



## **European Employment Observatory**

### **EEO Review: Employment policies to promote active ageing**

#### **Germany**

Nicola Duell

Kurt Vogler-Ludwig

ECONOMIX Research & Consulting

February 2012

*This article is the sole responsibility of the author(s).*

## 1. Introduction

Demographic change in Germany has already led to a shrinking population; between 2008 and 2010 population decreased by half a million inhabitants (0.6%). Over the same period population in the age groups 55-59 and 60-64 increased by more than one percent each. This development is predicted to continue over the next two decades and in particular population aged between 60 and 69 years will grow sharply. As working age population is predicted to shrink from 50 million in 2009 to 42 or 43 million by 2030, major concern has been expressed that Germany might face labour and skills shortages in the future. Furthermore, the age-dependency ratio is expected to rise sharply until the mid 2030s.<sup>1</sup> These trends and projections have already exerted pressure on policy makers leading to a range of pension reforms and a re-shifting of passive and active labour market policies. The main concern of these measures is to maintain or bring older workers into employment.

Indeed, employment rates of workers aged between 55 and 64 years have grown by 60% since the mid 1990s. This can be addressed to the fact that exits to early retirement were hampered legally, but also to a stronger labour orientation of older workers and to a noticeable change in recruitment policies of the employers in favour of older workers up to their late 50s. While the employment rate of the age group 55-59 is increasingly catching up with the employment rate of prime age workers (25-54) – the difference in employment rates amounted to only 10 percentage points in 2010 – the employment rate for the 60-64 years old was still quite low (41%). Despite a strong increase, the gap to prime age workers remained at nearly 40 percentage points. Employment rates of retirees having reached statutory pension age of 65 years were fairly low (8.6%).

In contrast to previous recessions, labour market effects of the recent global economic and financial crisis were small and the economy recovered rapidly. On one hand, older workers were more likely to remain employed as dismissals of older workers were more expensive in the context of relatively strict labour law protection and removals of generous early retirement schemes. On the other hand, companies might have reassessed the competences, experiences and knowledge of older workers within their appraisal of human capital in general in the expectation of future skills shortages.

However, employment growth of older workers is also linked to the expansion of marginal employment (*geringfügige Beschäftigung*, small part-time work with monthly earnings up to 400€) and temporary contracts. Although in 2010 employment rates of older women were lower as compared to men they rose particularly sharply over the recent past, in particular among the 60 to 64-years old (2008-2010, Eurostat LFS). Sectoral effects as well as a stronger share of women among the “marginal workers” came into play. Indeed January 2009 about 800 000 older workers aged above 55 years had a “marginal job”<sup>2</sup>, of whom half were between 60 and 64 years old. There were probably an important number of retirees among them and nearly two-thirds were women (Bäcker, Kistler 2010).

---

<sup>1</sup> It will nearly double by the mid 2030s reaching a level 60 people aged above the age of 65 in relation to 100 persons being 20 to 64 years old, and a ration of 68 by 2060 (Federal Statistical Office, 12<sup>th</sup> coordinated population projection).

<sup>2</sup> For comparison, about 1 million older workers detained a regular fixed-term or permanent contract.

In 2010, the unemployment rate of older workers was by more than one percentage point higher as those of prime age workers.<sup>3</sup> The high share of long-term unemployed among older workers indicates the difficulty of older jobseekers to re-enter the labour market once they lost their job. Indeed, the probability to exit unemployment for regular employment sharply decreases with age (Dietz, Walwei 2011a). Labour market risks and low recruitment rates of older people are clearly linked to low educational and skills levels.

Although the employment rates improved, demand-sided employment barriers are nevertheless prevalent: they are linked to real or perceived problems of older workers regarding health, productivity and skills. The perception of employers that productivity declines with age is still predominant and recent research shows that experienced-based knowledge is often not sufficiently acknowledged in companies. There is evidence that productivity development across age is highly heterogeneous and that much depends from the type of tasks carried out and the intergenerational work organisation. Even if some progress can be discerned, it will take some time to change the bad image of older workers in the society (Sachverständigenkommission 2010). On the supply-side, there seems to be still a clear interest of the workers in retiring early, as the high take up of the part-time gradual retirement scheme shows.

