was 50,2% (United States – 60,9%, Japan – 66,8%).<sup>3</sup> Although the unemployment rate for people aged 55 and 64 is lower than the overall rate - 7,3%, with an average among people aged 15-64 at 10,3%<sup>4</sup>, older people who do become unemployed spend on average more time searching for work. It is also important to note that older workers are on average less educated than workers in other age categories and often do not have updated skills, which may contribute to their unfavourable position in the labour market.

### Situation of people aged 50+ in the labour market in the partners' countries/regions

The following table summarises the most current available official data concerning the labour market situation of older workers in the participating countries. The table shows the most relevant statistical information selected by the project partners.

<sup>2</sup> European Commission, Europe 2020 Targets. Employment Rate.

<sup>3</sup> According to Eurostat data  
<http://ec.europa.eu/eurostat/tgm/table.do?tab=table&plugin=1&language=en&pcode=tsdde100>  
(Accessed 03.04.2015)

<sup>4</sup> According to Eurostat data  
<http://appsso.eurostat.ec.europa.eu/nui/submitViewTableAction.do>  
(Accessed 19.04.2015)

	Poland			Germany		Malta	Hungary	
	Silesia Region	Malopolska Region	Country	Region Baden-Württemberg	Country	Malta	Békés County	Country
population in total	4 599 447 (at the end of December 2013) source: Statistical Office in Katowice	3 360 581 (at the end of December 2013) source: Statistical Office in Krakow	38 495 659 (at the end of December 2013) source: Central Statistical Office	10 600 000 (November 2013) source: statistical offices of the 16 federal states and the Federal Statistical Office	80 900 000 (June 2014) source: statistical offices of the 16 federal states and the Federal Statistical Office	416 000 source: 2011 Census National Statistics Office	355 199 (at the end of December 2014) source: Hungarian Central Statistical Office	9 877 365 (at the end of December 2014) source: Hungarian Central Statistical Office
people over 50	1 738 888 (at the end of December 2013) source: Statistical Office in Katowice	1 139 412 (at the end of December 2013) source: Statistical Office in Krakow	13 828 877 (at the end of December 2013) source: Central Statistical Office	4 250 000 (2011) source: Statistical Office of Baden-Württemberg	33 200 000 (2011) source: Federal Statistical Office	158 628 source: Census 2011	147 455 (at the end of December 2014) source: Hungarian Central Statistical Office	3 759 523 (at the end of December 2014) source: Hungarian Central Statistical Office
the registered unemployment rate (%)	10.0% (at the end of February 2015) source: Central Statistical Office	10.3% (at the end of February 2015) source: Central Statistical Office	12.0% (at the end of February 2015) source: Central Statistical Office	4.0% (March 2015) source: Statistics of the German Federal Employment Agency	6.8% (March 2015) source: Statistics of the German Federal Employment Agency	4.6% (September 2013) source: National Statistics Office	12.7% (at the end of February 2015) source: Department of Employment BÉMKH	7.1% (at the end of 2014 Q4) source: EUROSTAT

the unemployment rate in the group aged 50+ (%)	Male	5.5% (group 55-64 years) (at the end of the 3rd quarter of 2014) source: Statistical Office in Katowice	4.3% age group 45-54; 6% group over 55; (at the end of December 2014) source: Statistical Office in Krakow	6.1% (group 55-64 years) (at the end of the 3rd quarter of 2014) source: Central Statistical Office	5.3% (March 2015) source: Statistics of the German Federal Employment Agency	8.4% (March 2015) source: Statistics of the German Federal Employment Agency	5.2% (aged over 45) (January 2014) source: National Statistics Office	8.3% (February 2015) source: Department of Employment BÉMKH	5.6% (group 50-74 years, at the end of 2014 Q4) source: EUROSTAT
	the registered unemployed people over 50 by gender (in thous. & %)	29 043 57.8% (at the end of February 2015) source: local labour offices data	19 105 59.86% (at the end of March 2015) source: local labour offices data	301 272 60.9% (at the end of February 2015) source: Public Employment Services Portal	2 295 000 54% (December 2013) source: Statistics of the German Federal Employment Agency	18 658 400 56.2% (December 2013) source: Statistics of the German Federal Employment Agency	2387 (78.2% of total) (age group 45+) (January 2014) source: National Statistics Office	2315 52.3% (2014) source: Department of Employment BÉMKH	36 300 56.6% (at the end of 2014 Q4) source: EUROSTAT
	Female	21 201 42.2% (at the end of February 2015) source: local labour offices data	12 809 40.13% (at the end of March 2015) source: local labour offices data	193 736 39.1% (at the end of February 2015) source: Public Employment Services Portal	1 955 000 46% (December 2013) source: Statistics of the German Federal Employment Agency	14 541 600 43.8% (December 2013) source: Statistics of the German Federal Employment Agency	667 (21.8% of total) (age group 45+) (January 2014) source: National Statistics Office	2109 47.7% (2014) source: Department of Employment BÉMKH	27 800 43.4% (at the end of 2014 Q4) source: EUROSTAT

