



MoPAct

Mobilising the Potential of
Active Ageing in Europe

MoPAct – Mobilising the Potential of Active Ageing in Europe Extending Working Lives and Lifelong Learning Final Country Report: Belgium

Based on (in chronological order):

- **Contreras, Nicolas; Martellucci, Elisa and Thum, Anna-Elisabeth (2013):** National report for the conceptual framework on innovative, effective, sustainable and transferable strategies to enhance the extension of working life and lifelong learning. Country: Belgium.
- **Martellucci, Elisa (2015):** Belgium. In: Barslund, Mikkel/Bauknecht, Jürgen/Cebulla, Andreas/Gasior, Katrin/Kadarik, Ingel/Khyrova, Veronika/Krumina, Marija/Linnenschmidt, Katja/Martellucci, Elisa/Moskvina, Julija/Naegele, Gerd/Osila, Liina/Principi, Andrea/Rincon-Aznar, Ana/Socci, Marco/Styczyńska, Izabela/ Vidovičová, Lucie/Wilkinson, David/ Zólyomi, Eszter (2015): Best Practice Cases. MoPAct WP3, 180-227.
- **Bauknecht, Jürgen and Martellucci, Elisa (2015):** National Policy Report Belgium. In: Naegele, G. and Bauknecht, J. (eds., 2015): National Policy Report. MoPAct WP3, 77-87.
- **Bauknecht, Jürgen and Naegele, Gerd (2015):** Report on Case Studies. MoPAct WP3. Based on contributions by Mikkel Barslund, Carina Bössing, Andreas Cebulla, Katrin Gasior, Nathan Hudson-Sharp, Veronika Khýrová, Katja Linnenschmidt, Elisa Martellucci, Julija Moskvina, Liina Osila, Ana Rincon-Aznar, Agnès Romanini, Marco Socci, Izabela Styczyńska, Lucie Vidovičová, David Wilkinson, Eszter Zolyomi
- **Lenaerts, Karolien and Martellucci, Elisa (2015):** Identifying and assessing structural drivers of and barriers to innovative, sustainable strategies for extending working lives and lifelong learning on the demand and supply side. National Report Belgium.

And comments by Jürgen Bauknecht and Gerhard Naegele.

Composed and structured by **Vera Gerling**

Dortmund, February 2017



Suggested Citation: Martellucci, E./Contreras, N./Thum, A.-E./Lenaerts, K., with the cooperation of J. Bauknecht (2017): Final Country Report: Belgium. MoPAct – Mobilising the Potential of Active Ageing in Europe. Work Package 3: Extending Working Lives.

Research for this paper was conducted as part of MoPAct, a four year project funded by the European Commission under the 7th Framework Programme to provide the research and practical evidence upon which Europe can begin to make longevity an asset for social and economic development. The paper is also published on the MoPAct website (www.mopact.group.shef.ac.uk) as Deliverable 3.5.2a. See the website and the penultimate page of this paper for more information of the project.

CONTENTS

Reading Guidance	3
1. Summary	4
2. Basic Demographic Information	10
2.1 Population and age structure	10
2.2 Life Expectancy.....	10
2.3 Fertility Rate.....	10
2.4 Unemployment Rates	10
2.5 Self-Employment Rate	10
2.6 Older Worker Employments / Unemployment Rates	11
3. Extending Working Lives and Lifelong Learning: National Policies	14
3.1 Introduction	14
3.2 Public Pension and Retirement Policies	15
3.3 Partial Retirement / Partial Pension Policies.....	16
3.4 Promoting Work after Retirement	17
3.5 Promoting Self-Employment	17
3.6 Unemployment Policies and Employment Protection	17
3.7 Health Protection and Promotion, Prevention of Disability	18
3.8 Other Policy Approaches	19
4. Extending Working Lives and Lifelong Learning: Selected Innovative and Sustainable Approaches	22
4.1 Good practices on the supply side of labour.....	24
4.2 Good practices on the demand side of labour	31
5. Extending Working Lives and Lifelong Learning: Drivers and Barriers	35
5.1 Supply Side.....	35
5.1.1 Workability / Employability	35
5.1.2 (Sustainable, real) Self-Employment	43
5.1.3 Work beyond Legal Retirement Age.....	44
5.1.4 Other Aspects of Workability / Employability	44
5.2 Demand Side	44
5.2.1 Financial Incentives for the Employment of Older Worker.....	44
5.2.2 Non-Financial Incentives for the Employment of Older Worker.....	46
6. References / Sources for Further Reading	48

Reading Guidance

This final country report on the case of Belgium is a composition of several documents that were written in the context of the EU-project for MoPACT – Mobilising the Potential of Active Ageing in Europe. MoPACT is a four years project funded by the European Commission under the 7th Framework Program. More specifically, the different chapters of this report are based on a series of papers as well as on additional research.

1. Summary:

The summary is written by Vera Gerling and is based on all parts of the following text.

2. Basic Demographic Information:

This chapter combines additional research carried out by Vera Gerling (2.1 – 2.5) with the national report on “the conceptual framework on innovative, effective, sustainable and transferable strategies to enhance the extension of working life and lifelong learning; Country: Belgium” written by Nicolas Contreras, Elisa Martellucci and Anna-Elisabeth Thum in 2013 (as result of Work Package 3 Task 1) (2.6).

3. Extending Working Lives and Lifelong Learning: National Policies

3.1 (Introduction) is also based on the national report on “the conceptual framework on innovative, effective, sustainable and transferable strategies to enhance the extension of working life and lifelong learning; Country: Belgium” written by Nicolas Contreras, Elisa Martellucci and Anna-Elisabeth Thum in 2013 (as result of Work Package 3 Task 1).

The following sections are an extract of the “National Policy Report” written by Gerd Naegele und Jürgen Bauknecht in February 2015 (as a result of Work Package 3 Task 2).

4. Extending Working Lives and Lifelong Learning: Selected Innovative and Sustainable Approaches

The models of good practice have been identified by Elisa Martellucci and comprise good practice examples both on the sides of labour supply and labour demand. The text stems from the “National Policy Report” written by Gerd Naegele and Jürgen Bauknecht in February 2015 (as a result of Work Package 3 Task 2).

The models of good practice themselves are drawn from the report of Mikkel Barslund et al. written in February 2015, entitled “Extended Working Lives - Good Practice Cases”, MoPACT project, Work Package 3 Task 2.

5. Extending Working Lives and Lifelong Learning: Drivers and Barriers

This chapter is based on the “National Report Belgium” written by Karolien Lenaerts and Elisa Martellucci identifying and assessing structural drivers of and barriers to innovative, sustainable strategies for extending working lives and lifelong learning on the demand and supply side as a result of Work Package 3 Task 4.

Regarding the macro level, a brief summary and the recommendations by the authors are given since the policy level is described in detail in chapter 3.

1. Summary

Basic Demographic Information

In 2014, Belgium had a population of 10,9 million people, of which 5.2 million were men and 5.7 million women. 17.9% of the population was aged 65 and over. In the same year, the unemployment rate was 8.5% of the total labour force, being 9% for men and 7.9% for women. The long-term unemployment rate was 49.9%. The self-employment rate in Belgium was 15.1% in 2013.

Older Workers

In Belgium, employment rates for both older women and men have been increasing over 20 years, with quite a surge in older women's employment rate between 2002 and 2012, although it started from a much lower point compared to men's. Nevertheless, Eurostat data for year 2013 shows that only Greece, Hungary, Malta, Poland and Slovenia report lower employment rates of older workers (Eurostat, 2013).

Classification as “Early” or “Late Movers”

When compared with other European countries, Belgium is an “early mover” in terms of willingness and ability to manage the older workforce both at the macro and the meso levels, and of promoting age management policies, employability and workability of older workers.

Predominant Concept of “Active Ageing”

Active aging became a hot topic in Belgium in 2005, when the Intergenerational Solidarity Pact (ISP, 'Pacte de Solidarité entre les Générations') was introduced as a response to the Lisbon strategy. The ISP comprised three elements: wage subsidies, easy access to working time reduction with wage compensation and a pension bonus. Since the Intergenerational Solidarity Pact was first introduced, many reforms have been conducted with the objective to further extend working lives.

Predominant Concept of “Social Innovation”

Within this project, the idea was to devote attention especially to those practices that can be classified under the term ‘social innovation’. Social innovations are to be understood as new ideas (products, services and models) aimed at meeting social needs and creating new social relationships or collaborations. Compared to regular innovation, social innovations are driven by an extra motive: a social mission, and a will to create shared value, at once economic and social.

Public Pension and Retirement Policies

In 2006, the “Solidarité entre les generations” law and a collective agreement with the same title were implemented. Social partners were responsible for detailed regulations. One part of it is pension bonuses for the years worked after the age of 62 or after 44 years of career.

Under certain conditions, Belgian workers who work until legal retirement age instead of retiring early get an extra lump sum.

In the private sector, the retirement age has been equalised to 65 years between men and

women from 2009 onwards, whereas in the public sector it has always been equal. At age 65, individuals are entitled to full pension benefits.

On 7 October 2014, the parties who will form the new Belgian government agreed to raise the retirement age from 65 to 66 (2025) to 67 (in a gradual way).

Partial Retirement / Partial Pension Policies

In 2002, a part-time scheme for older workers has been introduced, which allowed employees to work shorter hours for up to five years without reducing their pension entitlements ('career-break').

Within the context of ISP an end-of-career time-credit, introduced some years before, was broadened. Workers over 50 with at least 20 years of career and 3 (before: 5) years of tenure can reduce their working time until retirement and get generous allowances.

Promoting Work after Retirement

The 'Solidarité entre les generations' law made it possible to combine pension benefits with wage income. Nevertheless, financial incentives to work beyond the legal retirement age are weak, partly due to earnings ceilings. In January 2013, the Belgian government declared that it supports work during retirement. Upper limits for additional income earned after retirement have been raised.

Promoting Self-Employment

Belgian unemployed over 50 who want to start their own business can sign a contract ('cooperative d'activité') with the responsible authority easier than those under 50. This contract unburdens them from some obligations for the unemployed such as accepting job offers, being available for work and registering as unemployed.

Unemployment Policies and Employment Protection

Under some conditions, companies can dismiss workers over 60 using a company supplement (UCS) representing 50% of the difference between the last wage and unemployment benefits. Companies have to substitute the old worker with a new worker who before was receiving full-time unemployment benefits.

Further, unemployed between 50 and 57 with very long careers or unemployed over 58 are exempted from job search obligations.

Wage subsidies

The single most important policy element of the Intergenerational Solidarity Pact was the wage subsidy (Smith, 2014: 2). It was paid for all older workers, not only those newly hired, and it is low (€50 for those 50+ and €800 for those 65+).

Health Protection and Promotion, Prevention of Disability

In 2002, the 'Fund for the Promotion of Quality of Working Conditions' was established. The fund grants subsidies to employers taking specific actions to improve the working conditions for employees 55+.

In September 2004, a “Fund for Professional experience” (Fond pour l’expérience professionnelle) was introduced. Focused on workers 45+, the fund enables employers to preventively estimate employees’ workability, for example via a questionnaire for workers.

The disability scheme covers workers who lost at least 66% of their earnings capacity in their usual job for over one year; before this one-year threshold is reached those affected are covered by sickness insurance. Disability benefits can be temporarily limited or open-ended, whereas in the latter case there are periodic medical and administrative controls.

In Belgium, as well as other countries, an increasing share of disability enrolments is caused by mental health problems, which are harder to check than physical health problems.

Extending Working Lives and Lifelong Learning: Selected Innovative and Sustainable Approaches

In Belgium, several working practices aimed at improving working conditions of older workers were identified. In this summary, we decided to focus on four main approaches; two oriented to the supply side and two on the demand side of labour.

1) The project Experience@work created an external platform to exchange experienced employees on a temporary basis among four companies: Axa, Belgacom, KBC and SD Worx. The project is managed by the consultancy HazelHeartwood and was facilitated by Business & Society, the business network for corporate social responsibility, and the VDAB, the professional training and employment office for Flanders. Through co-sourcing between the partner organisations, older employees have the opportunity to use their skills in a new environment and thereby may be motivated to stay in the workforce longer. This is a very innovative way to keep older employees at work and prevent talent and experience destruction. Employees might receive a financial incentive when accepting temporary assignments. The system is not costly once has been put in place, which ensures its long-term sustainability. Unfortunately, the companies that are engaged in the project so far all have a very similar business profiles. The transferability of such approach is limited to groups of companies that have developed mutual trust.

2) Cefora was founded by social partners (employers/employees) to promote training programmes and employment opportunities. Its role is the conception and coordination of training projects for enterprises, job seekers and employees. Cefora recently developed *l’action conseil en formations pour les 50+* to provide a special coaching to enhance skills and eventually overcome shortcomings of over 55’s employees. The interviews focus on the current position of the employee, his experience and future interest and function. The coach will then determine the training needs of the worker and eventually recommend courses.

3) In 2006, Arcelor-Mittal Gent designed a project called PER 2000 to gather production-technical knowledge from experienced employees and make it available to everyone who needs it in the factory. PER 2000 was implemented by the company’s education and training department. The project allowed to assemble the experience-based knowledge of senior workers and organise its transfer to younger workers in a systematic way. The purpose of this project is to create an inventory of all knowledge and know-how that workers need to perform their work efficiently. The portal is used to upgrade job profiles. As soon as the required

knowledge and skills for specific positions change, the corresponding job profiles are adapted. Through automatic reporting the system indicates which employees still have to acquire this additional knowledge to be able to carry out these modified tasks. In this way, the firm succeeds in the prevention of talent and experience destruction. Employees might receive a financial incentive when accepting temporary assignments. The system is not costly once it has been put in place, making it sustainable in the long term.

4) FEP is a federal fund that was created to increase the employment rate of older workers in Belgium. It encourages employers to provide older workers with working conditions that meet their specific needs and at the same time encourages older workers to stay active by providing better working conditions. Within this context, the FEP aims at subsidising *ad hoc* projects and raising awareness on the topic of older workers' needs.

5) In 2007, Sodexo put in place a strategic plan with the scope of strengthening motivation of 55+ employees. The strategic plan is structured around four key pillars:

- Understand the company realities and its age composition, particularly through structured statistics and reports;
- Recruit new employees without discrimination related to age;
- Recognise the needs of 55+ employees' with training information, coaching sessions and individual interviews;
- Ensure the well-being at work with an analysis of the work environment and the issues that might be created by changing some aspects of the daily work, such as night shifts, modification of the workplace, additional training.

So far, Sodexo reported the following results:

- Recruitment of 50 "seniors" (55+).
- Internal promotions of 55+ employees with the share growing by 4.20% in 2008 to 8.45% in 2012.
- The number of 55+ employees in training grew by 3.83% in 2008 to 7.51% in 2012.

Extending Working Lives and Lifelong Learning: Drivers and Barriers

Workability / Employability: Motivation

In Belgium, the Collective Bargaining Agreement n°104 ('CBA n°104') was recently adopted. This agreement makes it mandatory for companies with more than 20 employees to produce a yearly plan on how to keep older workers in employment and how to hire new ones (Service Public Fédéral Emploi, 2012). Belgium has set up various measures to accommodate the wish of older workers to have a reduced and more flexible workload while maintaining a certain standard of living.