## **2. Overview of recent reforms relating to pensions and benefits for older workers**

### **2.1. Recent reforms of retirement schemes**

#### *Enhancing statutory retirement age*

A major reform of the public pension scheme was decided in 2007 and came into force in January 2012, as a result of which statutory retirement age will be gradually increased from the age of 65 to 67 years up to 2029.<sup>4</sup> A possible extension of the statutory retirement age up to 69 years of age is under debate (Sachverständigenrat 2011).

#### *Reforming early retirement schemes*

Pension reforms that were decided in the 1990s and implemented in the years 2000 already restricted the possibility to retire early without pension deductions. From 2000 to 2004 the age threshold of women for receiving an old-age pension without benefit cuts was increased from 60 to 65 years, and from 2000 to 2001 the corresponding age threshold for long-term insured was increased from 63 to 65 years. Claiming a pension before the age of 65 leads to benefit cuts by 0.3% per month of early retirement. In 2004, a reform introduced a sustainability factor for the calculation of the pension level, taking the ratio of contributors to pensioners into account (Bundesministerium des Inneren 2011)<sup>5</sup>. As a consequence, pension levels will have a weaker link to wage developments, and will be comparatively lower than in the past. Smaller pensions may exert an incentive

---

<sup>3</sup> In 2010, the unemployment rate amounted to 7.7% for the age group 55-59 and to 7.8% for the age group 60-64. While over the past three years unemployment decreased for workers up to 59, it increased for men between 60 and 64 years (Eurostat LFS)

<sup>4</sup> Those born in 1964 will be the first cohort for whom the statutory pension age of 67 will fully apply.

<sup>5</sup> Already the pension reform of 2001 promoted company-based pension schemes as an additional pillar of the pension system in order to compensate for reduced future pension increases.

to remain active. In 2009, nearly half of new retirees received a reduced pension because they retired early (Bäcker et al. 2011); this share was highest for women in Eastern Germany (77%).

In the context of the current pension reform implemented from 2012, a person who has been insured for 45 years (including periods of insured employment, fixed childcare or child-raising period up to age ten) can still retire at age 65 (instead of 67) without any pension deduction. Those with a contribution period of 35 years can still retire at the age of 63, however only with a benefit reduction which will be gradually increased (BMAS Press release of 19.12.2011). If retiring before the age of 67, benefits will be reduced by 3.6% per year of early retirement. Furthermore, deferring the pension after 67 earns a 6% increment for each additional year worked (OECD 2011). In addition, specific forms of early retirement schemes are removed: this concerns mainly pensions on the ground of unemployment or gradual part-time retirement scheme (*Altersteilzeit* see below).

#### *Early retirement and the interaction with the disability scheme*

Major reforms of the disability benefit scheme were already implemented a decade ago, and possibilities of using the disability scheme as a *de facto* early retirement scheme reduced. In 2008, about 4% of the population aged 20 to 64 got a disability benefit and this share has remained quite stable for more than a decade. The disability benefit rate was comparatively low and Germany belonged to the one-third best performers among OECD countries. Accordingly, in the late 2000s employment rates for people with disabilities were comparatively high, although they amounted to only 50% (OECD 2010a). People getting a disability benefit can retire early. As a consequence of the old-age pension reform, the retirement age from this pension will gradually be increased from age 60 to 62 for people with an assessed degree of disability of at least 50% and at least 35 insured years (OECD 2011). But poor health was an important reason to retire early also for those who did not get a disability benefit. In particular psychological disorders and stress such as burn-out have increased the take-up of early retirement.

## **2.2 Recent reforms of the unemployment benefit scheme with regard to older workers**

The unemployment benefit scheme was used for many years as an early retirement scheme, but the generosity of the scheme has been reduced over time.

The introduction of the means-tested unemployment benefit II in 2005 (merging social assistance and unemployment assistance) and the shortened entitlement period to the more generous unemployment benefit I (from 32 to 18 months)<sup>6</sup> is likely to have boosted job-search intensity of older workers and increased their acceptance of fixed-term contracts and agency work (Dietz, Walwei 2011b).