the registered unemployed people over 50 by educational level (%)	-basic vocational: 36.6% -lower secondary, primary or incomplete primary: 32.6% -post-secondary and vocational secondary: 20.6% -general secondary: 5.3% -tertiary: 4.9% (at the end of the 4th quarter of 2014) source: local labour offices data	-basic vocational: 35.97% -lower secondary, primary or incomplete primary: 32.18% -post-secondary and vocational secondary: 20.72% -general secondary: 5.58% -tertiary: 5.54% (at the end of March 2015) source: local labour offices data	-basic vocational: 34.4% -lower secondary, primary or incomplete primary: 36.3% -post-secondary and vocational secondary: 19.8% -general secondary: 4.9% -tertiary: 4.6% (at the end of the 4th quarter of 2014) source: Public Employment Services Portal	with completed vocational education: 53.0% without completed vocational education: 44.7% no data: 2.3% source: Statistics of the German Federal Employment Agency December 2013	with completed vocational education: 62.0% without completed vocational education: 35.7% no data: 2.2% source: Statistics of the German Federal Employment Agency February 2014	official data not available	elementary: 39.1% secondary: 57.8% higher: 3.1% (2014) source: Department of Employment BeMKH	elementary: 40.9% secondary: 53.9% higher: 5.2% (2014) source: Department of Employment BeMKH	the employment rate of population aged 50+ (%)	39.5% (age group 55-64) 2014 Q3, source: Statistical Office in Katowice	76.8% age group 45-54; 23.3% group over 55; (at the end of December 2014) source: Statistical Office in Krakow	43.3% (age group 55-64), 2014 Q3, source: EUROSTAT	69.5% (age group 55-64), 2013 source: EUROSTAT	66.1% (age group 55-64), 2014 Q3, source: EUROSTAT	39.5% (age group 55-64), 2014 Q3, source: EUROSTAT	30.2% (age group 50-74), source: Hungarian Central Statistical Office – population census of 2011	42.6% (age group 55-64), 2014 Q3, source: EUROSTAT
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In summary, within the partnership group the most populated country is Germany with more than 80 million inhabitants, followed by Poland with 38.5 million, Malta is the smallest with only 416, 000 inhabitants. All countries have a similar range of people aged over 50, Germany has the highest percentage with 41%, and the lowest is Poland with 36%. We can note that for Poland this percentage is higher in the region of Silesia (38%) than in the Malopolska region (34%). In Germany, for the region studied, Baden-Württemberg, it is approximately the same percentage (40%) as the national level, for Hungary the percentage is higher in the region of Békés County (42%) compared to the national average (38%).

Among the project partner countries, the registered unemployment rate is highest in Poland (12%), and lowest in Malta (4.6%). If we look at the regions studied, in Poland and Germany, there are lower rates than at the national level (-2% and -2.8% respectively) for the regions studied. Whereas, in Hungary, the rate in the region studied is higher than the national level (-5.6%). If we compare the unemployment rate of the people over 50 with the total registered unemployment rate, in Poland and Hungary, it is lower whereas in Germany (+1.6%) and Malta (+0.6%) it is higher.

## **Tools and work methods in favour of the job activation of people over the age of 50**

As part of the project, different tools and work methods used by the project partners in their everyday work with the over 50 age group were discussed. As a result of this exchanging of experiences, it was possible to learn about different ways of empowering and strengthening the potential of older workers. The following are examples selected by the participating organizations:

### *Voivodeship Labour Office in Katowice*

At the Voivodeship Labour Office in Katowice, one may find the Centre for Information and Career Planning that provides, among others, professional support in solving problems related to job seeking and working life. Those services are targeted to adults, the unemployed and job seekers, people interested in development of their vocational careers and people at various stages of vocational life including persons above the age of 50.

Persons seeking assistance in solving vocational problems may receive the following forms of support: vocational guidance (for individuals and groups), vocational information (for individuals and groups).

One of the main methods used by the Centre for Information and Career Planning employees when working with persons aged 50+ is individual counselling. Individual counselling comprises: establishing the vocational problem, analysing the person's situation including hobbies, suitability and competency, analysing health, social and economic conditions, analysing possibilities and selection of an adequate solution for the vocational problem, common verification of the method of solution of the vocational problem when working together with a customer. At the individual counselling meetings, the vocational counsellor and the client together establish the client vocational problem and methods of solution thereof.

Exemplary methods and tools used under the individual vocational guidance process:

- 1) Interview: during the talk (interview) the vocational counsellor receives information regarding the client's situation (among others, sex, age, education, vocational experience, health condition, family situation, hobbies and expectations);
- 2) Vocational interest questionnaire (Polish abbreviation: KZZ): the tool prepared by the Ministry of Labour and Social Policy adjusted to the needs of the vocational guidance in Labour Offices in Poland. The tool may be used by the vocational counsellors when working with adults (employed persons, students, unemployed persons, job seekers, persons who want to change their profession or improve their qualifications). The vocational counsellors from labour offices may use KZZ provided that they complete a training in using the Questionnaire confirmed by a certificate issued by the Ministry of Labour and Social Policy. There are two versions of the questionnaire: KZZ –D for adults (209 questions) and KZZ –M for adolescents (224 questions). The tool being presented consists of 11 basic scales (artistic, research, commercial, communicative, conventional, mechanical, protective, persuasive, resourceful, realistic, social), as well as of 2 control scales (scale of social approval, scale of reacting to uncertainty). Results of the completed test (the customer's responses to individual questions from the questionnaire) are gathered and calculated by a computer programme (available on the Ministry of Labour and Social Policy servers). The test results define social and psychological conditions of the person being tested as well as the level of competency for 11 scales. The test complements information gathered during the interview and defines potential areas of the vocational activity of the person being tested. The vocational counsellor interprets the test results on the basis of "Manual for the vocational counsellors". This process enables a more thorough analysis of the skills and competences of the client, rather than focusing solely on qualifications and experience, thus increasing the opportunity to find suitable employment opportunities.

### *ttg team training*

ttg team training has different training offers especially for the unemployed 50+ target group, this includes:

- Self-marketing Strategies for Academics: A 1-week course consisting of individual and group coaching, assessment centre training, application documents and job interviews.
- Orientation and Activation: A 3-week course consisting of basic knowledge regarding different vocational fields, personal job orientation processes, application documents and job interviews.
- Individual Coaching: This includes between 12 and 40 individual coaching hours to support unemployed persons aged 50+ in their labour market integration. The topics are defined by the client and can comprise application documents, possible working fields, competence assessment, further education and training etc.
- Job Placement 50+: This is a 6-month project consisting of individual counselling and 2 days training per week, e.g. ICT skills, time management, conflict resolution, communication, etc. Participants also get the benefit of travelling expenses for the training and for interviews.