There are several interesting examples of measures that have been introduced to motivate workers to remain active. Many measures are focused specifically on work conditions and the work environment. However, pro-active age management remains scarce in Belgian organisations. Few innovative initiatives are taken.

At the sector and company level, a range of initiatives have been taken in light of the 45+ work plan that every company needs to submit. Many initiatives directly or indirectly boost workers' motivation.

Workability / Employability: Health

On 21 April 2016, a new campaign was launched by the European agency for security and health at work (EU-OHSA), in collaboration with the Belgian Ministry of Employment.

Among the practices already in place in Belgium worth mentioning is the FEP (Fund for Professional Experience). The FEP encourages employers to offer to older workers working conditions that meet their specific needs and at the same time encourage older workers to stay active by providing better working condition.

On the meso level, there are some activities focusing on the work environment, a health program and establishing a good life-work balance.

Life-cycle Orientation / Reconciliation of Paid Work and Care / Informal Work

Lifelong learning has already been a hot topic in Belgium for several years, both at the macro and the meso level. There is a broad consensus on the importance of training throughout one's career. Policies often are not limited to older workers. Instead, the focus is on building knowledge and obtaining skills in every stage of a worker's career. The concept of lifelong learning does not only refer to training programs to improve knowledge and cognitive skills, it also comprises non-cognitive skills, coaching and career development.

Although the different levels of government emphasise the importance of lifelong learning in many policy documents, most efforts appear to be concentrated at the meso level. In some cases, attention is paid specifically to older workers.

(Sustainable, real) Self-Employment

The share of self-employed among the employed population increases with age. Previous research confirms that self-employed workers on average are willing to have longer working lives compared to employees.

In Belgium, unemployed workers are encouraged to either find a suitable job or to become self-employed. There are several initiatives on the meso level that aspire to stimulate older individuals to start their own business.

Work beyond Legal Retirement Age

Workers are allowed to continue working beyond the legal retirement age in Belgium. Retirement is a right and not an obligation.

In the Flemish education sector, there are some opportunities for workers to remain active after their retirement, on the condition that no other candidate was found for the position.

Financial Incentives for the Employment of Older Worker

The Belgian government has introduced several financial incentives to encourage employers to hire older workers or to ensure that these workers can be employed for a longer period of time. Financial incentives appear to be the main focus of the Belgian policy.

Employees of ages 54 and up are eligible for a so-called “target group labour cost reduction”. In practice, employer social security contributions are reduced for these workers, depending on their age and wage level. A similar system was introduced to encourage companies to hire older job seekers. Every 45+ year old job seeker who has been unemployed for at least 6 months receives an “employment card” for the national employment agency.

In contrast to the wide range of public financial incentives, only little evidence of non-public financial incentives was found.

Non-Financial Incentives for the Employment of Older Worker

In sharp contrast with the range of financial incentives aimed at employers, only few non-financial incentives are provided. Given that employers in Belgium have mainly expressed their concerns about the high labour costs, especially of older workers, this is not very surprising. One set of measures that is relevant in this case, however, are information campaigns and campaigns aimed at addressing the negative image that employers have of older workers. In this area, there also is a large role for the social partners.

Again, only very few initiatives of a non-financial nature were found at the meso level.

2. Basic Demographic Information

The following information is mostly drawn from OECD statistics.

2.1 Population and age structure

In 2014, Belgium had a population of 10.9 million people, of which 5.2 million were men and 5.7 million women. Of these 10.9 million people, 17.9% were of ages 65 or older. Within this group, which counts about 2 million people, 870,000 were male and 1.1 million were female (OECD, 2016a). The elderly dependency rate¹ (64 +) in Belgium was 27.6% in 2014 (OECD, 2016b).

2.2 Life Expectancy

In Belgium, the life expectancy for a new-born male child² was 78.8 years and for a female child 83.9 years (on average, it was 81.4 years) (OECD, 2016c) in 2014. Life expectancy at age 65³ was 18.4 years for men and 21.9 years for women (OECD, 2016d).

2.3 Fertility Rate

The fertility rate in Belgium was 1.72 in 2014 OECD (2016e).

2.4 Unemployment Rates

In 2014, the unemployment rate⁴ was 8.5% of the total labour force. It was 9% for men and 7.9% for women (OECD, 2016f). The long-term unemployment rate⁵ was 49.9 % in 2014 OECD (2016g).

2.5 Self-Employment Rate

The self-employment rate in Belgium was 15.1% in 2013 (OECD, 2016h).

¹ The elderly dependency rate is defined as the ratio between the elderly population (65+) and the working age (15-64 years) population.

² Life expectancy at birth is defined as how long, on average, a new-born can expect to live, if current death rates do not change. However, the actual age-specific death rate of any particular birth cohort cannot be known in advance.

³ Life expectancy at age 65 years old is the average number of years that a person of that age can be expected to live, assuming that age-specific mortality levels remain constant.

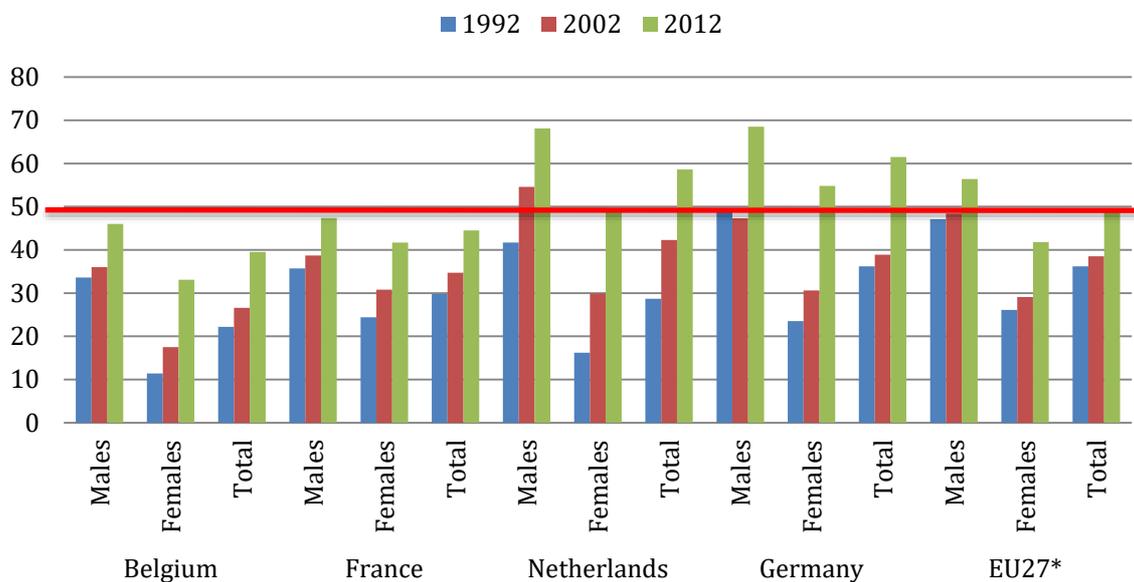
⁴ Unemployment rate is the number of unemployed people as a percentage of the labour force, where the latter consists of the unemployed plus those in paid or self-employment. Unemployed people are those who report that they are without work, that they are available for work and that they have taken active steps to find work in the last four weeks.

⁵ Long-term unemployment refers to people who have been unemployed for 12 months or more. The long-term unemployment rate shows the proportion of these long-term unemployed among all unemployed.

2.6 Older Worker Employments / Unemployment Rates

Figure 1 below shows the evolution of the employment rate of older workers (aged 55-64)⁶ across gender, country and time. In 2000, the Lisbon strategy had set up an employment rate target of 50% for those aged 55-64, which Belgium failed to achieve. Consequently, this objective was renewed within the framework of the Europe 2020 strategy. Looking at the data, one can see that employment rates for older workers have been increasing in Belgium over 20 years even though there are only five countries – Greece, Hungary, Malta, Poland and Slovenia – in which the employment rates of older workers are lower (Eurostat, 2013). Nevertheless, especially the employment rates of older workers have increased quite substantially between 2002 and 2012. One has to keep in mind though that their initial employment rate was much lower than that of their male counterparts.

Figure 1: Employment rate of older workers (55-64)



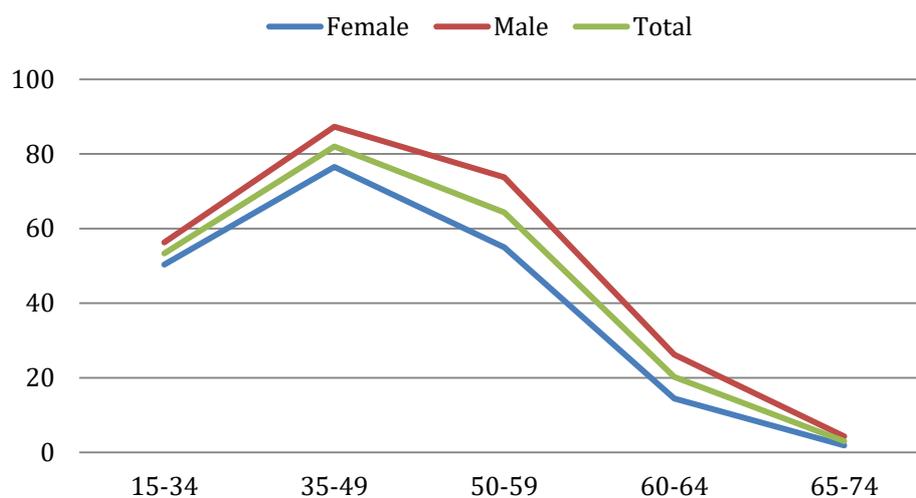
Source: Labour Force Survey (2013).

Note: The red bar represents the EU target for Belgium.

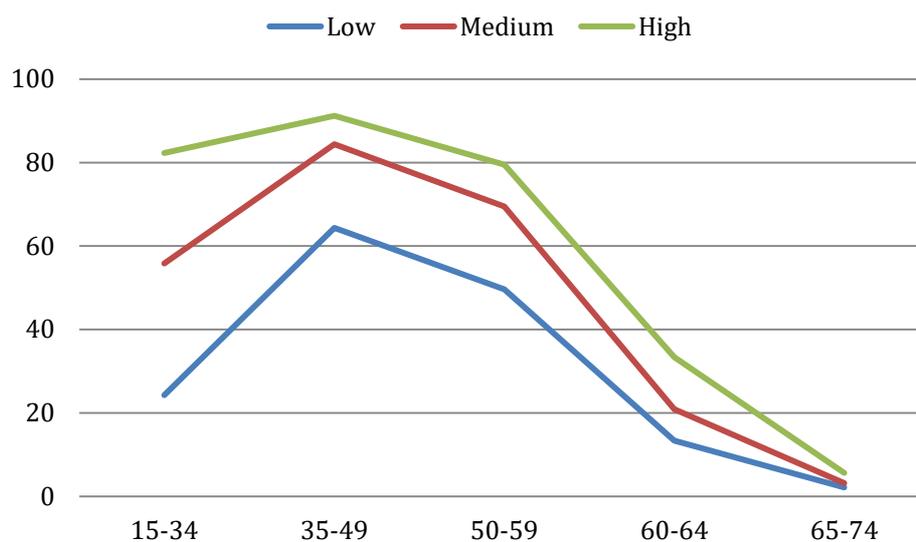
*Data for the EU27 is not available for 1992; therefore data for year 1997 are reported here.

Figures 2 and 3 display the employment rates across the life course respectively by gender and education in Belgium. The figures show a positive relationship between educational attainment and employment rate as well as a gender gap at the advantage of males. Moreover, we observe a steep decline in employment after the age of 59. Taken together with the large percentage of the inactive population for this age group, this reflects the early retirement culture in Belgium.

⁶ 'The employment rate of older workers is calculated by dividing the number of persons in employment and aged 55 to 64 by the total population of the same age group. The indicator is based on the EU Labour Force Survey. The survey covers the entire population living in private households and excludes those in collective households such as boarding houses, halls of residence and hospitals. Employed population consists of those persons who during the reference week did any work for pay or profit for at least one hour, or were not working but had jobs from which they were temporarily absent Eurostat (2013).

Figure 2: Employment rate of older workers by age and gender (%)

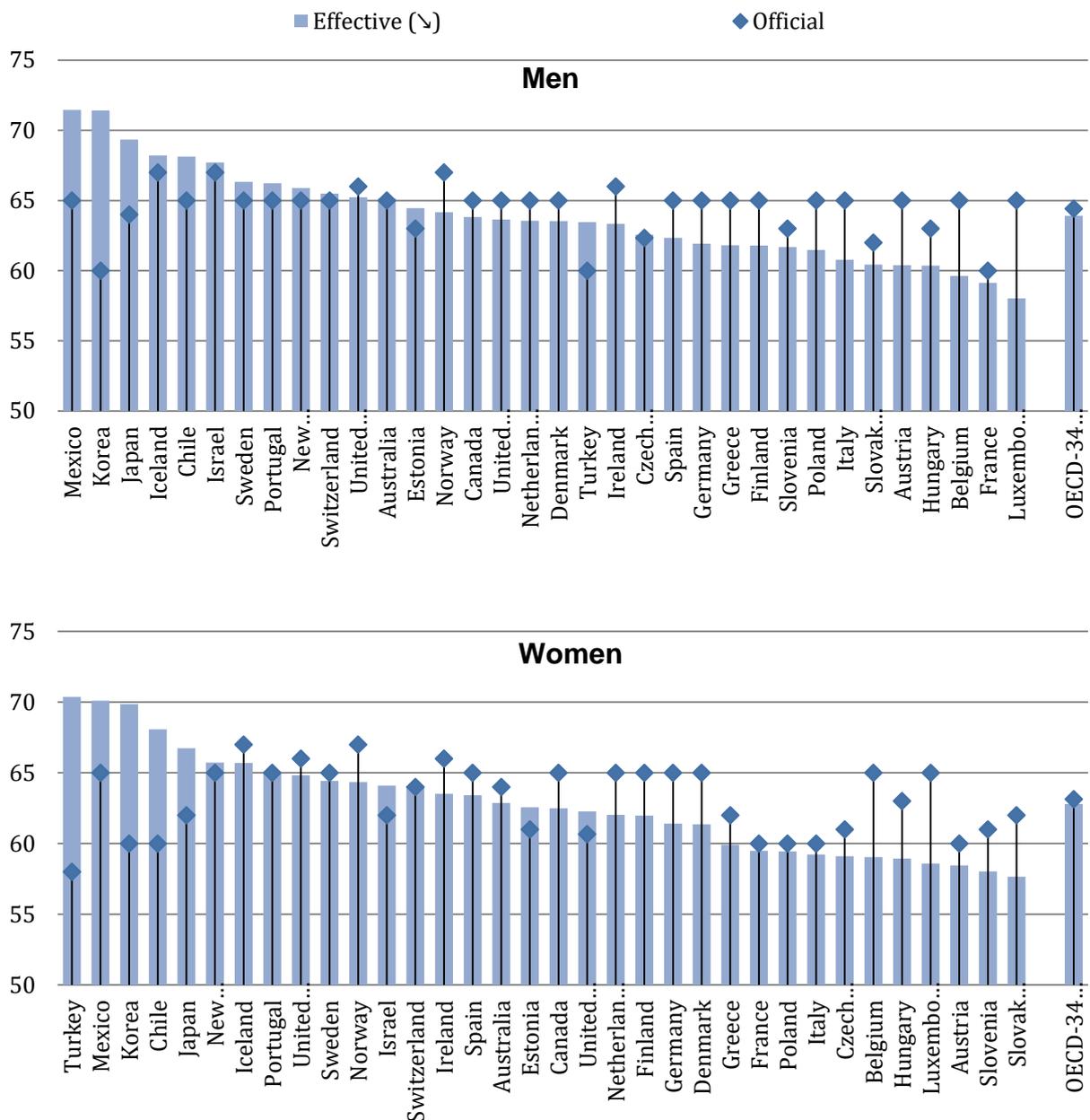
Source: Labour Force Survey (2010). Own calculations.