Up to the end of 2007, older unemployed aged 58 years and older were exempt from job-search requirement and from being available for the labour market, while still receiving unemployment benefits (so-called 58-rule according to §428 of the Social Code III). The unemployment benefits I and II were paid until the unemployed could claim an old-age

---

<sup>6</sup> In 2008 it was lengthened again from a maximum of 18 months to a maximum of 24 months for those aged 58 years and older (Bäcker et al. 2011).

pension without deductions. At the end of 2007, more than 200 000 unemployed people fell under this rule (Sachverständigenkommission 2010). Ongoing from 2008, many of these older unemployed would have been registered as unemployed. However, a second change introduced in 2008 concerned means-tested unemployment benefit II recipients aged 58 and older who had been unemployed for more than one year and who could not be offered a job over that period. They became obliged to de-register from the unemployment register as an unemployed and enter the old-age pension as early as possible even on a reduced pension (§53a of the Social Code II) (Bäcker, Kistler 2010). This latter reform forced older unemployed into early retirement on a reduced pension and is contrary to the objective of lengthening working lives. As a result the number of unemployed aged between 58 and 65 years more than doubled between 2007 and 2009, while the number of unemployed in the age group 55-58 decreased.

*Gradual retirement: removing the subsidised the part-time work scheme for older workers*

A gradual retirement scheme based on part-time work (*Altersteilzeit*) was introduced in 1996 for workers older than 55 years if they were eligible to claim for an old-age pension after terminating the scheme. Part-time wages had to be topped-up by at least 20%. The PES granted subsidies to the employer covering at maximum 20% of the wages for a maximum period of six years if an unemployed or a young person who just completed apprenticeship was employed. In 2007, about 540 000 persons aged between 55 and 64 years participated in this gradual retirement scheme based on part-time work, of which 105 000 places were subsidised by the PES (Wanger 2009). These subsidies have been removed in 2009.

### **2.3. Impact of the Reforms**

Past reforms of the public pension scheme and the tightening of eligibility to unemployment benefit have already contributed to an increase in effective labour market exit age and this trend continued over the recent past. The recently introduced pension reforms and reforms of labour market policies are quite likely to have raised employment rates of older workers and extended the average exit age: Between 2006 and 2009 the average exit of women increased from 61.6 years to 61.9 years and the average exit age of men from 62.1 to 62.6 years (Eurostat). Between 2008 and 2010 inactivity rates for people aged between 55 and 64 years declined, and the share among them stating that the main reason for being inactive was retirement decreased from 68% to 62% (Eurostat).<sup>7</sup>

Evaluation studies indicate that the reservation wage of unemployed aged 58 and older decreased as a result of the abolition of the so-called 58 rule, but there is also some evidence that it negatively affected mental health of older workers (see for an overview Hofmann et al 2011). However, an analysis of recruitment rates by age reveals that the relative recruitment probability of older worker in the age group aged 50 and older as compared to younger workers has not improved, while it did for the sub-group of the 60 to 64-years old (Brussig 2011).

The Economic Expert Commission (*Sachverständigenrat*) predicts an increase in the

---

<sup>7</sup> Note, however, that the share of retirees among inactive population in the age bracket 55 to 64 was higher than on EU average.

average effective exit age by 2.3 percentage points as a consequence of the raising statutory pension age to 67. The underlying assumption is that the effective exit age rises with a factor of 0.75 of the increase of the statutory pension age (Sachverständigenrat 2011). The same assumption is used for assessing the impact of possibly rising statutory pension age at the age of 69.