Some of the training courses are more process-oriented and some are more oriented towards competence building. Process-oriented training is an alternative way to traditional, knowledge-obtaining-oriented training. Process orientation covers not only the formal application process and the job interview, but rather also the process of expectation management. In order to ensure effectiveness, in particular regarding the specific situation of job seekers aged 50+, a change of personal expectations often needs to be supported.

Coaching focuses on accompanying individual change and supporting changes under aspects such as:

- self benefit & self-organisation;
- mindfulness & self-respect;
- dissociation from stress-inducing work experiences;
- cooperative self-assertion;
- appreciation of life-time achievements.

The tools and methods of coaching and group-coaching create beneficial experiences under different aspects like e.g. changes towards helpful expectations for an effective strategy. This process enables people over the age of 50 to overcome some of the psychological, as well as practical barriers to employment.

## SOS Malta

SOS Malta uses volunteers as a tool to empower older people to become active. VolServ is an SOS Malta run national volunteering programme in partnership with the Ministry for Health. VolServ aims at developing and organising voluntary health services to support patients and relatives in the main general hospital. The project was set-up in April 2007. VolServ currently trains and manages approximately 170 Volunteers.

The main aims of VolServ are that of enhancing quality of overall patient experience, enhancing the experience of the relatives of patients, providing a more personal response to patients, adding value to the work of the hospital staff, through the creation of roles of value for the volunteers, and offering rewarding opportunities for the volunteers, a chance to meet new people, and feel a sense of satisfaction. The role of the volunteer focuses on any service that if provided, will enhance the quality of the hospital experience of the patients and their families (e.g. reading to patients, personal grooming, and refreshments).

The main benefits of volunteering with VolServ are, learning and education, and to develop new skills or refine old ones. Moreover, it is a social opportunity, and an opportunity to give back to the community. Additionally, the period spent volunteering enables the volunteer to make informed personal or career choices.

An integral part of the VolServ programme is to support the volunteers on their ongoing personal development and on any guidance that is required throughout the period of their assignments. Training and support is provided by SOS Malta to all volunteers prior to and during their voluntary service. This includes feedback groups and evaluation sessions.

Volunteering benefits unemployed people aged over 50 as it helps them to regain self confidence and to have a positive attitude towards themselves. Unemployed people over 50 might feel lost and volunteering can help them having a meaning, purpose and direction in life. In a general manner, it can also help them to gain training with soft interpersonal skills training like communication, teamwork, stress management, planning and organisation skills. Furthermore, volunteers learn how to work in team and feel valued. It can also give them another attitude towards life, reality and others. This kind of volunteering also enables them to be happy within themselves and their abilities. Indeed, with it they might not be afraid of their limitations and difficulties. As such it enables them to be more aware of their potentialities and positive qualities which could help them in employment.

## *Voivodeship Labour Office in Krakow*

The working methods that are being used by most social workers, career guidance counsellors and recruiters appear to be insufficient for the activation of the most disadvantaged in the labour market. In response to this situation, the Voivodeship Labour Office in Krakow developed and implemented the following working methods:

### 1. Supported Employment Coach.

The Supported Employment Coach method is specifically intended for people who are facing difficulties in the labour market and are at risk of social exclusion, in particular those aged over 50, the disabled, the long-term unemployed and the homeless. The Supported Employment Coach, using mainly the coaching method, supports the client throughout the period of unemployment up to the moment of finding employment. Coaching helps in the correction of behaviour and leads to rapid and constant change and consequently to an increase in the client's satisfaction.

The Supported Employment Coach's tasks are as follows: obtaining information about the client's potential and development possibilities, constant motivating, contacting employers in order to enquire about job possibilities for clients, introducing the client into the open labour market, advising clients about the procedures, working conditions, rules of working etc, and monitoring process of client's adaptation and functioning in the work environment.

Advantages of working with this method for the over 50 aged group include:

- the possibility of individual approach to the client; more time spent on working on the client's motivation; the client is in the centre of coach's attention;
- the scope and frequency rate of provided assistance are extremely flexible;
- more dynamic and efficient, than the other methods; two-way feedback; opportunity of monitoring the client at work;
- higher employability;
- creating a cooperation network of employers and labour market institutions.

### 2. Volunteering in the project „50+ mature, needed, competent.”

The project „50+ mature, needed, competent”, involved introducing an innovative working method based on building a relationship between a tutor-volunteer aged 45+ with unemployed person aged 50+. The unemployed people and their mentors work together during their one-to-one meetings, which constitute for both parties a chance for personal development.

The project focuses not so much on the improvement of professional skills of the unemployed people aged 50+, as on strengthening/rebuilding their soft skills, i.e. abilities such as self-motivation, turning inspiration into action, efficiency management, effective communication etc. The role of the tutor-volunteer is, therefore, to be both a partner and a guide for his “trainee”. This approach enables them to work together on motivation, setting goals, planning activities and self-knowledge.

In preparation for their work, each volunteer undergoes training in tutoring (with elements of coaching) and also receives individual counselling on developing skills such as active listening, motivation, setting goals and methods of implementation as well as preparing substantive working materials for project participants. As they become committed to the project, the volunteers gain satisfaction from discovering the potential in others.

The type of volunteering used in the project is called the „mature volunteer”, because of both the age of people who take part in it and the aspect of the subject matter. Volunteers are responsible for the organization of one-to-one meetings, undertake to work systematically with their trainee which includes providing mentorship and helping with restoring their confidence. This approach enables people over 50+ to become empowered to take charge of their own learning process.