Figure 3: Employment rate of older workers by age and education (55-64) (%)

Source: Labour Force Survey (2010). Own calculations.

Figure 4 illustrates the average effective retirement age versus the legal retirement age by OECD country and gender for year 2012. It shows that Belgium indeed has one of the lowest effective retirement ages among OECD countries for both sexes.

Figure 4: Average effective age of retirement versus the official age, 2012



Source: OECD, Ageing and Employment Policies - Statistics on average effective age of retirement.

Notes: Official retirement age is shown for 2010. For Belgium and France, workers can retire at age 60 with 40 years of contributions; for Greece, at age 58 with 35 years of contributions; and for Belgium, at 57 (56 for manual workers) with 35 years of contributions.

Yet, the employment rate as an indicator has been criticised, mostly on the basis that it does not provide any information on the type of employment one might have. For instance, Moolaert and Leonard (2011: p.25) note that employment rates can increase as more people get part-time jobs, which may lead to an overly optimistic image of activity among the population. (Source: Nicolas Contreras, Elisa Martellucci and Anna-Elisabeth Thum, National Report, WP 1)

3. Extending Working Lives and Lifelong Learning: National Policies

3.1 Introduction

Classification as “Early” or “Late Movers”

When compared with other European countries, Belgium is an “early mover” in terms of willingness and ability to manage the older workforce both at the macro and the meso levels, and in terms of promoting age management policies, employability and workability of older workers.

Predominant Concept of “Active Ageing”

Active aging became a hot topic in Belgium in 2005, when the Intergenerational Solidarity Pact (ISP, ‘Pacte de Solidarité entre les Générations’) was introduced as a response to the Lisbon strategy. The ISP was composed of three elements: wage subsidies, easy access to working time reduction with wage compensation and a pension bonus. After the Intergenerational Solidarity Pact was introduced, many reforms have been conducted with the objective to further extend working lives.

In light of this debate, the Belgian Minister of Economy, Employment and Consumer Affairs Kris Peeters has recently announced to take further measures. His focus is on four pillars: generating jobs for the unemployed, providing workable work for those who are struggling, establishing a solid basis for the Belgian social security system and resorting the competitiveness of the Belgian companies. In this way, the Minister has put the issue of “workable work” back on the agenda. This renewed focus on workability and older workers is much needed in Belgium, as a lot of work is still to be done. Although some of the Minister’s ideas have already been widely discussed in the media and among the public, their precise implementation is not yet clear. The reason is that the implementation will be discussed with the social partners. Nevertheless, some proposals have already spurred protests (e.g. the proposal to reform the traditional 38 hours working week).

Predominant Concept of “Social Innovation”

In researching practices to achieve active ageing in Belgium, the authors have focussed specifically on practices that can be grouped under the term ‘social innovation’. Social innovations should be understood as new ideas (products, services and models) aimed at meeting social needs and creating new social relationships or collaborations. Compared to regular innovation, social innovations are driven by an extra motive: a social mission, and a will to create shared value, at once economic and social. In general, they respond to the following characteristics: openness as regards ownership of knowledge; multi-disciplinary and integrated approach; participative and user-based design; demand-led; tailored to specific situations (European Commission, 2013).

Effective retirement ages

2012 OECD data show that male as well as female effective retirement ages in Belgium are below 60 and therefore low in international comparison (cited after Contreras et al. 2013: 8).

In the region, only France and Luxembourg have similar positions, whereas Germany and even more so the Netherlands have values far higher than Belgium. Contreras et al. (2013: 8) cite the trivial but too often neglected the fact that the employment rate does not differentiate between full-time and part-time work. Paying attention to this, especially the difference to the Netherlands is smaller than employment rates suggest (Contreras et al., 2013: 9 show graphs based on Labour Force Survey data for year 2012).

There is an employment gap between two regions for those 20-64 (figures for 2011, cf. Jousten and Lefebvre, 2013: 15):

- For men: Flanders 77.0% and Wallonia 68.7% (difference 8.3 % points)
- For women: Flanders 66.4% and Wallonia 55.8% (difference 10.6 % points)

Such an employment gap is not found for the subgroup 55-64:

- For men: Flanders 46.3% and Wallonia 44.3% (difference 2.0 % points)
- For women: Flanders 31.4% and Wallonia 29.9% (difference 1.5 % points)

Summarising econometric studies on Belgian retirement behaviour, Jousten and Salanauskaite (2015: 62) conclude that “overall, the studies seem to suggest that the prevailing social security arrangements are largely responsible for the particularly early and high retirement rates among older workers”. They further state that labour demand could also be a crucial factor, yet literature is limited.

3.2 Public Pension and Retirement Policies

Beginning in 2004, after long deadlock due to conflicting positions of social partners, the government began consultations with social partners and initiated a large tripartite conference. Resulting from this, in 2006 the “Solidarité entre les generations” law and a collective agreement with the same title were implemented. Social partners were responsible for detailed regulations. One part of it is pension bonuses for the years worked after the age of 62 or after 44 years of career (Hartlapp and Schmid, 2008: 428; Jousten and Lefebvre, 2013: 5).

In the private sector, the retirement age has been equalised to 65 years between men and women from 2009 onwards (in the public sector it has always been equal, Corsi and Lodovici 2010: 60). At 65, individuals get full pension benefits (Jousten et al. 2011: 4, Botti et al., 2011: 4). Pacolet’s (2012: 2) statement that this reform was very important since with rising female retirement ages “the pension age was increased for half of the population” neglects the current different employment rates between men and women, due to generational replacement in future worker cohorts 60-65 the share of women will be higher.

On 7 October 2014, the parties who will form the new Belgian government agreed to raise the retirement age from 65 to 66 (2025) to 67 (2030; Daily Mail, 2014). With this step Belgium, would no longer be exceptional in a Western European comparison (Noll and Weick, 2013: 13). Politically, raising the retirement age could be difficult. Based on European Social Survey III data (2006-2007) Sweet (2009: 1ff.) calculated the mean ages when someone is considered too old to work 20 hours per week or more: In the case of men, only 4 (FR, SL, RU, UA) out of

22 other countries rank below Belgium (61.5 years), in the case of women only 2 (RU, UA) countries are below Belgium (56 years). These views are not exogenous to the pension scheme, that is, they partly result from the pension scheme and can change due to pension scheme changes.

Pension bonus

Under certain conditions, Belgian workers who work until legal retirement age instead of retiring early get an extra lump sum (Contreras et al., 2013: 35; based on Dekkers, 2008). As Smith (2014: 6) writes, those 62 years old and with at least 44 years of contributions receive €2 per day of full-time work (introduced in 2007). This refers to every full-time working day past this limit and is independent of wages earned or contributions accumulated (Jousten et al., 2011: 5f.).

Early retirement

Minimum entry age for the early pension will be raised from 60 to 62 years until 2016 (Pacolet, 2012: 3).

Financial retirement incentives

Using SHARE data, Jousten and Lefebvre (2013) show that “marital status and labor market activity of the spouse also have a major influence on retirement behaviour” (2013: 15). The variable “active spouse” decreases the likelihood of retirement. Jousten and Lefebvre (2013: 15) partly trace this back to the “loss of dependent benefits in the principle income for two-earner couples as compared to one-earner couples”. One-earner couples get a replacement rate of 75% of lifetime earnings, whereas individual claimers only receive 60% (Jousten and Lefebvre, 2013: 5), so that e.g. men’s pension benefits decline if the wife still works. Abolishing policies that financially punish older workers’ employment via lower pension benefits for their spouse should foster incentives to work for those in such situations. Nevertheless, the leisure effect would still remain, i.e. the fact that someone may prefer retirement if his/her partner is retired in order to enjoy leisure time together.

Career interruption via full-time time credit

Workers who have worked at least 12 out of the 15 previous months for the same employer can interrupt their career for 1 year (or even up to 5 years, depending on collective bargaining agreements in the respective industry). Those on full-time time credit get an allowance from the National Office for Employment. Older workers can use this scheme to bridge some time until they are eligible for other labour market exit benefits (Smith, 2014: 6).

3.3 Partial Retirement / Partial Pension Policies

In 2002, a part-time scheme for older workers was introduced, which allowed employees to work shorter hours for up to five years without reducing their pension entitlements (‘career-break’, Graf et al., 2011: 220). From a labour supply perspective, part-time work can be useful if it motivates those to stay in employment that would have otherwise chosen non-employment. Though, one to three years after the career break, the activity rate of those participating is not

higher than that of comparable workers who did not participate (Graf et al., 2011: 220; based on Devisscher and Sanders, 2007: 7-8 referring to a study carried out by OSA/Steunpunt WAV in 2006). Therefore, the programme merely reduced the intensive margin without raising the extensive margin, i.e. reduced labour supply. A government proposal by the Pension Reform Committee 2020-2040 suggests scaling it down (Jousten, 2014: 9).

Within the context of ISP, an end-of-career time-credit that was introduced some years before has been broadened. Workers over 50 with at least 20 years of career and 3 (before: 5) years of tenure can reduce their working time until retirement and get generous allowances (Smith, 2014: 7).

3.4 Promoting Work after Retirement

The “Solidarité entre les generations” law made it possible to combine pension benefits with wage income (Hartlapp and Schmid, 2008: 428). Nevertheless, financial incentives to work beyond the legal retirement age are weak, partly due to earnings ceilings. If income is higher, this negatively affects pension benefits. Furthermore, taxes on pensions are higher if there is an additional income (Contreras et al., 2013: 49).

In January 2013, the Belgian government declared that it supports work during retirement. Upper limits for additional income gained during retirement have been raised. In addition, under some conditions, workers with at least 42 contribution years have no limit on wages supplementing pension benefits (Contreras et al., 2013: 50).

3.5 Promoting Self-Employment

Belgian unemployed over 50 who want to set up their own business can sign a contract (‘cooperative d’activité’) with the responsible authority easier than those under 50. This contract unburdens them from some obligations for the unemployed such as accepting job offers, being available for work and registering as unemployed (Contreras et al., 2013: 44).

3.6 Unemployment Policies and Employment Protection

Under some conditions, companies can dismiss workers over 60 using a company supplement (UCS) representing 50% of the difference between the last wage and unemployment benefits (Contreras et al., 2013: 35). Companies have to substitute the old worker with a new worker coming from full-time unemployment benefits (Jousten et al., 2011: 6, also stating that this rule has been hollowed out over time). Older workers affected are required to have at least 35/28 (men/women) contribution years and are exempt from job search obligations. Employers have to pay for at least three years. Entry age can be as low as 58 if social partners reached an agreement on this (Smith, 2014: 5); for workers from some sectors (e.g. steel, glass, and textiles) the entry age can be even lower. Companies considered to be in economic difficulty or restructuring do not have to fulfil the replacement condition (Jousten et al., 2011: 6). All in all, “there ultimately exists a variety of different regimes with different career requirements, minimum ages, replacement of the worker, etc. for different sectors and companies. Despite

the fact that legislation from 1986 as well as the ISP of 2005 tried to harmonise and put constraints onto this situation, numerous exceptions persist with respect to the general rules” (Jousten et al., 2011: 6).

The scheme, introduced in 1973, is also known as conventional early retirement (CER). The minimum contribution years of 35/28 in 2013 results from rises in 2012; the number of contribution years necessary will rise to 40 for men (2015) and women (2024, Jousten et al., 2011: 6; Jousten and Lefebvre, 2013: 7). These authors also state that the scheme is generally relabelled as ‘Unemployment with Company Supplement’. Importantly, during the unemployment/early retirement period workers still accrue pension entitlements (Jousten and Lefebvre, 2013: 8). Fisher and Keuschnigg (2011: 3ff.) state that pension entitlements for unemployment periods prolong job search and raise unemployment. The fact that the fictive wages used for the calculation of entitlements collected during times of unemployment or disability are equal to those earned before dependency began and not on some lower level (e.g. a common low level for all workers on replacement income programmes) aggravates these work disincentives (Desmet, 2007: 47).

The government made a new regulation so that workers can keep this supplement if they find a new job (Contreras et al, 2013: 35). This should provide a relevant incentive for unemployed workers on UCS.

Furthermore, unemployed between 50 and 57 with very long careers or unemployed over 58 are exempted from job search obligations (Smith, 2014: 6). This has changed so that also those with company bonus have to be available for the labour market until 58 (Smith, 2014: 7, also Jousten and Lefebvre, 2013: 7 state that since 2002 and especially since 2012 requirements have been tightened).

Wage subsidies

The most important single policy element of the Intergenerational Solidarity Pact was the wage subsidy (Smith, 2014: 2). It is paid for all older workers, not only those newly hired, and it is low (€50 for those 50+ and €800 for those 65+). Since Smith (2014: 2) argues that the effect of the wage subsidy depends on its level and the price elasticity of labour demand, due to a low subsidy level and expected weak labour demand elasticities, she expects a weak positive effect on older workers’ employment.

In 2007, the government reduced employers’ social security contributions for workers with a salary below €1, 000. The reduction steps in at the age of 50 with €50 per quarter and rises by €50 per year until the age of 56. From the age of 57 onwards, the reduction is at €50 again plus €50 for every years worked over that age, which can be combined with employers social security contributions reductions that existed before ISP (Smith, 2014: 6f.: The maximum reduction is €800 - due to €400 because of the 2007 measure and €400 because of a 2004 measure).

3.7 Health Protection and Promotion, Prevention of Disability

In 2002, the ‘Fund for the Promotion of Quality of Working Conditions’ was established. The

fund grants subsidies to employers taking specific actions to improve the working conditions for employees 55+ (Devisscher and Sanders, 2008: 120).

In September 2004, a “Fund for Professional experience” (Fond pour l’expérience professionnelle) was introduced. Focused on workers 45+, the fund enables employers to preventively estimate employees’ workability, for example via a questionnaire for workers (Botti et al., 2011: 20).

Desmet et al. (2007: 48) state that “disability is not a major route toward early retirement, due to rather stringent qualifying conditions and rather advanced screening”.

The disability scheme covers workers who lost at least 66 % of their earnings capacity in their usual job for more than one year (Jousten and Lefebvre, 2013: 5; prior to this threshold, those affected are covered by sickness insurance). Disability benefits can be temporarily limited or open-ended, whereas in the latter case there are periodic medical and administrative controls (Jousten and Lefebvre, 2013: 5). Periods of disability benefit receipt count as periods of pension contributions calculated with fictive (indexed) wages (based on wages in the year prior to disability), even though no contributions are paid (Jousten et al., 2011: 3). Benefits are at 65% / 40% / 53% of reference earnings (for these with dependents / without dependents / living alone. There is a ceiling).