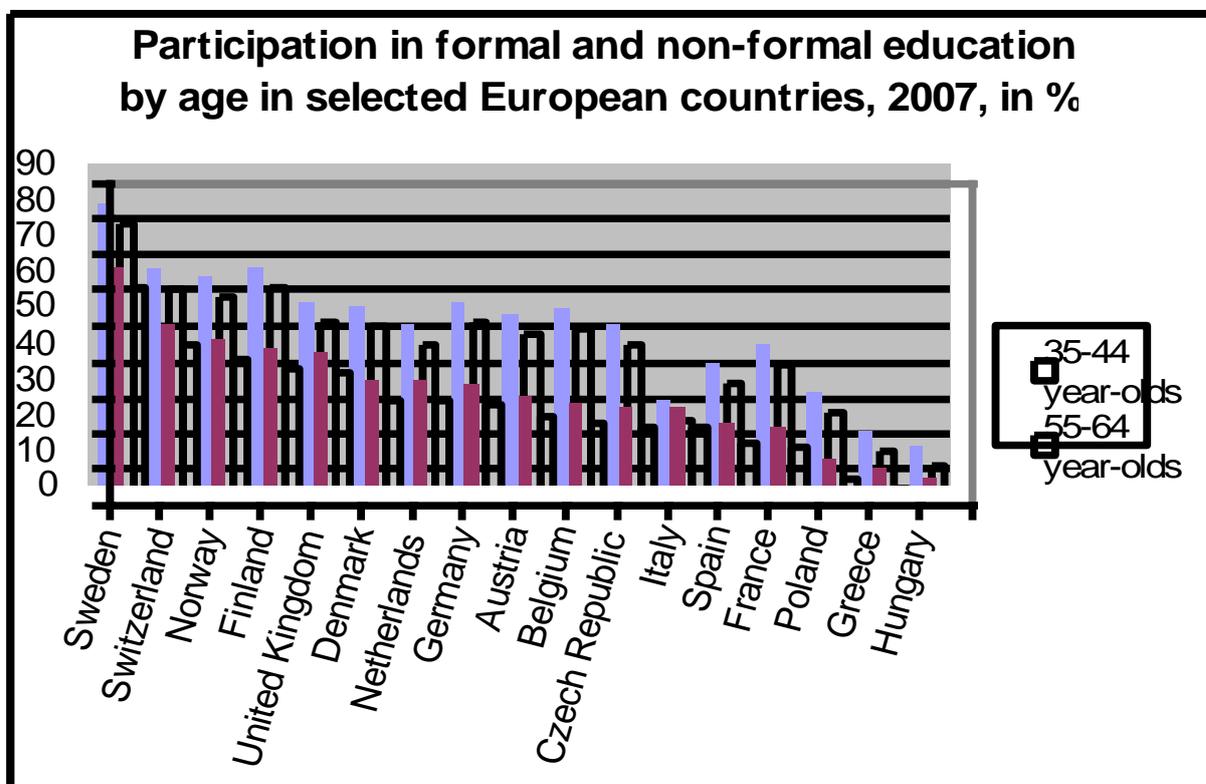
For some observers and the trade-unions, the rise in statutory pension age is in the first place a means of reducing pension levels, and although lower pensions could in themselves represent an incentive to work longer, the positive impact on employment rates of those nearing retirement age might be less remarkable (Bäcker, Kistler 2010).

### 3. Assessment of active ageing policies

#### 3.1 Maintaining older workers in employment

##### *Lifelong learning*

Germany takes a middle-field position among European countries as regards participation in formal and non-formal education of workers aged between 55 and 64 years. As can be seen from the figure below, the gap in participation in lifelong learning between this age group and the 35 to 44 years-old is large. Although the participation of older workers in work-related further training has increased over the past decade (Sachverständigenkommission 2010), large improvements need to be achieved in the future. While the situation is better in large companies, a major challenge consists in raising participation of older workers in further training in SMEs.



Source: OECD, Education at a Glance 2010

Evidence-based research on strategies and concepts to promote further training has been increasingly conducted (e.g. Zimmermann 2009). According to the *Sachverständigenrat* (2011) flexibilisation of working time and the spread of sabbaticals are likely to facilitate lifelong learning.

In 2006, the German PES started a new programme targeted at SMEs for promoting further training in companies for low-skilled and workers who are 45 years and older named “WeGebAU” (*Weiterbildung geringqualifizierter und beschäftigter älterer Arbeitnehmer im Unternehmen*). Wages or training costs can be subsidized through this programme. In 2010, about half of companies knew about this new programme, but only a fourth of them eventually used it. Since its introduction, take-up has somewhat improved for larger and medium-sized companies, while small companies are particularly difficult to outreach and to motivate. Surveyed companies stated that the main reasons for not using the programme consisted in a lacking need for additional further training, in particular in case of small companies (80% of respondents) (Lott, Spitznagel 2010). Only about one in ten companies stated that a low interest of employees hindered the companies from taking benefit from the programme. Working organisation represented a barrier for a sixth of companies. Little surprisingly, the interest in the programme was higher for expanding companies. Those companies who used the measure assessed the results positively. This might indicate that predicted labour and skills forecasts are likely to boost the incentive for companies to invest in further training of older workers.