### *Government Office for Békés County*

The Department of Employment along with the district offices of the Government Office for Békés County provides several types of support and subsidies for job seekers, especially persons from disadvantaged groups (career starters, people with disabilities, 50+ unemployed people):

- The Department provides support - through dedicated programmes - for unemployed persons to become entrepreneurs and start their own businesses. People involved in the programme are mainly from disadvantaged groups from disadvantaged regions within Békés county.
- Programmes enhancing job creation and job preservation are also handled by the Department. In the form of social contribution tax allowances the employer employing a person over the age of 55 can benefit from a tax reduction. Social contribution tax allowance for people over 55 can be provided for an unlimited amount of time – until the end of employment.
- Providing assistance and training for relevant registered job-seekers is also emphasised. In the context of public employment, the Department ensures that people remain in the world of work and it makes it easier for them to find a permanent job.

The Department of Employment provides the following services for job seekers:

- job mediation;
- labour-market and employment information;
- working, career and job-seeking counselling services;
- keeping continuous contact with employers;
- organising career guidance and job fairs;
- counselling in legal affairs;
- EURES advising.

Public employment in Békés county has an exceptionally important role to handle the employment tensions. Public employment programmes are implemented in disadvantaged regions within Békés county, mainly with agricultural activities. It involves job seekers mostly from disadvantaged groups, as they are in an immensely difficult situation, when searching for employment. By the programmes the working capacity and abilities of participating people are preserved.

The Department of Employment of the Government Office for Békés County is responsible for the implementation of the Social Renewal Operational Programme – 1.1.2-22/1-2012-0001 'Improving the employability of disadvantaged groups'. Disadvantaged target groups also include people over the age of 50. These target groups receive employment enhancing support – the employer employing a person from the disadvantaged group receives 100% support for wage and contributions in the first 4 months, and 50% for the subsequent 4 months. The employer is required to employ the person for an additional 4 months after the support period. Additionally, participants can be supported in becoming entrepreneurs for up to 6 months – to the extent of the prevailing minimum wage and they can also receive interurban travel and housing allowances. The Department of Employment within the Government Office is responsible for the full implementation of the programme, managing it throughout the project's period. The staff within the Department are also responsible for the appropriate utilisation and distribution of the project's budget after a thorough assessment of involved target groups, including people over the age of 50.



*Workshop learning about methods used with trainee job seekers at ttg team training in Germany.*



*Presentation from SOS Malta at the Krakow project meeting about the legal framework protecting over 50 workers in Malta.*



*Project meeting in Hungary included a discussion of the survey questionnaires addressed to both employers and jobseekers.*



*Visiting a good practice example of an employer, employing people over the age of 50 - Fani Sport in Hungary.*

## An overview of legal frameworks regarding older workers in the participating countries

Information contained in this chapter presents examples of legal frameworks improving the labour market situation of the older workers in participating countries.

### *Poland*

- Act of April 20, 2004 on Promotion of Employment and Labour Market Institutions (Dz.U. [Journal of Laws] from 2015, item 149, as amended):
  - people over 50 years of age are counted among people whose situation on the labour market is special and who have priority in referral to participate in special programmes implemented by local labour offices;
  - subsidised employment: intervention works only for the unemployed aged over 50 may last for up to 4 years;
  - temporary exemptions of employers from contributions to the Labour Fund: the employer does not pay contributions to the Labour Fund for a period of 12 months for people over 50 who remained for 30 days in the unemployed register;
  - wage subsidies for employing a designated unemployed person over 50 years old: for a period of 12 or 24 months. The amount of the grant is up to 50% of the minimum wage;
  - the National Training Fund: local labour offices may finance costs of training of the employers' staff: for the years 2014-2015 the support is dedicated for employees aged over 45.
- Regulations in the area of non-discrimination of the older workers are defined in the Act of June 26, 1974 – Labour Code (Dz.U. [Journal of Laws] from 2014, item 1502, as amended).
- Protection against dismissal: The employees who need no more than 4 years to reach retirement age are protected against termination of their employment relationships. The retirement age in Poland is 67 years for all women born after 30 September 1973 and for all men born after 30 September 1953. For people born before these dates, the age of retirement depends on their date of birth.

### *Germany*

There is a general non-discrimination act which passed on 14.08.2006 (last changed on 03.04.2013) to prevent and eliminate discrimination due to religion, gender and age. There is also an act to improve integration in the job market (passed 20.12.2011): Three parts are relevant to this discussion: unemployment benefits, integration subsidy and partial retirement.

- Older people get short-term unemployment benefits for a longer time, depending on how long they have worked. This can be up to 24 months of benefit.
- Integration Subsidy: Employers who employ people who have difficulties finding jobs (for reasons such as age, disability, etc.) can get a government subsidy to compensate for decreased performance.
- Perspective 50plus: This is an initiative of the Federal Ministry for Labour and Social Affairs (BMAS) which aims to help older people find jobs through facilitation of mobility, temporary work and qualification.

From 1st July 2014, especially long-term insured who have been insured for at least 45 years in the state pension scheme, are able to receive pension at the age of 63 years without reductions. People born between 1947 and 1964: the age for retirement raises step by step up to 67 years. For all born in 1964 or later: the age for retirement is 67 years.

### Malta

Legal frameworks which indirectly support people over 50 include:

- The European Anti-Discrimination Law, Malta. Equal Treatment in Employment Regulations, 2004 (Legal Notice 461 of 2004) which prohibit any discrimination based on age.
- The Employment and Industrial Relations Act. ACT XXII of 2002 which also prevents any discriminatory treatment and which provides indirect protection to older workers.
- In The Social Security Act, 2006 it is written that individuals of pensionable age under the age of 65 can continue working without losing their pension entitlements.
- Finally, their rights are also indirectly protected by the Legislation concerning temporary work as the Part-time Employees Regulations, 2002 - L.N. 427 of 2002, as amended by L.N. 140 of 2007, 240 of 2008 and 117 of 2010 and Temporary Agency Workers Regulations, 2011 - L.N. 461 of 2010 Employment and Industrial Relations Act (Cap. 452).