Based on a longitudinal study Jousten et al. (2011: 7ff.) find that disability benefit receipt and employment rates of the elderly “do not correlate well with mortality and/or health indicators” (2011: 11). Disability insurance participation (calculated as the share of the population in the relevant age group) between 1980 and 2007 remained virtually stable for men 40-59 and it decreased for men 60-64 (Jousten et al., 2011: 14f.). The authors explain the decline for the oldest group with the introduction of alternative exit routes, such as the old-age unemployment system (OAU) in 1985 and flexible retirement age without actuarial adjustment factor in 1991. In the case of women, there has been a rise in disability enrolment, which Jousten et al. (2011: 14) explain by the general rise of female employment. Clearly, enrolment rose stronger from 1997 onwards and especially for women 60-64. In 1997 there has been an increase in the retirement age.

As Jousten et al. (2011: 21) note, in Belgium (as well as other countries) an increasing share of disability enrolments is caused by mental health problems, which are harder to check than physical health problems. They conclude that “the increasing role of harder-to-check benefit decisions may well mean that the disability program is serving as an early retirement route”. Furthermore, the authors (2011: 21) suspect that an important number of disabled people uses other labour market exit routes than the disability scheme, implying that “various social insurance programs are getting more and more diverted from their original aims” if unemployed workers exit the labour market via the disability scheme and vice versa.

3.8 Other Policy Approaches

Labour Taxation

In international comparison, Belgian labour taxes are rather high. Within the EU, Belgium has

the highest taxes on low wages. This is mainly due to flat-rate contribution rates to social security schemes, which are common in conservative welfare states (Dagsvik et al., 2011: 780ff.). Low-skilled workers are, therefore, faced with two important issues: (1) a productivity trap, that is, too low productivity for wages to be paid by the employer, and (2) a poverty trap, i.e. insufficient incentives for paid work (Dagsvik et al., 2011: 780ff. based on Nielsen et al. 2005). The resulting problem, therefore, is: how can those with low earnings due to low productivity be financially motivated to work without giving benefits to those whose earnings are low due to part-time work?

The solution of the 'Workbonus' can be considered highly innovative: Reductions on social security contributions were based on hourly wages, or on Full-Time Equivalent earnings. Therefore, those who would earn more than a minimum amount if they had a full-time job (the regulation has been removed since this has been higher than the minimum wage) and less than a certain amount (€1,259 in 2006) got the full social security contribution reductions (€140 per month in 2006). Above the threshold, reductions get less until they completely vanish at a full-time equivalent of €2,000. Since these are not cash benefits but reductions in social security contributions, those working part-time with low hourly wages save less contributions than those working full-time, so that they are motivated to work full-time (Dagsvik et al., 2011: 781ff.): "The Belgian Workbonus...target to low-skilled workers and screen out individuals with a high preference for leisure. At the same time, workers with higher wages cannot reduce their working time to attract the benefit" (Dagsvik et al. 2011: 804). Though, as Dagsvik et al. (2011: 804) note, the Workbonus is suited to Belgian circumstances: Due to minimum wages and centralised wage bargaining, employers cannot reduce gross wages for those receiving the Workbonus.

The Workbonus had an effect on those workers near minimum wage but not for those at median wage (Dagsvik et al., 2011: 799).

ISP's total effect

Smith (2014: 3ff.) uses two methods to estimate the effect of the ISP. The main hypothesis is that in absence of policy changes, GDP development largely determines employment rates. In order to assess the effect of the three policy elements of the ISP, the analysis has to stop in the second quarter of 2008 since then Belgian anti-crisis policies set in, distorting the effect of each of them.

The method discussed here calculates a counterfactual employment rate based on GDP alone, simulating what had happened without ISP (Smith, 2014: 4). This simulation suggests that for those between 50 and 59 years old, the actual employment rate is only slightly higher than the employment rate predicted based on GDP alone:

- men: 36.23% vs. 35.71%, i.e. 0.5 percentage points or a 1.46% rise from the predicted value.
- women: 24.20% vs. 23.94%, i.e. 0.26 percentage points or a 1.09% rise from the predicted value.

Smith (2014: 19) therefore concludes that if there is an effect from the ISP it is small and

statistically insignificant on conventional levels. In this framework, there are some endogeneity problems, as not only GDP affects employment but also vice versa, and GDP is affected by ISP when ISP elements incur government spending (Smith, 2014: 16). These problems, however, do not seem to be decisive. (For example, the second relationship is absent).

4. Extending Working Lives and Lifelong Learning: Selected Innovative and Sustainable Approaches

In Belgium, several working practices aimed at improving working conditions of older workers were identified. In this summary, we decided to focus on four main approaches. Two of these approaches are oriented to the supply side and two relate to the demand side of labour.

1) The project Experience@work created an external platform to exchange experienced employees on a temporary basis among four companies: Axa, Belgacom, KBC and SD Worx. Through co-sourcing between the partner organisations, older employees have the opportunity to use their skills in new environments and may thereby be motivated to stay in the workforce longer. The project is managed by the consultancy HazelHeartwood and was facilitated by Business & Society, the business network for corporate social responsibility, and the VDAB, the professional training and employment office for Flanders. The platform represents a smart way of keeping older employees at work. It further prevents talent and experience destruction. Employees might receive a financial incentive when accepting temporary assignments. The system is not costly once it has been put in place, making it sustainable in the long term. One downside, however, the companies engaged so far all have very similar business profiles. The transferability of such approach is limited to groups of companies that have developed a mutual trust.

2) Cefora was founded by social partners (employers/employees) to promote training programmes and employment opportunities. Its role is the conception and coordination of training projects for enterprises, job seekers and employees. Cefora recently developed *l'action conseil en formations pour les 50+* to provide a special coaching to enhance skills and eventually overcome shortcomings of over 55's employees. The interviews focus on the current position of the employee, his experience and future interest and function. The coach will then determine the training needs of the worker and eventually recommend courses.

3) In 2006, Arcelor-Mittal Gent designed a project called PER 2000 to gather production-technical knowledge from experienced employees and make it available to everyone who may need it in the factory. PER 2000 was implemented by the education and training department of the company. The project allowed to assemble the experience-based knowledge of senior workers and to organise its transfer to younger workers in a systematic way. The purpose of this project is to create an inventory including all knowledge and know-how workers need to have to perform their work efficiently. This portal is used to upgrade job profiles. As soon as the required knowledge and skills for specific positions change, the corresponding job profiles are adapted. Through automatic reporting, the system indicates which employees still have to acquire this additional knowledge to be able to carry out these modified tasks.

The platform represents a smart way of keeping older employees at work and preventing talent and experience destruction. Employees might receive a financial incentive when accepting temporary assignments. The system is not costly once it has been put in place, making it sustainable in the long term.

4) FEP is a federal fund that was created to increase the employment rate of older workers in

Belgium. It encourages employers to offer to older workers working conditions that meet their specific needs and at the same time encourages older workers to stay active by providing better working condition. Within this context, the FEP aims at subsidising *ad hoc* projects and raising awareness on the topic of older workers' needs.

5) In 2007, Sodexo put in place a strategic plan with the objective of strengthening the motivation of 55+ employees. Sodexo's strategic plan is structured around four key pillars:

- Understand the company realities and its age composition, particularly through structured statistics and reports;
- Recruit new employees without discrimination related to age;
- Recognise the needs of 55+ employees' with training information, coaching sessions and individual interviews;
- Ensure the well-being at work with an analysis of the work environment and the issues that might be created by changing some aspects of the daily work, such as night shifts, modification of the workplace, additional training.

So far, Sodexo reported the following results:

- Recruitment of 50 "seniors" (55+).
- Internal promotions of 55+ employees with the share growing by 4.20% in 2008 to 8.45% in 2012.
- The number of 55+ employees in training grew by 3.83% in 2008 to 7.51% in 2012.

4.1 Good practices on the supply side of labour

Good Practice 1

1. Actor: CEFORA

Cefora is a Belgian Institute founded by employers and employees representatives to promote training programming and employment opportunities. Cefora is governed by a general council (joint committee) and a board of directors. Both bodies have a bipartite and joint nature, so they are equally composed by representatives of employers and employees. Cefora's managing director is in charge of a team of experts active in labour market issues and specialists in training programme. Their role is the conception and coordination of training projects for enterprises, job seekers and employees. Cefora does not provide training itself, but functions as an administrator, relying on public and/or private subcontractors to carry out the actual training projects.

In practice/idea/proposal/ State of the art: What is being done?

With the 50+ training tips programme (l'action conseil en formations pour les 50+) Cefora provides a special coaching to enhance skills and eventually overcome shortcomings of older employees. Cefora also carries out other activities targeted to over 45's workers, such as:

- Promoting the recruitment of older job seekers
- Giving allowances to companies that organize training programmes for this specific group of people.

Public incentives used?

Cefora is financially funded by mandatory contributions calculated on the total payroll of all enterprises within the sector (0.20%).

2. Reasons (initiating dimensions)

To extend working life and employment opportunities of older workers and assist employers in the management of older workers.

3. Description of approach (which dimension of the supply side of labour is addressed and what are the aims?) – the employability/ Is the approach targeted especially on older workers or on all age groups?

The approach initiated by Cefora within the 50+ training tips programme is developed on a voluntary base. As a first step, the employee has to register to the coaching. Within the two following weeks the training advisor will contact the employee to schedule an appointment. The interview may be conducted during or outside working hours. The interview will focus on the current position of the employee, his/her experience, future interests and function. The coach will then determine the training needs of the worker and eventually recommend courses.

3.2 Values/Motivation

The organisation of interviews and specific training enhance the employee's motivation. In addition, the employer will receive a bonus of 40 euro per day of training.

3.3 Professional Competence (Lifelong Learning)

With this initiative Cefora assists enterprises to reclassify and / or maintain the work experience level of older employees.

4. Life course orientation

The initiative supports employees and promotes their careers training or career re-orientation.

5. Brief SWOT evaluation including transferability, sustainability and usability

Cefora plays an important role in the Belgian vocational training system, creating a direct link between the supply and demand side of labour as is based on consensus between the employee and employer representatives. The programme assists enterprises in the management of older workers and provide them with allowances in case the employer will be re-trained. As is paid by employer's contributions, the system might be seen as an additional burden on the employment costs.

6. Further relevant information (also sources such as literature, interviews etc.)

(<http://www.cefora.be/>)

Good Practice 2

1. Actor: The family support service of Brussels (Service d'aide aux familles bruxelloises)

Sector: Social service

The family support service of Brussels is a Belgian non-profit organisation that provides a range of services to older people, people with disabilities and their families in order to avoid hospitalization or nursing home placement. The FSS services can be articulated under four main tasks:

- Daily living (family or routine household tasks, care and supervision of children, cooking, ironing, and washing)
- Health and hygiene
- Education and empowerment
- Administrative support (assistance in administrative procedures and organisation of the budget)

The goal of the organisation is not only to provide care, but also to promote empowerment and stimulate autonomy.

In practice/idea/proposal/ State of the art: What is being done?

FSS organised a series of trainings for 45+ employees to let them acquire certified competences on coaching. The scopes of the course are twofold: improving the relation caregiver–patient and upgrade the skills of the workers in order to improve their career perspectives. The training aims at deepening the psychosocial skills of the caregivers that are generally only trained on technical housework.

The course is based on neuro-linguistic and psychological theories. In practice, the course teaches different techniques to improve the relational dynamic with the patient. It is structured in two phases for a total of 150 hours of training (20 working days per employee).

Public incentives used?

The course is almost entirely funded by public subsidies: 70% by the “Fonds de l'Expérience professionnelle”. Thanks to the educational leave system, which reimburses the training hours, FSS can replace trainees that are temporarily absent.

2. Reasons (initiating dimensions)

The skills acquired by the FSS caregivers are mainly related to technical housework. Despite the complex social environment where the FSS works, the employees often do not have the formal competences to develop a sound and effective working relationship with the patient.

Given the low turnover of the organisation, the course wants to provide both a skill upgrade and to strengthen employees' motivation.

3. Description of approach (which dimension of the supply side of labour is addressed and what are the aims?) – the employability/ Is the approach targeted especially on older workers or on all age groups?

The course is targeted at 45+ workers, which represents the majority of FSS employees. The training course on coaching has the value added of:

- Enhancing the professional competences of the employee in a later stage of his working life.
- Enhancing the employees' motivation by giving the tools to potentially improve the relation caregiver-patient.

4. Brief SWOT evaluation including transferability, sustainability and usability

The course represents a good opportunity to upgrade skills and motivation of FSS employees. The second edition of the course will be organized only if the federal “Fonds de l'Expérience professionnelle” will provide the organisation with sufficient funds.

5. Further relevant information (also sources such as literature, interviews etc.)

Sources:

- Short interview with the director of the organisation
- Project report

Good Practice 3

1. Actor: Sodexo

Sodexo is a French food services and facilities management multinational corporation. In Belgium, it employs around 3000 people.

In practice/idea/proposal/ State of the art: What is being done?

In 2007, Sodexo put in place a strategic plan with the objective to strengthen the motivation of employees of ages 55 and over. The strategic plan includes four key pillars:

- Understand the company age composition, particularly through structured statistics and reports;
- Recruit new employees without discrimination related to age;
- Recognise the needs of 55+ employees' with training information, coaching sessions and individual interviews;
- Ensure the well-being at work with an analysis of the work environment and the issues that might be created by changing some aspects of the daily work, such as night shifts, modification of the workplace, additional training.

So far, Sodexo reported the following outcomes:

- Recruitment of 50 "seniors" (55 +).
- Internal promotions of 55+ employees with the share growing by 4.20% in 2008 to 8.45% in 2012.
- The number of 55+ employees in training grew by 3.83% in 2008 to 7.51% in 2012.

Public incentives used?

No

2. Reasons (initiating dimensions)

In Belgium, the Sodexo group employs 3,000 people and nearly one eight is over 55 years older. Thus, the underlying reason is to extend working life and employment opportunities of this category of workers.

3. Description of approach

The action plan developed by Sodexo is based on a multilevel approach which entails:

- No age-related discrimination in the selection process and recruitment;
- Organisation of seminars, at least once a year, to all employees aged 55 and over, regardless of their function;
- Organisation of individual career coaching sessions;
- Creation of a working group "55 +" to address the reality of the work of this group of employees and implement actions to improve the quality of their daily lives.

The project has been put in place with the scientific support of Hasselt University. Managers have been trained on intergenerational team management (how to eliminate stereotypes, create a spirit of inclusion).

3.1 Dimensions and quality of work (career and employment security, wages etc.)

The action developed by Sodexo encompasses different levels: training, counselling and change in recruitment policy.

3.2 Values/Motivation

The main aims of the projects are:

- Enhance the motivation of older workers
- Ensure their personal and professional development with training
- Better prepare older workers to the transition from employment to retirement.

4. SWOT evaluation including transferability, sustainability and usability

The approach developed by Sodexo is based on several activities that encompass training, age friendly recruitment policy and targeted internal and external communication. Such an integrated initiative required an age friendly managerial approach, supported by an external scientific and strategic advice. Other Large companies with a well-established HR department - rather than small one- are more likely to adopt such approach.