#### *Age-management: adapting careers/working conditions to the changing needs*

Qualitative research based on company case studies revealed that improvements in the implementation of age-management strategies have been made, departing from a quasi-non existence of age management strategies in the 1990s (Duell 1998, Lindley, Duell 2006, Bundesministerium des Inneren 2011, [www.perspektive50plus.de](http://www.perspektive50plus.de)). This includes also a higher attention of companies paid to health and safety (Schneider, Beblo 2010). In the context of regional employment pacts for older workers (see for more details below) exchange of expertise is organized on a broad scope of issues such as guidelines on implementing age management strategies and best practice examples of health management in companies ([www.pakte50plus.de](http://www.pakte50plus.de)). Related research include studies on how to improve employability of unemployed with health problems, how to improve health and mental health of older unemployed, research on the motivation of older workers at the workplace and the motivation to invest in further training as well as ways of learning differentiated by age (see e.g. Freiling, Hammer 2006). It is noteworthy that the German Public Pension Insurance (*Deutsche Rentenversicherung*) has developed counselling pilot project “GeniAl” for the implementation of age management strategies in companies (Deutsche Rentenversicherung).

### **3.2 Employment services for older workers – participation in active labour market programmes**

In 2010, active labour market policies provided a series of measures in which older workers participated:

- the largest single active labour market measure was job creation. Older people represented nearly a third of all participants.
- The participation in wage subsidy measures for recruiting older unemployed has strongly increased between 2007 and 2010 from 38 400 to 51 500.

- Over the same period, the number of older workers getting in-work benefits nearly doubled and reached to 19 900 in 2010 (see below for details; Dietz, Walwei, 2011b).
- The participation of elderly in further training measures increased between 2007 and 2008 from 27 200 to 32 200, but has decreased afterwards to a level of 23 200 in 2010 (Dietz, Walwei 2011b). Older workers were largely underrepresented among participants in these measures.

In the following wage subsidies and in-work benefit schemes for older workers are looked at into more detail.

#### *Subsidies to employers to encourage recruitment of older workers*

Between 2003 and 2007 a number of single wage cost subsidy measures for recruiting unemployed were merged into a smaller number of specific measures, but thereafter new specific measures were introduced, including mainly wage subsidies (*Eingliederungszuschüsse*) for older workers aged 50 and above and an integration wage subsidy voucher (*Eingliederungsgutschein*) (Brussig et al. 2011). Recruitment of older able-bodied workers can be subsidised for a period from 12 to 36 months, with a decrease of the subsidy rate after 1 year of at least 10%, while unemployed below 50 years of age can be subsidised for only 1 year. The subsidy level ranges between 30 and 50% of wages. In contrast to wage subsidies for recruiting workers below the age of 50, the older worker subsidy is not linked to the condition that employment has to be continued for at least 12 months after termination of the subsidy period. For older workers with disabilities as well as severely disabled older workers the subsidy can go up to 70% and for severely disabled the length of the subsidy period can be lengthened to 60 months for those aged 50 to 55 and to 96 months above that age threshold.

A recent implementation analysis carried out by the IAB indicated that the wage subsidies for recruiting unemployed people showed good results, but the differentiation by age groups was not useful. The study also stated that the minimum length of the subsidy for able-bodied older workers was too long and the lacking obligation for employers to continue employment of the older worker perceived as increasing the probability of deadweight effects (Brussig et al. 2011). Nevertheless, the recent reforms of labour market programmes, coming into force in 2012, confirmed the maximum subsidy period of 36 months until the end of the year 2014 (BMAS press release on 19.12.2011).

A second type of measure consists in in-work benefits granted to workers older than 50 years who accept lower wages in order to avoid or escape unemployment (*Entgeltsicherung für ältere Arbeitnehmer*). In the first year they can get 50% of the net wage difference and 30% in the second year (Bundesagentur für Arbeit 2011).

#### *Employment pacts for older workers*

The Federal Ministry of Labour and Social Affairs has launched a national programme “Perspectives 50plus - employment pacts for older workers in the regions” (*Perspektive 50plus - Beschäftigungspakte für ältere in den Regionen*). In 2011 the third programme period started which will run until 2015. About 78 regional employment pacts have been set up so far, including as partners nearly all Jobcenters as well as a wide range of local stakeholders and key actors such as companies, chambers and various associations, trade-unions, municipalities, training institutions, churches and social service providers.