Additionally in May 2014 a new National Employment Policy was published and Mature worker rules are currently being developed which will favour people over the age of 50. In Malta, the retirement age for people born in 1962 or later is 65 years. For people born before, the age of retirement depends on their date of birth.

### Hungary

Act IV of 1991 on Job Assistance and Unemployment Benefits and the 6/1996. (VII. 16.) MüM Regulation on Employment Promoting Supports and Support Provided from the Labour-Market Fund to Handle Employment Crisis

- People over the age of 50 are classified as disadvantaged workers on the labour market.
- It provides wage subsidies for the employer to expand employment.
- The wage subsidy can be granted for up to a maximum of 2 years.
- The request has to be submitted to the responsible division of employment within the district office (formally known as district job centre), where the employer's HQ is situated.

#### Act I of 2012 on the Labour Code

- Termination of employment before reaching retirement age is possible only in the following cases:
  - If the employee intentionally or negligently violates his/her essential obligations.
  - If the employee behaves in such a way that makes it impossible to maintain employment.
- In connection with the employee's skill, or the employer's daily operation:
  - There are no suitable job vacancies.
  - The employee does not accept the offered job.

#### Act III of 1993 on Social Governance and Social Benefits

- One of the main conditions of supporting active people: at the starting date for the entitlement to benefits, the person is going to reach the normative retirement age in five years.

#### Act LXXXI of 1997 on Social Security Pension Benefits

- Women's preferential retirement pension: regardless of age those women are entitled to this retirement pension, who have acquired 40 years of period of service including their gainful activity, nursing and child raising.

In Hungary, the retirement age for people born in 1957 or after is 65 years. For people born before, the age of retirement depends on their date of birth.

## Survey results

In the course of the project, the partnership group developed two different questionnaires and undertook opinion polls. The first opinion survey was held among unemployed people aged over 50. The aim of this survey was to identify the existing employment barriers, as well as educational and training needs of this age group. The received results can provide a starting point for strengthening the integration of older people into the labour market. With this knowledge, it might be possible to improve and target more effective support services offered to over 50 people. The second survey was concerned with understanding the employers opinions on the employment of people aged over 50.

There is a strong need for undertaking initiatives that would change negative stereotypes of older workers and enhance companies' ability and desire to employ them. With this purpose the partnership group interviewed them about the negative aspects of employing people aged 50+, the fears and the barriers to employment for this age group, as well as their perceived training needs.

Each partner organisation undertook the described survey polls in their region. The results of these two questionnaires are presented below.

### *Opinion survey among the over 50 people*

This survey was carried out among unemployed people over the age of 50 with the aim of identifying the barriers for employment and recognizing the educational and training needs that arise within this group. Altogether 248 individuals participated in the survey.

#### Profile of the respondents

The vast majority of the respondents were people aged 50-60, with the total number spread fairly evenly between the age groups of 50-55 and 55-60 in most countries. All of the people taking part in this survey were unemployed at the moment of completing the questionnaire. People without permanent employment for a period longer than 1 year constituted the majority in Germany, Poland and Malta (Germany – 83%, Poland: Silesian Voivodeship – 38%, Malopolska Voivodeship – 47%, Malta – 73%), whereas in Hungary the largest group of respondents were unemployed for less than three months (38%). As far as the level of education is concerned, the majority of participants in all countries were people with secondary/basic vocational education (ranging from 35% in Poland, Silesian Voivodeship to almost 73% in Hungary) who additionally had some kind of professional qualifications (50% of respondents on average). Foreign languages knowledge varied significantly from 21% in Poland, Silesian Voivodeship to 100% in Malta (many Maltese also speak some Italian), with other countries at 50% on average (Poland, Malopolska Voivodeship – 42%, Germany – 60%).

In most surveyed areas participants indicated operative/manual work as their most recent permanent job (most common in the case of Poland, Malopolska Voivodeship – 65%).

When asked about the reason for the employment termination, 65% of respondents on average indicated company reasons (mainly redundancy, contract termination). The most common answers regarding personal reasons given in this section were health problems and family commitments.

### Barriers to entry in the labour market

There was a notable agreement among respondents concerning the fact that employers believe they are too old to be employed, which was the most frequently indicated reason for them to have problems with entering the labour market. On average, half of the respondents agreed or strongly agreed with this statement. Nearly half of the respondents in Hungary and Malopolska Voivodeship and over a half in the remaining regions felt they have experienced discrimination when searching for employment, in most cases on the grounds of age.

The respondents also agreed that the jobs being offered are not in accordance with their profession. Nevertheless the majority did not agree with the statement that they are not able to perform the jobs available nor that their skills are insufficient.

A significant proportion of the respondents believe their lack of language and computer skills may also be a hindering factor for them to have difficulties with finding employment.

In most cases, over 70% declared that they would not change their place of living to find employment. However, the majority (55-94%) claimed they would be willing to work in a different profession in order to find a job.

### Overcoming the barriers

The vast majority declared that they need some sort of further support to find a new job. Moreover, respondents agreed that training is the main form of support they require. The most significant training needs identified were language and IT. Additionally, job-seekers from Poland and Hungary pointed to technical/vocational skills whereas Malta and Germany named soft skills as important. Other forms of support indicated in the survey include financing/investment, healthcare and mentorship, among others.