5. Further relevant information (also sources such as literature, interviews etc.)

<http://be.sodexo.com/befr/engagements/employeur-responsable/diversite-et-inclusion/quatre-generations-sur-le-lieu-de-travail.aspx><http://be.sodexo.com/befr/engagements/employeur-responsable/diversite-et-inclusion/quatre-generations-sur-le-lieu-de-travail.aspx>

<http://be.sodexo.com/befr/engagements/employeur-responsable/diversite-et-inclusion/quatre-generations-sur-le-lieu-de-travail.aspx>

<http://be.sodexo.com/befr/engagements/employeur-responsable/diversite-et-inclusion/quatre-generations-sur-le-lieu-de-travail.aspx>KBC (supply side of labour)

Good Practice 4

1. **Actor:** KBC - Belgian bank

In practice/idea/proposal/ State of the art: What is being done?

KBC adopted the "Minerva" plan. The project is specifically targeted at 62 years old workers.

Once the employee has reached the age of 62, he might choose between five different career paths; either within KBC or with another employer. So far, 200 KBC employees have opted for this new career approach. The Minerva plan has been developed with the active involvement of social partners.

Public incentives used?

No

2. Reasons (initiating dimensions)

According to the data reported by KBC, 30 KBC employees reach every year the age of 62. In five years, this percentage will increase to 300 a year, and even 500 in ten years. Thus, the underlying reason and scope of the Minerva project is the aging of the workforce as well as diminishing early retirement.

3. Description of approach

The Minerva plan entails the employee's choice among 5 different working paths:

- Path 1: Working time and functions remains unchanged
- Path 2: Working less: the employee continues to work within the same function, but can choose to opt either for a vertical (working in blocks of days or not working for some months and working full time in others) or horizontal reduction of working time.
- Path 3: Lighter tasks: Working time will not change, however the employee can choose for a less demanding job in terms of responsibilities and / or complexity level. He can for example move to a support function.
- Path 4: Combination of reduced working time and less demanding tasks.
- Path 5: Work somewhere else while maintaining his contract at KBC.

3.1 Dimensions and quality of work (career and employment security, wages etc.)

The Minerva plan policy focuses on the sustainability and optimal employability of all employees within the organisation. This is achieved by taking into account their actual life cycle and all specific needs that go with their life cycle.

4. SWOT analysis

KBC offers their older employees the possibility to choose among five different career paths after they have reached the age of 62. To further extend the plan, KBC advocates the revision of the national legal framework. In the current context, Belgian social legislation and thus HR rules limit the flexibility and operational employability of 50+ employees.

5. Further relevant information (also sources such as literature, interviews etc.)

https://multimediafiles.kbcgroup.eu/ng/published/KBCCOM/PDF/COM_BDV_pb_eindeloopbaanproblematiek_fr.pdf
https://multimediafiles.kbcgroup.eu/ng/published/KBCCOM/PDF/COM_BDV_pb_eindeloopbaanproblematiek_fr.pdf

https://multimediafiles.kbcgroup.eu/ng/published/KBCCOM/PDF/COM_BDV_pb_eindeloopbaanproblematiek_fr.pdf

https://multimediafiles.kbcgroup.eu/ng/published/KBCCOM/PDF/COM_BDV_pb_eindeloopbaanproblematiek_fr.pdf Professional experience Fund (demand side of labour)

4.2 Good practices on the demand side of labour

Good Practice 1

1. **Actor:** Professional experience Fund (fonds de l'expérience professionnelle)

In practice/idea/proposal/ State of the art: What is being done?

FEP is a federal fund created to extend the employment opportunities of older workers in Belgium. It offers employers the opportunity to provide older workers working conditions that meet their specific needs and - at the same time - stimulates older workers to stay active longer. In 2012, FEP funded projects for €2,518,707. The number of subventions submitted was 248 (175 from the Flemish community, 61 from Wallonia and 12 from Brussels) and only 189 have been positively selected.

Public incentives used?

The FEP is entirely funded by the Belgian Federal Government.

2. **Reasons (initiating dimensions)**

Increase the employment rate of older workers in Belgium.

3. **Description of approach**

The FEP subsidises employers who invest in adapting the work environment of their older workers. Examples of projects funded are:

- Ergonomic improvements: adaptation of the workplace to reduce physical stress for the worker.
- Changes in the organisation of work, which can concern the change in working hours or place of work: concrete actions related to these projects areas are:
 - Change in functions: the transition to another function may be total or partial. Either the older worker leaves his current job to take a different function, or the older worker delegate parts of its function to a colleague. Functional changes are made to renew motivation and break the monotony that settles after many years in the same job.
 - Skills Development: this activity will allow the worker to adapt to a new working environment and functions.

The FEP is also in charge of:

- Communication and information to companies on available grants and/or procedures.
- Revision and advice of project proposals.
- Monitoring of projects once they have been funded.

3.3 Professional Competence (Lifelong Learning)

Training is provided if the project funded entails the purchase of new machineries or if the scope of the project is to re-train the employer into a different function.

3.4 Health

Thanks to the purchase of new machines and the change into a lighter function the physical and mental stress of the employer might decrease.

4. **Brief SWOT evaluation including transferability, sustainability and usability**

FEP offer companies the opportunity to keep longer their 45+ workers by subsidising ad hoc projects. The projects funded mostly concern the purchase of machineries that will make lighter the daily tasks of the employer. The number of projects on training are still very limited. The future merge with FOREM (The public training and employment service of Wallonia region), might offer the possibility to improve this aspect. Due to budget constrains the team of FEP is very small (four people) as well as the maximum

funds that can be granted to companies. The number of projects funded by the FEP depends on the yearly budget approved by the federal government.

5. Further relevant information (also sources such as literature, interviews etc.)

http://www.emploi.belgique.be/fonds_de_lexp%C3%A9rience_professionnelle.aspx

Good Practice 2

1. Actor: Four private companies (Axa, Belgacom, KBC and SD Woxk) and Hazel Heartwood (consultancy firm) who managed the project and provided strategic advice.

In practice/idea/proposal/ State of the art: What is being done?

experience@work is a project created by a group of four private companies to set-up an external platform to exchange experienced employees on a temporary basis. Through co-sourcing between partner organisations, older employees have the opportunity to use their skills in new environments and thereby be motivated to stay in the workforce longer. The project is managed by HazelHeartwood and was facilitated by Business & Society, the business network for corporate social responsibility, and by the VDAB, the professional training and employment office for Flanders.

Public incentives used?

No

2. Reasons (initiating dimensions)

Belgacom, like the other companies part of the project, has an increasing number of employees over 45 years old. By providing opportunities to extend the working life of older workers, the project's underling goal is to prevent early retirement.

3. Description of approach

The Multi Company Mobility Centre is a platform enabling – on a voluntary basis - employees 50+ employees to stay at work with different companies. Experienced senior workers can be hired for project based temporary assignments from other partners company, whilst keeping a contract with their original employer.

3.2 Values/Motivation

Employees will be able to apply their skills and experience in temporary projects for different employers, creating a new challenge that might motivate them to stay in the workforce longer. The employees who have accepted the new assignments will be supported by coaching, if necessary.

3.3 Professional Competence (Lifelong Learning)

Making optimal use of the exchange of competences the employee's motivation might be enhanced.

4. Brief SWOT evaluation including transferability, sustainability and usability

The platform represents a way of keeping older employees at work and preventing talent and experience destruction. Employees might receive a financial incentive when accepting temporary assignments. Once the system has been put in place is not costly, therefore it might be sustainable in the long term. Only private companies with a similar business profile joined the project so far. The transferability of such approach seems to be limited to groups of companies that have developed a mutual trust. However, the system could be eventually extended to the public sector.

5. Further relevant information (also sources such as literature, interviews etc.)

<http://socialinnovationcompetition.eu/404/>

Good Practice 3

1. Actor: Arcelor-Mittal

Arcelor-Mittal is a steel and mining company with four factories based in Belgium.

In practice/idea/proposal/ State of the art: What is being done?

In 2006, Arcelor-Mittal Gent designed a project called PER 2000 to gather production-technical knowledge from experienced employees and make it available to everyone who may need it in the factory. PER 2000 was implemented by the education and training department of the company. The project allowed to assemble the experience based knowledge of senior workers and to organise its transfer to younger workers in a systematic way.

Public incentives used?

A small amount was received (around 10%) by the European Social Fund and the remainder came from own company funding.

2. Reasons (initiating dimensions)

Until a few years ago new recruits worked with experience colleagues by their side for some time, automatically ensuring knowledge transfer. As the number of staff has been reduced over the years, less time for informal knowledge transfer was available and therefore a new system had to be put in place to ensure that the know-how of seniors would not be lost.

3. Description of approach

PER 2000 is an adult knowledge management system - or more simply said an e-learning platform-developed on the basis of information and know-how provided by senior employees.

3.3 Professional Competence (Lifelong Learning)

The purpose of this project is to create an inventory of all knowledge and know-how workers need to have to perform their work efficiently. This portal is used to upgrade job profiles. As soon as the required knowledge and skills for specific positions change, the corresponding job profiles are adapted. Through automatic reporting, the system indicates which employees still have to acquire this additional knowledge to be able to carry out the modified tasks.

4. Brief SWOT evaluation including transferability, sustainability and usability

The know-how of older employees is saved and secured for the training of new employees. This e-learning approach had revealed to be the quickest and most efficient manner to train a large population of employees. The obvious advantage of e-learning is that courses no longer need to be organised at fixed points in time. Moreover, students can check afterwards how much they really learnt by taking an e-test. As a downside, it is very expensive to keep the system updated. The major constrain to make this project transferable to other companies is represented by the initial investment required to collect and design the e-learning platform.

5. Further relevant information (also sources such as literature, interviews etc.)

http://gent.arcelormittal.com/prg/selfware.pl?id_sitemap=520&language=EN
http://gent.arcelormittal.com/prg/selfware.pl?id_sitemap=520&language=EN

This initial information was collected by interviewing one of the manager of the Training department of the company.

5. Extending Working Lives and Lifelong Learning: Drivers and Barriers

5.1 Supply Side

According to the definitions adopted in this project, the following analyses of the labour supply side refer to innovative and sustainable approaches and solutions that directly aim to enhance the employability and workability of the ageing workforce (with the ambition to make or keep them able, prepared and willing to prolong their working life and extend lifelong learning).

5.1.1 Workability / Employability

Workability and employability are usually used within labour sciences to assess the capacity of work of an ageing workforce or older workers. The term “workability” refers to (older) workers’ ability to master the work-life challenges they are confronted with. Workability is linked to the ability held for a given job considering health, skills, values, etc. Employability is a multi-dimensional concept that in general refers to a person’s capability for gaining and maintaining employment in the light of individual aspects such as knowledge, skills and abilities, and external aspects as legal framework, policies and attitudes at both the institutional and the organisational levels (Naegele and Bauknecht, 2013).

5.1.1.1 Motivation

Macro Level

In Belgium, the Collective Bargaining Agreement n°104 (‘CBA n°104’) was recently adopted. This agreement makes it mandatory for companies with more than 20 employees to produce a yearly plan on how to keep older workers in employment and how to hire new ones (Service Public Fédéral Emploi, 2012). Also, in addition to its ability to steer the private sector through regulation, the State is the biggest employer in Belgium. As such, it is all the more concerned with age management and active ageing in general (Delta Lloyd, 2012).

Belgium has set up various measures to accommodate the wish of older workers to have a reduced and more flexible workload while maintaining a certain standard of living. Consequently, in case of a voluntary demotion or job transfer, which would result in a reduced workload and subsequent wage loss, workers can apply to the National Employment Office (ONEM) for an allowance which duration and amount are positively correlated with age. Similarly a time-credit system (crédit temps) has been set-up for workers switching from full-time to part-time employment so as to mitigate wage loss.

The Belgian government has also introduced various measures with the objective to ensure that working in older age is financially interesting. For instance, workers who were under the regime of unemployment with company supplement (UCS - formerly conventional early retirement) can keep the company supplement in addition to their wage if they find a job. An outplacement procedure with specific characteristics for older workers (e.g. registering is mandatory for six months) has also been set up (Eurofound, 2002).

Meso Level

There are several interesting examples of measures that have been introduced to motivate workers to remain active. Many measures are focused specifically on work conditions and the work environment. The aim of these measures is to ensure the workability and employability of older staff. Employers investing in the adaptation of working conditions for the 45+ can receive subsidies from the Fund for Professional Experience (Service Public Fédéral Emploi, 2013). Hansez et al. (2011) have studied age management practices in 45 Belgian organisations pertaining to various sectors of the economy. They find that pro-active age management remains scarce in Belgian organisations. Few original initiatives are taken. This conclusion also comes forward in our work. Many of the measures taken are relatively straightforward and often only provide a solution to a subset of issues.

At the sector and company level, a range of initiatives have been taken in light of the 45+ work plan that every company needs to submit. Many initiatives directly or indirectly boost workers' motivation. In the construction sector, for example, efforts have been devoted to outplacement counselling and firms that need to prepare a work plan are identified and supported. In the chemical sector, the Belgian federation for the sector launched a project to introduce measures to eliminate stereotypes of older workers, encourage knowledge transfer, boost motivation and vitality, and improve working hours and work organisation. In the beauty and hairdressers industry, measures are aimed at preventing musculoskeletal injuries with a customised fitness program. In the paper and cardboard industry, attention focuses on sleep-related issues, because many workers work in shifts. There are countless other examples of similar activities.

Kluwer (2014) describes the case of a Belgian production company where older workers (58+) are entitled to additional holidays if they have a physically challenging job. In this way, workers have more time to rest and recover. Kluwer (2014) shows that this extended working life with about three years. One way in which Belgacom aims to keep older workers motivated is by offering job rotation and more variety in their function. Moreover, the company is also focussed on the culture vis-à-vis older workers. Similarly, Neuhaus has taken measures to improve the work environment, conditions and atmosphere. The company emphasises that often small changes can go a long way (e.g. having good lighting or ergonomic chairs). One of the ideas that Neuhaus considers important is to offer workers the ability to express their concerns. Mestdagh Group introduced a system in which older workers have the role of expert or moderator in their team. Sodexo created a 55+ work group, which looks into the work conditions of older workers and proposes actions to improve their daily quality of life (Sodexo, 2014). Cefora launched an initiative to address prejudice against older workers and point out the importance to ensure workability. Another example are the senior Memoir workshops. The aim of these meetings is to conserve memory or enhance intellectual and physical independence of the elderly. By stimulating the memory and resources of the person, they strengthen his identity and increase his capacity of being autonomous.

One of the most innovative initiatives that has been introduced on the meso level in Belgium is Experience@Work. Experience@Work is a non-commercial platform for talent sharing through which firms and organisations can exchange experienced employees on a temporary or permanent basis. Experience@Work was initiated in 2014 by four organisations of which

two are active in the financial sector (AXA, KBC), one is active in the telecommunications industry (Proximus) and one is a consultancy firm (HazelHeartwood). The project was facilitated and is supported by Business & Society and the VDAB (Proximus, 2014). Legal advice was provided by SD Worx, an organisation that is still involved in the project. The platform is managed by the Belgian consultancy agency HazelHeartwood. During the last six months, the organisation was mainly in the process of identifying companies and organisations that would be interested in joining the project (i.e. raising awareness). The idea is to diversify the pool of firms, with a larger variety of offers as a result. Other important tasks were the further development of the platform and its website. Although only a limited number of companies have joined the program so far, there appears to be a lot of interest from organisations to participate. Since the beginning of October 2015, Experience@Work started to actively look for offers. Currently, about 20 offers are available on the website (which can be examined by the employees of the participating companies). When there is an offer that matches the interest and the profile of an employee, a service agreement is signed between the “receiving” and the “offering” organisations.