The programme has been quite successful. In 2011 more than 200 000 out of 550 000 older long-term unemployed could be activated and 70 000 of them placed on the regular labour market. Implemented measures include training in communication skills and job application training, further training, internships and wage subsidies (about a third of long-term older unemployed jobseekers placed on the regular labour market got a wage subsidy) (BMAS release on 26.1.2012). Earlier evaluation of the first phase of the programme conducted in 2007 showed that the success rested on the combination of individualized counseling and coaching as well as on proactive and targeted outreaching of employer. The quality of the pre-selection of candidates for vacancies was highly valued by small enterprises. According to survey results, both older long-term unemployed and employers assessed the programme positively and generally found it more effective than previous programmes and services. However, there are two limitations: (i) the average age of activated and placed unemployed was relatively young (about 54 years of age with a peak at 51 years), while the share of people aged 60 years and above represented only 3% of all participants placed on the regular labour market; (ii) the programme failed to achieve its objective to raise awareness (Büttner et al. 2008).

#### **4. Conclusions**

There is no clear definition of “older workers” in Germany. In the public debate it seems that the age threshold above which a person is regarded to be exposed to labour market risks is increasing again. This reflects changes in the perception of the labour market role of older workers, of labour market risks for different age groups as well as the implementation of pension reforms aiming at enhancing retirement age.

The current pension reform is likely to increase employment rates of older workers. The second major strand of recent reforms concerns a shift from passive to active labour market programmes, which can be expected to further contribute to the increase in employment rates of older workers.

However, the chances to remain in employment might be unevenly spread among older workers. Those with a higher qualification level and who invested in lifelong learning will have higher probabilities to be maintained in employment as well as to change job than workers with a lower skills level and/or with health problems. It is likely that precarious employment will increase for some groups among the older workers and segmentation lines between older workers might be deepened. Furthermore, increasing inequalities with regard to pension levels and wealth may foster segmentation lines, as wealthier people could still afford to retire early while poorer ones will probably increasingly try to remain in employment, be unemployed or be in poor-quality jobs. With regard to older women, raise in employment rate will also depend on the development of the organisation of old-age care.

Germany has come to the point where the increase of employment rates and exit age will strongly depend on the development of an effective life-long learning system and the implementation of age management strategies. This is all the more important as learning abilities are acquired at young ages. There is a strong need that the ageing of the workforce is recognized as an issue which affects all workers, not only the older ones. Strong labour demand and the extent of labour shortages will enforce changes in policies and company strategies, however, the preparedness of both companies and workers to invest in training and improving workability needs further improvement.