### Comparison of some results of the survey from all countries

#### **How long have you been out of permanent work?**

	PL-Krakow	PL-Katowice	Hungary	Malta	Germany
Less than 3 months	8%	20%	38%	8%	0%
3-6 months	17%	17%	15%	4%	6%
7-12 months	28%	25%	20%	15%	11%
More than 1 year	47%	38%	27%	73%	83%

## What is the one main reason why you finished your last permanent job?

	PL-Krakow	PL-Katowice	Hungary	Malta	Germany
<b>Personal reasons:</b>	7%	21%	30%	23%	15%
health reasons	2%	16%	22%	7%	6%
family commitment	5%	5%	8%	13%	6%
disability	0%	0%	0%	3%	3%
<b>Company reasons:</b>	91%	71%	62%	20%	82%
I was made redundant	43%	32%	25%	17%	36%
I was dismissed due to liquidation of employer	31%	17%	12%	0%	26%
The job finished	17%	22%	25%	3%	20%
<b>Other reasons</b>	2%	8%	8%	57%	3%

## Would you be willing to change place of living to find employment?

	PL-Krakow	PL-Katowice	Hungary	Malta	Germany
yes	28%	14%	15%	39%	57%
no	72%	86%	85%	61%	43%

## Would you be willing to work in a different profession in order to find a job ?

	PL-Krakow	PL-Katowice	Hungary	Malta	Germany
yes	94%	67%	55%	78%	77%
no	6%	33%	45%	22%	23%

### Conclusions

People over the age of 50 feel fairly confident about their abilities and often consider themselves equally efficient as younger workers and equally capable to perform jobs available, yet they believe employers consider them too old to be employed and often experience discrimination because of their age.

To overcome these barriers, further training and education possibilities should be offered to the group of older workers, so that they could adapt and become more competitive within the labour market. These include mainly IT and language skills, but also vocational/technical courses should be offered, as a large proportion of the respondents declared they would be willing to change their profession in order to find a job.

A change of attitude of employers towards older workers is of equal importance. Older people not only feel their knowledge, skills and work experience should be more valued by potential employers, but also believe their age is sometimes the sole reason for their application not to be considered.

### *Employers' opinions on older workers*

The survey was carried out among employers with the aim of gaining understanding of their opinion about people over the age of 50 in the labour market. 199 employers have completed the questionnaire.

#### Company characteristics

Most of the surveyed companies were small companies hiring 10-50 people (with the exception of Malta) and represented construction, manufacturing, finance, trade and public administration sectors, among others.

In most surveyed countries approximately 90% of respondents declared that they employ people over 50 (Malta - 90%, Poland, Malopolska Voivodeship – 93%, Hungary – 95%), in the case of Germany this rate was 100%. Lower rate was noted in Poland, Silesian Voivodeship (76%). Among the total number of employees, on average, 25% were people over 50.

The types of contracts offered were full time and part time/reduced hours contracts. Around 66% of the respondents on average provided flexible forms of employment for workers over the age of 50 (flexible working hours, part time roles, reduced working hours).

#### Positive aspects of employing people aged 50+

The most frequently indicated positive aspects include the following: extensive job experience; appropriate skills and knowledge; and a stable life situation (including housing and family life, no childcare needs). According to the survey results, employers also believe them to be more mature, reliable and committed.

### Negative aspects of employing people aged 50+

The majority of employers in most surveyed countries believe there are some negative aspects to employing people aged over 50. They are mostly concerned with the following: frequent sick leaves, poor computer skills, problems with new technologies, and lower flexibility (e.g. regarding overtime).

### Labour market barriers concerning people over the age of 50 and fears connected with their employment

The most commonly indicated statement with respect to fears connected with the employment of people aged 50+ was their health condition. Employers are mostly concerned about frequent sick leaves and worsening health conditions which may also have an impact on their productivity. As far as the potential employment barriers are concerned, the following aspects were noted: attitude of the over 50 people in the workplace (unwilling to change, low flexibility and creativity), issues with adapting to new work environment/working methods and with using new technologies. Respondents in Hungary also pointed to higher wages demands.

### Education/training needs

The vast majority of employers (ranging from 70% - Malta, to 100% -Germany) are of the opinion that people over 50 need further training. Vocational trainings, computer courses and soft interpersonal skills training were indicated most often.

### Comparison of some results of the survey from all countries

#### **Do you employ people over the age of 50?**

	PL-Krakow	PL-Katowice	Hungary	Malta	Germany
yes	93%	76%	95%	90%	100%

#### **Does the company offer any flexible forms of employment for people aged 50+ ?**

	PL-Krakow	PL-Katowice	Hungary	Malta	Germany
yes	60%	57%	50%	65%	100%

## According to your experience, do people aged 50+ need further training to carry out their work once employed?

	PL-Krakow	PL-Katowice	Hungary	Malta	Germany
yes	92%	95%	85%	70%	100%
vocational trainings	54%	34%	42%	52%	100%
computer courses	57%	24%	33%	82%	100%
soft interpersonal skills training	41%	21%	21%	58%	66%

### Conclusions

In general, opinions on the employment of people aged over 50 were fairly positive. Respondents believe that people from this group are valuable workers with extensive job and life experience and also play a key role in the training of less experienced/younger workers. The main issues identified relate to outdated skills (especially IT and soft skills), employers' fear of investing in employees close to retirement age, as well as some physical limitations in the case of manual work.

Detailed survey findings from particular countries are available on the project's official website: [www.activation50plus.eu](http://www.activation50plus.eu)

## Good practice examples from the participating organisations

### *Needed competences Project from Poland*

Between 2010-2012, as part of the Human Capital Operational Programme, Voivodeship Labour Office in Katowice implemented a systemic project entitled "Needed competences" (Priority VII "Promoting of social integration", Measure 7.2 "Counteracting exclusion and strengthening the social economy sector", Sub-measure 7.2.1 "Social and vocational activation of persons threatened by social exclusion").