Experience@Work aims to bridge the gap between organisations looking for experienced workers, organisations with an abundance of such workers, and senior workers looking for new challenges. Through Experience@Work, older employees have the opportunity to apply their skills in a new environment which could motivate them to stay in the workforce longer. For firms that struggle to hire experienced workers, the project presents an easy solution to hire these workers without having to bear high employment costs. For firms with many older workers that want to reduce their costs or that are looking for a way to motivate their older staff to remain on the labour market, Experience@Work could be an alternative to other programs, early retirement and layoffs. One of the key dimensions of Experience@Work is that it offers older workers the possibility to become active in the social sector. Experience@Work has confirmed that most of the older workers that they have spoken to are especially interested in this sector.

In 2012, KBC developed the Minerva Plan, which offers potential career paths to KBC employees of ages 55 or older (KBC, 2012). Five career paths or tracks are available: 1) continue their career as it is, 2) reduce the number of working hours, 3) reduce the level of responsibility, 4) a combination of tracks 3 and 4, and 5) accepting external assignments. In 2013, AXA conducted a survey among its employees with the scope of understanding the drivers and barriers to working longer. On the basis of the survey, three typologies of employees' needs surfaced. These typologies are: the creation of new challenges and projects, an improvement of work-life balance and a reduction of job responsibilities.

5.1.1.2 Health

One of the most important preconditions to ensure that workers remain active for a longer period is their health. In 2030, 55+ year old workers will represent over 30% of the labour force. In Belgium, the legal retirement age has recently been raised, calling all workers to remain active longer. The issue of health, both physical and mental health, has therefore been given a more prominent role in the recent policy debate. It is strongly connected to motivation: if

workers struggle throughout their working day, they will also be less motivated to remain active. Many potential solutions to this issue have therefore already been discussed in the previous section.

Macro Level

On 21 April 2016, a new campaign was launched by the European agency for security and health at work (EU-OHSA), in collaboration with the Belgian Ministry of Employment. This collaboration has to be understood in light of the recent proposals of the Minister of Economy, Employment and Consumer Affairs with regard to “workable work”. One of the pillars of his proposals relate to the prevention of occupational accidents and diseases, psycho-social risks and musculoskeletal disorders. Especially for older workers, physical activities can be extremely challenging. The EU-OSHA campaign will run during 2016 and 2017. It has the objective to raise workers’ awareness about the importance of a safe and healthy labour environment throughout their working life.

Among the practices already in place in Belgium worth mentioning is the FEP. It is important to recall that the FEP encourages employers to offer their older workers working conditions that meet their specific needs and at the same time encourage older workers to stay active by providing better working condition.

Meso Level

At the meso level, there also has been a lot of attention for the issue of health. Belgacom, for example, has devised a plan to encourage older workers to remain active. As part of this plan, the company focuses on the work environment (e.g. to ensure that workers are comfortable, while keeping in mind ergonomics) as well as a health program (which aims to educate workers on living and working in a healthy way). Belgacom further has a plan to reintegrate older workers that have been away for some time, for example due to illness.

Other companies have also focussed on establishing a good life-work balance. One example is Mestdagh Group. In the construction sector, a lot of attention is paid to workers’ health. The main challenge for older workers in this sector indeed is the level of physical activity. For this reason, the sector federation has prepared a publication on the well-being of workers in close collaboration with the national action committee for safety and hygiene in the sector. This publication also deals with health issues.

5.1.1.3 Life-cycle Orientation / Reconciliation of Paid Work and Care / Informal Work

A third dimension of workability and employability relates to the life-cycle orientation. Five life cycles can be considered: occupational lifecycle, corporate lifecycle, job-related lifecycle, family lifecycle and biosocial lifecycle. These five cycles will be accounted for in our discussion of care and informal work / volunteering.

Care

Macro Level

One way to ensure workability for older workers is to offer them ways to reduce their working time. In Belgium, there are several ways to achieve this goal, which depend on the sector in which the worker is employed. Public sector employees can take a career break (to reduce working time or temporarily stop working). For private sector employees, there is a time credit system. Besides these two schemes, workers also can take thematic leaves (parental leave, leave for palliative care and leave to provide medical assistance). Workers are able to reduce working times or temporarily stop working via these three systems.

The **Flemish government** offers additional allowances that top up the allowances granted by the national employment office for workers that take any of the types of leave discussed above. These allowances are **encouragement fees**. Different rules apply to workers in different sectors. In the private sector, for example, encouragement fees apply to workers that apply for leave to take care of children or family members, for educational leave or for workers in firms in difficulties or restructuring.

These leaves will be revised in September 2016. A new system of career breaks will be introduced on September 2, 2016. Moreover, from that date top-up allowances will only be granted to those who work in the public sector or education sector in the case of thematic leaves. Unfortunately, there is no information yet on what these revisions will look like.

Meso Level

Since January 2013, private companies with more than 20 employees have to devise an employment plan for workers of ages 45 and older (every year, a new plan has to be proposed or an update has to be presented). The plan should contain measures to attract older workers or to keep them active in the company for a longer time. Such a plan can contain a range of measures: leaves, training, changing positions within the company, etc. Firms have a lot of freedom in devising the plan. They can focus on one or more action areas: selection and recruitment of new employees, development of competencies of workers (including access to training), career development and counselling within the company, changing positions to get a role that is more in line with the competencies and possibilities of the workers, options to reduce working times and working circumstances, workers' health, prevention and elimination of physical and psych-social barriers to remain at work, etc. but they can also focus on other areas. Below, we list some examples of how companies deal with this rule.

A first example is Belgacom. Belgacom invites workers to evaluate their career when they reach the age of 50 years old. The firm discusses with them the options that they have to reduce working times, get a more flexible schedule and prepare for retirement. The University Hospital of Leuven offers its 45+ year old nurses one additional holiday every month, 50+ year old nurses two additional days and 55+ year old nurses three additional days.

Informal Work / Volunteering

Volunteering is widespread among the 65+ in Belgium. According to a study of the Koning Boudewijn Stichting published in 2015, about 13% of the population is a volunteer. 25% of these volunteers are at least 60 years old (which is due to the large share of older people in the population).

Macro Level

In Belgium, volunteering is a very clearly defined concept. A volunteer is a person who devotes part of his or her time to a non-profit organisation without receiving a wage in return. Volunteers are allowed to receive a fee to cover their costs, but this is subject to strict rules. Internships, community service and work performed for family, friends or neighbours do not qualify as volunteering. A person that gets unemployment benefits or social assistance has to report that he or she is working as a volunteer. In some circumstances, volunteering is not allowed for this group. Similar rules apply to workers that receive a sickness or disability allowance.

Volunteering is promoted by the Belgian government in various ways. Yet, none of these measures are specifically focused on older workers. On the federal level, there is a High Council for Volunteers, which advises the Department for Social Security of the Federal Government about volunteering. The Council does a lot of work on the legal dimensions of volunteering and the status of volunteers. More initiatives are taken at the regional level. One example is the “Week of the Volunteer”, which draws attention to volunteering. Another example is that at the regional level, there is a number of organisations with a similar role as the High Council. However, different topics are covered. Topics range from providing advice and information, organising training days and information seminars, promoting volunteering and developing policy instruments.

Meso Level

A highly interesting initiative is “**Belgian Senior Consultants**” (a non-profit organisation founded in 1988), which has regional affiliates and offices in each of Belgium’s 10 provinces. The members of this organisation are former executives, entrepreneurs and managers, who - even after retiring- remain active to offer their expertise to firms, organisations in the social economy, and other initiatives.

Another recent initiative is **duo for a job**. Duo for a job is a non-profit organisation – founded in 2012- that carries out intergenerational mentoring by matching young people residing in Brussels who are experiencing difficulties in accessing the labour market because of their ethnicity and/or geographical origins, with experienced senior professionals who can support and assist them in their professional project (education, training, employment). Once the “duo” has been created, the association oversees and assists throughout the period of mentoring. Within this framework the objectives of duo for jobs are twofold: reducing inequalities in the access to the labour market for young migrants and at the same time give senior professionals the possibility to acquire social skills and stay active outside their working life.

5.1.1.4 Lifelong Learning

Lifelong learning has already been a hot topic for several years, both at the macro and the meso level. There is a broad consensus on the importance of training throughout one's career. Policies often are not limited to older workers. Instead, the focus is on building knowledge and obtaining skills in every stage of a worker's career. The concept of lifelong learning does not only refer to training programs to improve knowledge and cognitive skills, it also comprises non-cognitive skills, coaching and career development in this paper.

Macro Level

The most important way in which the government stimulates lifelong learning is the system of **paid educational leave**. This system allows private sector workers to take leave to follow training during or outside of their working times. In some cases, it also allows them to prepare for or participate in exams. The system of paid educational leave was previously managed on the federal level, but since 1 April 2015 it falls under the responsibility of the regional governments. Nevertheless, the system still is very comparable across the different regions. Paid educational leave is available to all workers, regardless of their age. For public sector employees, other systems are available which differ depending on the department in which an employee works.

In Flanders, workers can keep their wage while following training under the system of paid educational leave. Employers can recover this cost after the worker has completed the training. To be eligible for paid educational leave, workers have to work in the private sector, work full-time or part-time, and have a labour contract. There are two types of training that entitle education leave: professional education and general education (a full list of training programs and courses that qualify is provided on the government's website). Each program has to have a duration of at least 32 hours.

In Brussels, workers from the private sector and contractual workers from autonomous public company are entitled to paid education leave, for training program they participate in during their free time and during working times or to prepare for exams. Not all training programs qualify. Again, there is a list of program available on the website.

In Wallonia, there is a similar system. The system of paid educational leave is available to private company employees and employees of an autonomous public company. Workers can take paid educational leave for training program that have officially been approved and that comprise no less than 32 hours of training. Employers receive a lump-sum reimbursement per hour of paid educational leave.

Self-employed workers can also participate in training programs. There are many organisations and companies that specifically provide training programs for self-employed workers (e.g. Securex, Zenitor, etc.). Training programs are also organised by employers' representatives (e.g. UNIZO, VBO). Training programs typically cover a range of topics and many organisations seem to tailor these programs to the requests of the self-employed. Interestingly, the Flemish government subsidises training for small- and medium-sized companies and professionals (e.g. doctors) under certain criteria.

Meso Level

Although the different levels of government emphasise the importance of lifelong learning in many policy documents, most efforts appear to be concentrated at the meso level. In some cases, attention is paid specifically to older workers.

Cefora, for example, is a non-profit organisation that was founded in Brussels in 1990. The organisation provides a program called “**50+ training tips**” that targets workers of ages 50 and up. The idea behind this program is to offer training to experienced workers. A second goal is to support older workers in the advancement of their careers. In the 50+ training tips program, Cefora gives workers aged 50 or more the opportunity to **consult a coach**. This service is offered free of charge to the workers. During these one-on-one consultations, older employees can explore the further development of their careers with the consultant and they are given advice on the training programs that would aid this process. In other words, consultants inform employees about Cefora’s training programs and point them to those programs that could be particularly useful given their background and ambitions. Together with the consultant, older workers reflect on their role within the firm, their future, their responsibilities and tasks and the challenges faced. Besides training, attention is devoted to work-life balance and career development. Employees can register for a consultation with a coach at their own initiative, without having to inform their employer. Interviews can occur during or outside of working hours, at the company or elsewhere. Alternatively, employers can contact Cefora to provide this service to their workers as well. This service is provided free of charge. In fact, Cefora provides financial incentives to encourage participation in this program. There is a premium of €40 per year for the employees that participate and a premium of €40 per training day for the employer (when training is followed after the coaching session). For the employer, two other advantages of the 50+ training tips program are that it is a way to keep experienced employees motivated and that it serves as a tool to optimise employees’ capabilities. In 2014, Cefora managed to reach 89 companies via 50+ training tips. Cefora’s programs are tailored to the needs of older workers (e.g. software courses are taught at a slower pace). The organisation further provides training that focuses on specific occupations in which the share of older workers is large. Moreover, it offers competency screenings free-of-charge to all 45+ year old private sector workers.

Cefora also targets older job seekers. For this group, the organisation created Jobsclubs45+. Through this program, unemployed workers enrolled in long-term training programs can meet others in the same position, interact with them and learn from them. The program is part of a broader training program for unemployed workers. In addition to the **Jobsclubs45+**, Cefora launched a training program in which job seekers aged 45 or more learn how to valorise their experience in specific occupations (e.g. head of logistics or business analyst). Cefora also has specialised programs for trajectory counsellors and HR staff. These programs discuss how the knowledge and experience of older individuals can be used most effectively.

Belgacom is another example of a company that offers training to older workers. Another interesting example is ICHEC-Enterprises. This company organises trainings for HR staff. The idea is to teach them how they can valorise the knowledge and experience 50+ employees in their company and how they can optimise the interactions between workers of different age

groups. The aim is not only on showing these HR managers the value of older workers but also to give them the tools to put their knowledge and experience to use. In this way, older workers may receive more support from their HR department and are encouraged to work longer. Life-long learning can take yet another form. Neuhaus, for example, provides resilience training and tutorials on how to cope with stress. Companies in the hospitality sector have experimented with a 'work buddy system' (Crianza, 2013). The idea is that new workers can learn from older workers and vice versa, so workers are teamed up. The Accor Hotel group further encourages workers to develop their skills and career regardless of their age. They provide specifically tailored training programs. One example is the International Hospitality Management Program, which sets out to create a pool of international managers that can take up new responsibilities. Another example can be found in the construction sector, where many companies organise training and counselling for older workers. In particular, there are programs to teach workers how to become a mentor, as well as programs that develop pedagogic and didactical skills. The taxi sector offers training on life quality as well as traffic regulations.

5.1.2 (Sustainable, real) Self-Employment

The share of self-employed among the employed population increases with age. This may point to two possible scenarios which are not necessarily exclusive: either older workers find it especially difficult to find a job in older age and therefore become self-employed instead; or employees retire earlier than self-employed workers, leading to an overrepresentation of the latter group. Previous research confirms that self-employed workers on average are willing to have longer working lives compared to employees. Nevertheless, this observation likely is insufficient to fully explain the positive relation between self-employment and age.

Macro Level

In Belgium, unemployed workers are encouraged to either find a suitable job or to become self-employed. Unemployed individuals who are at least 55 years old but have not yet reached the retirement age are granted an encouragement fee when they become active again, regardless of whether they find a job as an employee or whether they start their own business.

Meso Level

There are several initiatives on the meso level that aspire to encourage older individuals to start their own business. In 2005, **CEZOV** launched a project called "Vliegende Ondernemers 2". This project aims to increase the number of self-employed in Flanders. The idea is to create a pool of older workers willing to assist a self-employed worker when he or she needs help. The older workers could step in and replace the self-employed if needed.

5.1.3 Work beyond Legal Retirement Age

Macro Level

Workers are allowed to continue working beyond the legal retirement age in Belgium. Retirement is a right and not an obligation. However, there are some rules that determine which workers can combine their pension benefits with an additional income obtained by working beyond the legal retirement age. Workers can earn an unlimited supplementary amount in some cases, while in other cases caps apply.

Meso Level

In the **Flemish education sector**, there are some opportunities for workers to remain active after their retirement, on the condition that no other candidate was found for the position that they take. If a worker is less than 65 years old when he or she is hired in the education sector, he or she can have a regular career like any other teacher. If a worker is at least 65 years old, he or she can only be employed on a temporary basis.

5.1.4 Other Aspects of Workability / Employability

Another interesting measure that the federal government has implemented to encourage older workers to stay active is the '**senior holidays**'. In Belgium, private sector employees build up holiday rights in the previous year of employment. In practice, this implies that workers who switch from the public to the private sector typically are not entitled to any holidays (except for national holidays). Another area where this issue becomes clear is for young workers, who often are not entitled to any holidays in the first year of employment.

Older workers that go back to work after a longer period of inactivity may not have built up sufficient holiday rights. This issue may stop them for returning back to work. For this reason, '**senior holidays**' were introduced for workers of at least 50 years old. These senior holidays can only be used after a worker has used up all other holidays that he or she is entitled to. Workers receive a benefit equal to 65% of their average daily wage, capped at €50.98 (gross, by day). These benefits are paid out by the national employment organisation. The idea of senior holidays is an interesting one, considering that it tackles an important barrier that can prevent someone from becoming active again.

5.2 Demand Side

5.2.1 Financial Incentives for the Employment of Older Worker

The Belgian government has introduced several financial incentives to encourage employers to hire older workers or to ensure that these workers can be employed for a longer period of time. In fact, financial incentives appear to be the main focus of the Belgian policy in this regard. Hardly any other measures were found in our analysis.

Public financial incentives for the employment of older workers

Labour cost reduction for 54+ year old workers

Employees of ages 54 and up are eligible for a so-called "**target group labour cost**

reduction". In practice, employer social security contributions are reduced for these workers, depending on their age and wage level. Contributions are only reduced for workers that earn less than €13,401 (gross) on a quarterly basis. For workers between 54 and 57 years old, employer contributes are lowered by €400 each quarter. For workers of ages 58-61, contributions are decreased by €1,000 quarterly. For workers aged 62-64, the reduction amounts to €1,500. Finally, for workers of ages 65 and over, contributions are lowered by €800 each quarter.

Labour cost reduction when hiring 45+ year old job seekers

A similar system was introduced to encourage companies to hire older job seekers. Every 45+ year old job seeker who has been unemployed for at least 6 months receives an "**employment card**" for the national employment agency. An employer that hires a job seeker with an employment card qualifies for a reduction in the social security contributions that have to be paid for this worker for a period of five years. Commonly, the reduction amounts to €4,000 during the first year. In some cases, it stays at this level while in other cases it decreases to about €1,600 each year. Importantly, the reduction in social security contributions is tied to the duration of unemployment of the older worker. For older workers that were unemployed for at least 18 months, employers receive an additional bonus for a period of 2.5 years. Part of their wages (€500/month) are covered by the national employment agency. Employers can deduct these €500 for the net wages that they pay. Annually, this amounts to a labour cost reduction of €6,000.

Labour Taxation

As indicated above Belgian labour taxes are among the highest in Europe. Within the EU, Belgium has the highest taxes on low wages, which is mainly caused by the flat-rate contribution rates to social security schemes, that are common in conservative welfare states (Dagsvik et al., 2011: 780ff.). Low-skilled workers face (1) a productivity trap, that is, too low productivity for wages to be paid by the employer, and (2) a poverty trap, i.e. insufficient incentives for paid work (Dagsvik et al. 2011: 780ff. based on Nielsen et al. 2005). The problem was, how can those with low earnings (due to low productivity) be financially motivated to work without giving benefits to those whose earnings are low due to part-time work?

The solution of the Workbonus can, therefore, be regarded highly innovative: reductions on social security contributions were based on hourly wages, or on Full-Time Equivalent earnings. Therefore, those who would earn more than a minimum amount if they had a full-time job and less than a certain amount (€1,259 in 2006) got the full social security contribution reductions (€140 per month in 2006). Above the threshold, reductions get less until they complexly vanish at a full-time equivalent of € 2,000. Since these are not cash benefits but reductions in social security contributions, those working part-time with low hourly wages save less contributions than those working full-time, so that they are motivated to work full-time (Dagsvik et al. 2011: 781ff.): "The Belgian Workbonus ... target to low-skilled workers and screen out individuals with a high preference for leisure. At the same time, workers with higher wages cannot reduce their working time to receive the benefit" (Dagsvik et al., 2011: 804). But, as Dagsvik et al. (2011: 804) note, the Workbonus is suited to Belgian circumstances: Due to minimum wages

and centralised wage bargaining, employers cannot reduce gross wages for those receiving the Workbonus. The Workbonus had an effect on those near minimum wage but not for those at median wage (Dagsvik et al., 2011: 799).

On 1 August 2015, the Workbonus system was reformed and extended. The highest wage level that still qualifies for the bonus was raised from €2,385 to €2,413. The lowest wage level that qualifies for the maximum bonus was increased from €1,501 to €1,546. Finally, the maximum bonus level was raised from €183.97 to €189.98.

Employment bonus

The Flemish government offers an **employment bonus** for up to one year to employers that hire a 50+ year old worker who was previously unemployed. One important criterion is that this worker has to receive a permanent contract (it does not apply to temporary contracts). The bonus ranges between €1,200 and €4,500 each quarter. The level of the bonus depends on the wage of the worker.

Wage subsidy

The most important single policy element of the Intergenerational Solidarity Pact was the wage subsidy (Smith 2014: 2). It is paid for all older workers, not only those newly hired, and it is low (€50 for those 50+ and €800 for those 65+).

In 2007, government reduced employers' social security contributions for workers with a salary below €12,000. The reduction steps in at the age of 50 with €50 per quarter and rises by €50 per year until the age of 56. From the age of 57 onwards, the reduction is at €50 again plus €50 for every years worked over that age, which can be combined with employers social security contributions reductions that existed before ISP (Smith, 2014: 6f.: The maximum reduction is €800 € due to €400 because of the 2007 measure and €400 because of a 2004 measure).

Subsidised projects

In Belgium, employers can propose a project to improve the well-being of older workers (45+). Projects can cover different topics, for example ways to improve the organisation of work, to address physical and psychological concerns, or to improve the employability of workers. In some cases, the government covers 50% of the costs of such projects, up to a limit of €500 per worker involved per month (for a maximum of 24 months).

Non-public financial incentives

In contrast to the wide range of public financial incentives, only little evidence of non-public financial incentives was found. In the **construction sector**, for example, there is a fee for 58 to 65 year old workers that continue working after the age of 58. This fee amounts to €2,000 per year. In addition, there is a fee for older workers of €500 if they have an employment record of at least 25 years and €700 if they have an employment record of at least 35 years. Other sectors may use similar tools.

5.2.2 Non-Financial Incentives for the Employment of Older Worker

Public non-financial incentives for the employment of older workers

In sharp contrast with the range of financial incentives aimed at employers, only little non-financial incentives are provided. Given that employers in Belgium have mainly expressed their concerns about the high labour costs, especially of older workers, this is not very surprising. One set of measures that is relevant in this case, however, are information campaigns and campaigns aimed at addressing the negative image that employers have of older workers. In this area, there also is a large role for the social partners. Any form of age discrimination is illegal in Belgium.

In 2012, the federal government launched a campaign called “still young; already old”, which was aimed to tackle stereotypes among workers and employers. Previously, in the mid-2000s, the government published a document entitled ‘Response to negative stereotypes for older workers’. It builds on the research performed by the CAPA which serves a dual purpose: mapping age-related stereotypes and their impact on employees, and contrasting these stereotypes with the existing academic literature (in terms of physical/physiological, cognitive and social capacities). The study concludes that the physical/physiological stereotypes can largely be confirmed by academic evidence, although clear differences emerge for individual cases. In terms of cognitive capacities, the picture is more mixed: while some stereotypes overestimate the issue, other underestimate it (e.g. the fact that older workers have more memory issues than many anticipate). The study further reports that social support and autonomy are crucial factors for older workers to remain active.

Non-public non-financial incentives for the employment of older workers

Again, only very few initiatives of a non-financial nature were found at the meso level. On example is the arts sector, where GRAFOC organises workshops aimed at companies on a range of topics. Examples are coaching, workability, and career development.

6. References / Sources for Further Reading

- Age Platform (2012): 2012 – nous avons tous un rôle à jouer, Brussels: Age Platform; retrieved at: <http://europa.eu/ey2012/BlobServlet?docId=6773&langId=fr>.
- Age Platform (2012): Older people also suffer because of the crisis, Brussels: Age Platform Europe; retrieved at: <http://www.age-platform.eu/images/stories/EN/olderpeoplealsosufferbcofthecrisis-en.pdf>
- Aichberger, M., M. Busch, F. Reischies, A. Stroehle, A. Heinz and M. Rapp (2010): Effect of physical inactivity on cognitive performance after 2.5 years of follow-up. *GeroPsych* 2010; 23(1):7-15.
- Becker, G. (1964): *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education*. Chicago, University of Chicago Press
- Benko, C. and Weisberg, A. C. (2007): *Mass Career Customization: Aligning the Workplace with Today's Nontraditional Workforce*; Boston: Harvard Business School Press
- Berntson, E. and Marklund, S. (2007): The relationship between perceived employability and subsequent health; *Work and Stress, Vol. 31, No. 3, pp. 279-292*
- BKP (2013): *Changemakers*, retrieved at <http://www.changemakers.com/de>
- Botti, Fabrizio/Corsi, Marcella/D'Ippoliti, Carlo (2011): *Active Ageing and Gender Equality: A Labour Market Perspective*. DULBEA (Département d'Economie appliquée de l'Université libre de Bruxelles) Working Paper No 1-13.Rs.
- Bryman A. (2012), *Social Research Methods*, Oxford: Oxford University Press.
- Bureau Fédéral du Plan and Direction Générale Statistique Information Economique (BFP-DGSIE) (2013), *Perspective de Population 2012-2060*, Brussels : BFP.
- CAPA (2006): Réponses aux stéréotypes concernant le travailleur plus âgé; Service Public Fédéral Emploi (2012)
- Cappelli, P. (1999): *The new deal at work: Managing the market-driven workforce*; Boston: Harvard Business School Press
- Cefora (2012), *Efforts Sectoriels en Matière de Formation, 2012*.
- Cefora (2013), *Efforts Sectoriels en Matière de Formation, 2013*.
- Cefora (2014), *Efforts Sectoriels en Matière de Formation, 2014*.
- Cefora (2014b), *Rapport Général, 2014*.
- Chamahian, A. (2012): Vieillesse active et enjeux de la formation dans le temps de retraite, *Lien social et Politiques, n° 62, 2009, p. 59-69*.
- Comité d'Etude sur le Vieillesse (CEV) (2012): *Rapport Annuel*, Brussels: CEV.
- Comité d'Etude sur le Vieillesse (CEV) (2013): *Rapport Annuel*, Brussels: CEV.
- Conen, W., H. van Dalen, K. Henkens and J. Schippers (2011): *Activating Senior Potential in Ageing Europe: an Employers' Perspective*, ASPA integrative report, The Hague: NIDI.
- Conseil Supérieur de l'Emploi (CSE) (2012): *Rapport 2012*, Brussels : CSE ; retrieved at : <http://www.emploi.belgique.be/publicationDefault.aspx?id=36948>.
- Contreras, N./Martellucci, E./Thum, A. (2013) *National Report Belgium*. MoPAct WP3.
- Corsi, Marcella/Lodovici, Manuela/Samek (2010): *Active Ageing and Gender Equality Policies. The employment and social inclusion of women and men of late working and early retirement age*. Final Synthesis Report, in collaboration with Fabrizio Botti and Carlo D'Ippoliti.
- Dagsvik, John K./Jia, Zhiyang/Orsini, Kristian/van Camp, Guy (2011): *Subsidies on low-skilled workers' social security contributions: the case of Belgium*. In: *Empirical Economics*, 40, 779-806.
- Dekkers, G. (2008): *The pension bonus in the first-pillar pension system for employees in Belgium: simulations with the model MEP*, Paper prepared for the conference "Dag van de Sociologie 2008", Leuven, May 29th, 2008; retrieved at: http://soc.kuleuven.be/ceso/dagvandesociologie/papers/DvdS_may_08_Dekkers.pdf.
- Delta Lloyd (2011): *Evaluation du projet « Stage Sans Age »*, Delta Lloyd Life SA, Brussels
- Delta Lloyd (2013): *Résultats de l'enquête nationale 2013 sur les pensions, Peut-on vraiment fixer un âge de la retraite ? Qu'en est-il de la politique de fin de carrière ?*, Press release 4.6.2013 ; retrieved at http://www.deltalloydlife.be/Images/04062013_Dossierpresse_sousembargojusquau4juin_13_h_tcm22-41546.pdf
- Desmet, Raphael/Jousten, Alain/Perelman, Sergio/Pestieau, Pierre (2007): *Microsimulation of Social Benefit Reforms in Belgium*. In: Gruber, Jonathan/Wise, David A. (eds.): *Social Security Programs and Retirement around the World. Fiscal Implications of Reform*. University of Chicago Press, 43-82.