The project idea resulted from direct experiences and conversations held with clients in the VLO in Katowice. It has been noticed that among the clients there are professionally active people over 50, for whom improvement of vocational qualifications is necessary in order to keep their place of work. Therefore, the project's main purpose was to provide assistance for 200 working people aged over 50 in sustaining and strengthening their

labour market position by developing their qualifications and professional skills. The participants were all residents of the Silesian Voivodeship. At the recruitment stage, the most motivated people were highly evaluated and were assigned a priority to participate. The project also covered the group of people being in less favourable labour market situations (people with low salaries, without up-to-date qualifications, those who had finished their formal education before the year 1978). 233 people participated in the project (including 173 women and 60 men).

The key aspect of this initiative was its complexity and adjustment to individual needs. Therefore, each participant benefited from a free of charge training and counselling package, which consisted of the following forms of support:

- individual counselling (job-coaching), resulting in the preparation of a professional career development plan;
- English courses at different fluency levels, which enabled the participants to gain practical communication skills confirmed by international TELC certificates (The European Language Certificates);
- computer courses, which enabled the participants to acquire knowledge and practical computer skills at the level adjusted to their needs. As part of the training, the participants had the possibility of obtaining the ECDL certificate (European Computer Driving Licence);
- specialised vocational trainings, which were a part of individual development plan. The participants took part in training activities, selected in accordance with individual needs. It was to provide training aimed at gaining specialised knowledge required by their place of work (e.g. driving license, finance and accounting, AutoCAD, HR management);
- interpersonal trainings and civilization workshops aimed at improving social skills, such as self-presentation, communication, motivation, team work, self-esteem as well as ability to dealing with life-changing situations and stressful conditions.

The project covered the participants' travel costs for trainings.

### *Perspective 50plus Programme from Germany*



Perspective 50plus aims to improve employment opportunities for long-term unemployed persons between 50 and 64 years of age, using the potential existing in the region. The programme codex includes an appreciative style of counselling, offering reliable services to companies,

working together respectfully as partners, and a stabilising exchange on a regional and

federal level. The programme is divided into three phases: the key objectives of the first two phases (2005 – 2011) were the development of the model projects, the creation of regional networks of employers, and the activation and integration of older long-term unemployed persons (of which almost 400,000 persons were activated and over 100,000 were successfully integrated). The key objectives of the third phase (2011 – 2015) are the nationwide implementation of the programme, the preparation for implementing successful approaches as an integral part of the active labour market policy, and continuing to increase the amount of successful activations and integrations. Perspective 50plus is supported by 78 regional employment pacts throughout Germany (these include companies, industrial and commercial chambers, educational institutions, etc.) and 292 joint agencies and approved community providers and is supported and promoted by the Federal Ministry of Labour and Social Affairs (BMAS). The largest employment pact in the programme is the Silverstars local pact, encompassing 25 jobcentres and integrating almost 3,000 persons per year. The Jobcenter Tübingen participates in the Silverstars local pact.

There is a research report which presents the results of a sub-programme aimed at older persons receiving means-tested unemployment benefit (ALG II) who have multiple placement obstacles; it is located within the Federal Programme Perspective 50plus. In the sub-programme, entitled Impuls 50plus, the participants are supported in a more intensive way for up to 36 months than is possible via standard support. While with Impuls 50plus the aim of integration into unsubsidised employment has been retained, more emphasis has been placed - in contrast to regular support - on the goals of social inclusion as well as enhancement and/or reconstitution of employability. What is also characteristic is the greater discretion enjoyed by local labour market service providers in implementing Impuls 50plus. The research programme has examined the connection between regional structures and strategies in implementing Impuls 50plus, along with the successes achieved in activating and integrating those taking part: What elements of regional implementation are particularly likely to succeed in activating and integrating the target group?

The results show that the stabilisation and/or the enhancement of employability and integration into employment are not opposing goals. Particularly in Jobcenters with implementation variants emphasising the support of employability, social stabilisation and inclusion in society, the likelihood of integration is higher than in Jobcenters with implementation variants that lay less priority on social inclusion and strive more clearly towards integration into employment. In addition, the results show that labour market

service providers have a tendency towards 'creaming' which can be partially limited by clear specifications regarding the definition of the circle of persons eligible for support and the way the labour market service providers are remunerated, but cannot be eliminated completely.

### *VolCare Project from Malta*



VolCare is a new project which Care Malta, one of the pioneers of private care providers for the older persons and SOS Malta have embarked on through a joint collaboration. The main aim of VolCare is to organise and enhance voluntary services through the engagement of citizens including unemployed people to support residents and relatives in the Care Malta facilities.

The main objective of this project is first to enhance the quality of life of each other, the residents, volunteers, and the employees. The volunteers need to come at least three hours per week; it is a true commitment for them. The slogan Citizen, Active, Role, Engagement chosen by the VolCare team reflects perfectly all it is. This contact between the volunteer and the resident has a lot to offer, it provides companionship and accompaniment to both of them, it offers the opportunity to engage with each other, for the volunteer to have an active role in the community and to offer rewarding opportunities by sharing different experiences.

This project benefits the volunteers, many of whom are unemployed persons over 50. With the training offered, it helps them to gain skills such as communication skills, caring skills, leadership skills those soft skills so often requested by employers. As with all volunteering experience, it can also help them to regain self confidence and self esteem. Moreover, doing something noble could help them back into employment in the sense that they will feel more confident with their abilities, and will not be so afraid of their limitations and difficulties they face in going back to work.

Through volunteering, unemployed people gain experience, they learn how to work in a team, how to deal with stressful situations, planning skills, which are soft skills that according to some employers are essential to reenter the labour market. Furthermore, they will make contact with others and increase their ability to communicate and present themselves well to employers.

## *Conservator – a programme of professional activation of the unemployed from Poland*



This project was the response of the Voivodeship Labour Office in Krakow to a number of adverse effects on the regional labour market such as high unemployment among people under 25 years of age and those over 50, a high level of long-term unemployment or high rural areas unemployment.