- Devisscher, Stephanie/Sanders, Debbie (2008): Ageing and Life-course Issues. The Case of the Career Break Scheme (Belgium) and the Life-course Regulation (Netherlands). In: OECD (ed.): *Modernising Social Policy for the New Life Course*. OECD Publishing, 117-132.
- Direction Générale Statistique et Information Economique (DGSIE) (2012): Chiffres Clés. Aperçu Statistique de la Belgique; DGSIE, retrieved at:
http://statbel.fgov.be/fr/binaries/Chiffres_cles_2012_tcm326-188881.pdf
- Eurofound (2002): Agreement on outplacement for older workers; *European Industrial Relations Observatory Online*, retrieved at
<http://www.eurofound.europa.eu/eiro/2002/08/inbrief/be0208301n.htm>
- European Commission (EC) (2013): Guide to social innovation, Brussels: European Commission; retrieved at:
<http://s3platform.jrc.ec.europa.eu/documents/10157/47822/Guide%20to%20Social%20Innovation.pdf>
- Eurostat (2013): *Population statistics*; retrieved at
http://epp.eurostat.ec.europa.eu/portal/page/portal/population/data/main_tables.
- Federal Planning Agency (2016) 'Demografische vooruitzichten 2015-2060 - Bevolking, huishoudens en prospectieve sterftequotiënten', Maart 2016.
- Fédération Générale du Travail de Belgique and Office National de l'Emploi (FGTB/ONEM) (2012) : Guide Fiscal 2012, Brussels : FGTB ; retrieved at
http://www.fgtb.be/c/document_library/get_file?uuid=3502c59a-1ff0-4910-9f08-1da01402346b&groupId=10134
- Fédération Générale du Travail de Belgique and Office National de l'Emploi (FGTB/ONEM) (2013): Feuille info – travailleurs. Vous voulez conclure une convention avec une coopérative d'activités en tant que candidat entrepreneur?
- Field, J. (2005): *Social capital and learning*, Bristol: The University Press.
- Fisher, Walter H./Keuschnigg, Christian (2011): Life-Cycle Unemployment, Retirement, and Parametric Pension Reform. In: Institut für Höhere Studien HIS), Wien/ Institute for Advanced Studies, Vienna. Reihe Politikwissenschaft/ Political Science Series 267, May 2011.
- Gaillard and Desmette (2010): (In)validating Stereotypes About Older Workers Influences Their Intentions to Retire Early and to Learn and develop BASIC AND APPLIED SOCIAL PSYCHOLOGY, 32:86–98, 2010
- Gaillard, M. and D. Desmette (2008): When a “worker” becomes an “older worker”: The effects of age-related social identity on attitudes towards retirement and work. *Career Development International*, 13, 168–185.
- Gajendran, R. and D. Harrison (2007): The Good, the Bad, and the Unknown About Telecommuting: Meta-Analysis of Psychological Mediators and Individual Consequences, *Journal of Applied Psychology* 2007, Vol. 92, No. 6, 1524–1541
- Graf, Nikolaus/Hofer, Helmut/Winter-Ebmer, Rudolf (2011): Labor supply effects of a subsidized old-age part-time scheme in Austria. *ZAF* (2011), 44, 217-229.
- Hansez, I. (2013): Impact of work on health; in Vandenbrande et al. (eds.): *Quality of Work and Employment in Belgium*, , European Foundation for the Improvement of Living and Working Conditions, 2012, Wyattville Road, Dublin
- Hansez, I., D. Faulx, A. Angenot, N. Burnay, F. Lurkin, L. Braeckman, M. van Risseghem (2011): La gestion des âges dans les entreprises belges; Service Public Fédéral Emploi ; retrieved at:
www.emploi.belgique.be/WorkArea/DownloadAsset.aspx?id=37060
- Hoeck (2011):
- Hornung, S., Rousseau, D. M. And Glaser, J. (2008): Creating flexible work arrangements through idiosyncratic deals; *Journal of Applied Psychology*, Vol. 93, pp. 655-664
- Ilmarinen, J. (2005): Towards a longer worklife! Ageing and the quality of worklife in the European Union, Helsinki: Finnish Institute of Occupational Health (FIOH) FIOH Bookstore;
http://www.stm.fi/c/document_library/get_file?folderId=39503&name=DLFE-8602.pdf
- Jousten, A. and M. Lefebvre (2008): Retirement Incentives in Belgium: Estimations and Simulations Using SHARE Data, *De Economist* (2013) 161:253–276.
- Jousten, Alain (2014): Strategies for accommodating individuals facing major barriers to longer working lives: examples of problematic and good practices: Belgium. Presented at: Workshop on delivering longer working lives and higher retirement ages. Organised jointly by the European Commission and the OECD. Brussels, November 12 and 13, 2014.
- Jousten, Alain/Lefebvre, Mathieu (2013): Retirement incentives in Belgium: estimations and simulations using SHARE data. Netspar Discussion Papers, DP 04/2013-012.
- Jousten, Alain/Lefebvre, Mathieu/Perelman, Sergio (2011): Disability in Belgium: There is more than meets the eye. National Bureau of Economic Research Working paper 17114.

- Jousten, Alain/Salanauskaitė, Lina (2015): National Policy Report: Belgium. In: Hasselhorn, Hans Martin/Apt, Wenke (eds.): Understanding employment participation of older workers: Creating a knowledge bases for future labour market challenges. Research Report. Federal Ministry of Labour and Social Affairs (BMAS) and Federal Institute for Occupational Safety and Health (BAuA). BMAS/BAuA, Berlin, 62-64.
- Kohli, M. (1986): The world we forgot: A historical review of the life course. In V. W. Marshall (eds), *Later life: The social psychology of ageing* (pp. 271–303). Beverly Hills, CA: Sage
- Lambers, M. (2007): Employment and labour market policies for an ageing workforce and initiatives at the workplace - National overview report: Belgium, Higher Institute of Labour Studies (HIVA), Catholic University of Leuven (KUL), Leuven
- Lazear, E. P. (1979): Why is There Mandatory Retirement?; *The Journal of Political Economy*, Vol. 87, No. 6, pp. 1261-1284
- Leonard, D. (2012) : L'entreprise, au centre du "vieillissement actif" ?, Les enseignements de la Belgique, in *Le vieillissement actif - Regards pluriels, Les Politiques Sociales*
- Leopold, L. and H. Engelhardt (2011) Bildung und Gesundheitsungleichheit im Alter: Divergenz, Konvergenz oder Kontinuität? Eine Längsschnittuntersuchung mit SHARE. *Kölner Zeitschrift für Soziologie und Sozialpsychologie* 2(63): 207-236. DOI: 10.1007/s11577-011-0133-6.
- Leopold, L. and H. Engelhardt (2012) Education and physical health trajectories in old age, Evidence from the Survey of Health, Ageing and Retirement in Europe (SHARE), *International Journal of Public Health* August 2012 DOI: 10.1007/s00038-012-0399-0.
- Maes, M. (2011): Will the Dismantlement of Early Retirement Schemes Increase Older Unemployment? A Competing-risk Analysis for Belgium, *LABOUR* 25 (2) 252–267 (2011)
- Maes, M. and B. Stammen (2011): The impact of (early) retirement on the subsequent physical and mental health of the retired: a survey among general practitioners in Belgium, HUB Research Paper Economics and Management 2011/03, Brussels: Hogeschool-Universiteit Brussel.
- Marshall, V. (2013): The Life Course and the Life Course Perspective Evolving, Keynote address to the symposium, "Paid Work Beyond Retirement Age in International Perspective", Hanse-Wissenschaftskolleg, Demenhorst, April 11-12, 2013.
- Moulaert T. and D. Leonard (2011) : Le vieillissement actif sur la scène européenne, *Courrier hebdomadaire du CRISP*, 2011/20 n° 2105, p. 5-33. DOI : 10.3917/cris.2105.0005
- Moulaert T., Fusulier, B. and Tremblay, D.-G. (2009) : Les fins de carrière à travers le prisme de la transaction sociale : une comparaison Belgique et Québec, Université Catholique de Louvain ; retrieved at : <http://www.uclouvain.be/cps/ucl/doc/demo/documents/Moulaert.pdf>
- Moulaert, T. and D. Leonard (2012): Le vieillissement actif. *Regards pluriels. Les politiques sociales* 1 & 2 /2012.
- Munnell, A. H. and Wu, R. A. Y. (2012): Are Aging Baby Boomers Squeezing Young Workers Out of Jobs? *Issues in Brief, ib2012-18*; Center for Retirement Research
- Noll, Heinz-Herbert/Weick, Stefan (2013): Strategie des „active ageing“ in Deutschland besonders erfolgreich: objektive und subjektive Indikatoren zum Übergang in den Ruhestand im europäischen Vergleich. In: Informationsdienst Soziale Indikatoren (2013), 50, 11-16.
- OECD (2016a), Belgium: Population (indicator). doi: 10.1787/d434f82b-en (Accessed on 25 July 2016)
- OECD (2016b), Belgium: Elderly population (indicator). doi: 10.1787/8d805ea1-en (Accessed on 25 July 2016)
- OECD (2016c), Belgium: Life expectancy at birth (indicator). doi: 10.1787/27e0fc9d-en (Accessed on 25 July 2016)
- OECD (2016d), Belgium: Life expectancy at 65 (indicator). doi: 10.1787/0e9a3f00-en (Accessed on 25 July 2016)
- OECD (2016e), Belgium: Fertility rates (indicator). doi: 10.1787/8272fb01-en (Accessed on 25 July 2016)
- OECD (2016f), Belgium: Unemployment rate (indicator). doi: 10.1787/997c8750-en (Accessed on 25 July 2016)
- OECD (2016g), Belgium: Long-term unemployment rate (indicator). doi: 10.1787/76471ad5-en (Accessed on 25 July 2016)
- OECD (2016h), Belgium: Self-employment rate (indicator). doi: 10.1787/fb58715e-en (Accessed on 25 July 2016)
- OECD (2016i). *Labour Force Statistics 2005-2015*
- Organisation for Economic Cooperation and Development (OECD) (2005): *The Policy Challenge: Preparing for Population Ageing*, in *OECD Economic Surveys : Belgium 2005*, OECD Publishing, retrieved at: http://dx.doi.org/10.1787/eco_surveys-bel-2005-3-en
- Organisation for Economic Cooperation and Development (OECD) (2010): *Education at a Glance*,

- Paris: OECD.
- Organisation for Economic Cooperation and Development (OECD) (2011):
- Organisation for Economic Cooperation and Development (OECD) (2012): OECD thematic follow-up review of policies to improve labour market prospects for older workers: Belgium, Paris: OECD.
- Organisation for Economic Cooperation and Development (OECD) (2013): Assessment and recommendations, in OECD Economic Surveys: Belgium 2013, OECD Publishing.
http://dx.doi.org/10.1787/eco_surveys-bel-2013-3-en
- Organisation for Economic Cooperation and Development and European Commission (OECD/EC) (2012): Policy Brief on Senior Entrepreneurship. Entrepreneurial activities in Europe, Luxembourg: Publications Office of the European Union, 2012.
- Pacolet, Jozef (2012): Mutual Learning Programme: Peer Country Comments paper – Belgium. The quest for the holy grail of full employment and a high standard of social protection. Peer Review on “Extending Working Life: The tripartite cooperation and the role of the Centre for Senior Policy Programme. Norway, 24-25 May, 2012.
- Radio et Télévision Belge Fédérale (RTBF) (2013): Le nombre d’invalides ne cesse pas d’augmenter L’INAMI s’en inquiète, retrieved at : http://www.rtf.be/info/societe/detail_le-nombre-d-invalides-ne-cesse-d-augmenter-le-phenomene-inquiete-l-inami?id=8046830
- Riedel and Hofer (2013): Determinants of the transition from work into retirement, NEUJOBS working paper No. 17.1, retrieved at: http://www.neujobs.eu/sites/default/files/NEUJOBS_Del.17.1.pdf
- Rosenfeldt, M. (2011): Le vieillissement de la population est-il une catastrophe pour le financement de la sécurité sociale?; CEPAG Centre d’Education Populaire.
- Salazar-Xirinachs, J. (2012): Promoting longer life and ensuring work ability, Remarks at UNECE Ministerial Conference on Ageing, 19.9.2012, Vienna, Austria; retrieved at: http://www.ilo.org/employment/about/executive-director-office/statements-speeches/WCMS_190915/lang-en/index.htm
- Securex (2012): Comment inciter les gens à travailler plus longtemps ? Deux leviers d’actions « développer et ménager » pour une politique efficace. Securex Whitepaper: December 2012
- Service Public Fédéral Emploi (2012): Poursuivre ou reprendre une activité professionnelle après 50 ans, SPF Emploi, Travail et Concertation sociale. Direction générale Humanisation du travail
- Service Public Fédéral Emploi (2013): La gestion des âges en entreprise, Brussels : SPF Emploi, Travail et Concertation sociale. Direction générale Humanisation du travail
- Service Public Fédéral Emploi, Travail et Concertation Sociale (2009): Outils pour comprendre le vieillissement du travail; Report within CAPA "Evolution des capacités physiques et physiologiques en fonction de l’âge dans la population au travail" ; retrieved at : http://benhur.teluq.quebec.ca/SPIP/aruc/IMG/pdf_CAPA_Brochure_Belgique.pdf
- Shacklock, K., Fulop, L., and Hort, L. (2007), *Managing older worker exit and re-entry practices: A ‘revolving door’?* Asia Pacific Journal of Human Resources, 45(2), 151-167.
- Smith, Catherine (2014): Did the Intergenerational Solidarity Pact increase the employment rate of the elderly in Belgium? A macro-economic evaluation. KU Leuven, April 9 2014.
- Sweet, S. (2009): When is a Person too young or too old to work? Cultural Variations in Europe. The Sloan Center on aging & work at Boston College. Global Issue Brief No. 2, March 2009.
- Van Gorp, K. and Berghman, J. (2013) : “Note argentée” Recommandation politique pour un pays vieillissant, Delta Lloyd Life SA, Brussels
- Vendramin, P., G. Valenduc (2013): Older workers and Work Sustainability. In: Quality of Work and Employment in Belgium, pp. 59-84. Available at: www.vub.ac.be/SOCO/demo/papersonline/R1456a_en.pdf
- Villosio, C., D. Di Pierro, A. Giordanengo, P. Pasqua and M. Richiardi (2008): Working conditions of an ageing workforce, Dublin: Eurofound.
- World Health Organisation (WHO) (2002): Active Ageing. A Policy Framework, WHO/NMH/NPH/02.8, Geneva: World Health Organisation.
- Zimmer (2012): Labour Market Mismatches, NBB Economic Review pp. 55-68, Brussels: National Bank of Belgium; retrieved at: <http://www.nbb.be/doc/ts/publications/EconomicReview/2012/ecorevII2012.pdf>.

Internet

- KBC, 2012. Article available at <https://newsroom.kbc.com/kbc-and-older-staff-opt-for-unique-end-of-career-approach-with-minerva-plan>
- Proximus, 2014. Article available at <http://www.proximus.com/en/news/axa-belgacom-and-kbc-lay-foundation-experience-work-innovative-project-employees-aged-over-50>
<http://www.aclvb.be/sites/default/files/aclvb/Documenten/Regionales/Vlaanderen/cao-104->

werkgelegenheidsplan.pdf
<http://www.duoforajob.be/>
<http://www.emploi.belgique.be/home.aspx>
http://www.emploi.belgique.be/detailA_Z.aspx?id=1002
<http://www.emploi.belgique.be/defaultTab.aspx?id=15592>
<http://emploi.wallonie.be/home/formation/conge-education-payee.html>
<http://en.calameo.com/read/001774295f40b957eb976?authid=1noh6b9ji35P>
<http://www.guidea.be/sites/default/files/Rapport%20oudere%20werknemers%20horeca.pdf>
http://www.ikbenzelfstandige.be/sociaal-statuuut/specifieke-situaties/werkloosheid#ppt_135581228
<https://www.leforem.be/entreprises/aides-financieres-conge-education-payee.html>
<http://www.onprvp.fgov.be/fr/profes/working/pages/default.aspx>
<http://www.ouderenenarbeid.be/Documenten/informatiedossier%20SERV%20oudere%20werknemers.pdf>
https://vbo-feb.be/Global/Wat%20doen%20we/Campagnes/50%20plus,%20experience%20is%20our%20capital/Experienceisourcapital_NL.pdf
<https://www.vlaanderen.be/nl/werk#loopbaan>
<http://www.werkbaarwerk.be/werkbaarwerk/werk-privebalans>
<http://www.werk.belgie.be/defaultTab.aspx?id=37939>
<http://www.werk.belgie.be/onderzoeksprojecten/>
<http://www.werk.belgie.be/defaultTab.aspx?id=32132>
<http://www.werk.be/online-diensten/betaald-educatief-verlof>
<http://www.werk.belgie.be/defaultTab.aspx?id=4810>
<http://www.werk-economie-emploi.irisnet.be/nl/conge-education-payee>
<http://www.werk.belgie.be/defaultTab.aspx?id=536>
<http://www.werk.belgie.be/publicationDefault.aspx?id=6138>
<http://www.wolterskluwer.be/hse-world/nl/nieuws-overzicht/campagne-gezond-werk,-voor-alle-leeftijden-van-start-in-belgie/>