The overall objective of the project was the professional activation of 710 people who are experiencing difficulties with finding employment, mainly among the above mentioned groups.

The specific objectives were as follows:

- acquisition of new or updating the existing professional qualifications and competencies by the project's participants;
- obtaining work experience by the participants;
- obtaining knowledge and skills useful for becoming more self-reliant on the labour market;
- increasing the participants' self-esteem, especially with regards to their qualifications and skills and the ability to return to work.

Professional activation of the participants was taking place in various institutions related to the protection of historical substance and cultural heritage in Malopolska. The project participants have been working at museums, open-air museums and art galleries, and were responsible for difficult tasks and duties e.g. for performing minor maintenance works at historic sites and guided tours visiting the sacred objects on the Malopolska Wooden Architecture Route. The pro-employment objectives and activities of the project for the activation of the unemployed have therefore additionally resulted in supporting the cultural institutions in the region.

Project activities aimed at professional activation provide comprehensive support for the project participants:

- All participants were offered career counselling: individual, aimed at understanding their professional life (including the development of the Individual Action Plan), and group workshops in the form of job search.

- For 15% of the participants further support was provided by means of the work method called Supported Employment Coach. This method was specifically intended for working with people who have problems related to their personal attitude and life experiences and also lack of work experience and qualifications.
- The participants received either 5 - 6 month subsidized employment contracts or professional experience in cultural institutions internships.
- Half of the participants took advantage of vocational training and obtained new vocational qualifications.

In 2011-2014, 710 people received support. Over 25% of beneficiaries were over 50 years old, and 17% were people below 24 years of age. The long-term unemployed constituted almost 60% of participants. 539 people participated in subsidized employment, and 171 people - in professional internships. The project also involved organising vocational training for 346 people. So far, nearly 300 people have found jobs after participating in the project. 99 cultural institutions received support in the form of additional staff.

### *START-UP-MODEL Programme from Hungary*



‘START-UP-MODEL Developing a System for Inspiring and Mentoring the Starting up of New Businesses on the basis of the Belgian, Portuguese and French models’

The project was implemented by the Government Office for Békés County (Hungary) between 1 March 2011 – 28 February 2013.

The main aim of the project was to facilitate the permanent competitiveness of the newly established companies. Further objectives were to support and help the process of becoming entrepreneurs of job-seekers mainly living in disadvantaged areas and to ensure the testing of their entrepreneurial activities without taking any risks. The participants consisted of people from several disadvantaged groups, including people over the age of 50, as the aim was to enhance their employability, as these people face a harder task when searching for jobs.

The concrete project objective for the Hungarian organisations was becoming acquainted with the notion of ‘couveuse’ – test business incubator – developed in France and further introduced successfully in Belgium and Portugal, testing the acquired knowledge in Békés county then applying it in practice within national circumstances considering local features and the legal system, creating the local model and finally making it widely known on national level.

The direct objective of the programme was to provide 18 registered job-seekers - including people over the age of 50 - from Békés county with the opportunity of getting to know and developing their entrepreneurial abilities and skills and starting up their own well-operating businesses. The 'test business incubator' allows candidates to test their prospective businesses in such a legal status that poses no social, family and financial risks. For people over the age of 50, it was a convenient way to realise their own business plans and help them get back into the world of work.

Leader of the Consortium: Government Office for Békés County

Hungarian partners: Békés County Foundation for Enterprise Promotion; Türr István Training and Research Institution Directorate of Békéscsaba; Trade Association of Békéscsaba; Federation of Traders and Caterers of Békés County; Chamber of Commerce and Industry of Békés County

Foreign partners: Système d'Accompagnement à la Création d'Entreprises (business incubation organisation, Belgium); Service Public de Wallonie (public service, Belgium); Union Des Couveuses d'entreprises (business incubation organisation, France); Associação de Desenvolvimento Rural Integrado das Serras de Montemuro, Gralheira e Arada (non-profit development organisation, Portugal)

Since finishing the project, two more programmes have been implemented, in order to continue the test business incubator method:

- 'For the Well Operating Businesses' TÁMOP 1.4.5-12/1-2012-0012  
Duration: 1 March 2013 – 31 August 2014
- 'Test Business Incubator' Programme 2.0  
Duration: 30 April 2014 – 31 May 2015

More information about the projects' details and entrepreneurs can be found on the [www.vallalkozaskelteto.hu](http://www.vallalkozaskelteto.hu) website.

## Conclusions

The project “Job activation of people over the age of 50- the European experiences” has been beneficial for all the partner organisations concerned. It enabled the dissemination of good practices and innovative tools and work methods that are taking or that have taken place in the four European Countries studied. It enabled an understanding of the situation of unemployed people in all four countries and the structures that are in place to protect them. This analysis and sharing of ideas and initiatives provided alternative, diverse and inventive ways of helping unemployed people over 50 years old. Furthermore, through the comprehensive surveys carried out, existing barriers to employment both from the side of the employee and the employer such as education and training needs, health issues, lack of IT and language skills were clearly identified.

As a result of this knowledge and learning exchange, partners have shared and understood the main elements needed to ensure the inclusion of the over 50 age group into the job market. The main findings running through this handbook include the need for training specifically catering for the needs of the over 50 age group including IT, language and soft skills, awareness raising with employers as to the contributions the over 50 age group can make within the workplace, support to employers to continue to engage the over 50 age group such as wage subsidies and a legal and policy framework that is conducive to ensuring the employment of people over 50.

The partner organisations that form part of this project believe the knowledge gained and the information contained within this handbook will be useful for stakeholders involved in the field of training and employment including, labour offices, NGOs, training institutions and government policy makers. Through this handbook, the partnership group hope to enable other stakeholders to gain from the knowledge and utilise this experience for the improvement and inclusion of people over the age of 50 into the labour market.

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