## 5. Bibliography

- Bäcker, G., Kistler, E., Stapf-Finé, H. (2011), *Rente mit 67? Argumente und Gegenargumente* (Pension at the age of 67? Arguments and counter-arguments), Expertise im Auftrag der Abteilung Wirtschafts- und Sozialpolitik der Friedrich-Ebert-Stiftung, Diskurs, herausgegeben von der Friedrich-Ebert-Stiftung
- Bäcker, G., Kistler, E. (2010), *Rente mit 67? Zu wenig Arbeitsplätze und zu wenig gute Arbeit für ein Arbeiten bis 67. Vierter Monitoring Bericht für eine gerechte Rente* (Pension at 67 years of age? Not enough working places and too little jobs quality to allow working until the age of 67. Fourth monitoring report for a fair pension), herausgegeben vom Deutschen Paritätischen Wohlfahrtsverband, Katholische Arbeitnehmerbewegung Deutschland, Sozialverband Deutschland, Sozialverband VdK Deutschland, Volkssolidarität Bunderverband, Deutscher Gewerkschaftsbund
- Bundesministerium des Innern (Federal Ministry of the Interior) (2011), *Demografiebericht. Bericht der Bundesregierung zur demografischen Lage und künftigen Entwicklung des Landes* (Report on the demographic development on future developments in the country)
- Bundesministerium für Arbeit und Soziales (BMAS) (Federal Ministry for Labour and Social Affairs), *press release on 19.12.2011*
- Bundesministerium für Arbeit und Soziales (BMAS) (Federal Ministry for Labour and Social Affairs), *press release on 26.01.2012*
- Bundesagentur für Arbeit (Federal Agency for Labour) (2011), *was? wie viel? wer? Finanzielle Hilfen auf einen Blick 2011* (what? how much? How much? Overview of Financial aids in 2011)
- Büttner, R., Knuth, M., Schweer, O., Stegmann, T. (2008), *Perspektiven auf dem Arbeitsmarkt auch mit 50plus. Ausgewählte Ergebnisse aus der Evaluation des Bundesprogramms „Perspektive 50plus“ für ältere Langzeitarbeitslose*, (Perspectives at the labour markets also for people aged 50+. Selected results of the evaluation of the Federal Programme 50+), IAQ-Report 2008-3
- Brussig (2011), *Neueinstellungen im Alter: Tragen sie zu verlängerten Erwerbsbiografien bei?* (Recruiting older workers: do they contribute to extending working biographies?), *Altersübergangs-Report 2011-3* (transition to labour market exit report), Forschungsnetzwerk Alterssicherung, Universität Duisburg Essen, IAQ, Hans-Böckler-Stiftung
- Brussig, M., Schwarzkopf, M., Stephan, G. (2011), *Eingliederungszuschüsse. Bewährtes Instrument mit zu vielen Varianten*, (Recruitment wage subsidies. A successful instrument with too many variants) IAB Kurz-Bericht 12/2011
- Deutsche Rentenversicherung Bund, *Abschlussbericht Modellprojekt GeniAL – Generationenmanagement im Arbeitsleben. Demographieorientierte Beratung von Unternehmen durch die Deutsche Rentenversicherung* (Final report on the implementation of the pilot project GeniAL – generation management in the working

- life. Demographie-orientated counseling of companies by the German Pension Insurance), DRV-Schriften Band 95
- Dietz, M., Walwei, U. (2011a), *Rente mit 67. Zur Beschäftigungslage Älterer* (Pensions at the age of 67. Employment situation of elderly people), IAB Stellungnahme 1/2011
- Dietz, M., Walwei, U. (2011b), *Germany – No country for older workers*, Research Paper, Institut für Arbeitsmarkt- und Berufsforschung
- Düll, N. (1998), *The Impact of Ageing in the Size, Structure and Behaviour of Active Age Population and Policy Implications for the Labour Market*, Edited by R.M. Lindley, Institute for Employment Research, Coventry
- Freiling, T., Hammer, V. (2006), *Qualifizierung älterer Arbeitslose – Besonderheiten, Strategien, Umsetzungsbeispiele aus dem Pakt 50 für Nürnberg [Praxisbericht]*, (Qualification for older unemployed – particularities, strategies and implementation examples from the Pact 50 of Nuremberg), in: *Bildungsforschung* Jg. 3 Ausgabe 2, <http://bildungsforschung.org>
- Heyer, G.; Koch, S.; Stephan, G.; Wolff, J. (2011), *Evaluation der aktiven Arbeitsmarktpolitik. Ein Sachstandsbericht für die Instrumentenreform 2011*, IAB Kurzbericht
- Koch, S., Spies, C., Stephan, G. (2011), *Kurz vor der Reform. Arbeitsmarktinstrumente auf dem Prüfstand*, IAB-Kurzbericht 11/2011.
- Lindley, R.M., Duell, N. (Eds) (2006), *Ageing and Employment: Identification of Good Practice to Increase Job Opportunities and Maintain Older Workers in Employment*. Warwick Institute for Employment Research and Economix Research & Consulting, Study prepared for the European Commission, DG Employment and Social Affairs. [http://ec.europa.eu/employment\\_social/emplweb/news/index\\_en](http://ec.europa.eu/employment_social/emplweb/news/index_en)
- Lott, M., Spitznagel, E. (2010), *Präventive Arbeitsmarktpolitik. Impulse für die berufliche Weiterbildung im Betrieb* (Preventive labour market policies. Impetus for company-related further training), IAB-Kurzbericht 11/2010
- OECD (2010a), *Sickness, Disability and Work. Breaking the Barriers. A Syntheses of Findings across OECD Countries*, Paris
- OECD (2010b), *Education at a Glance 2010*, Paris
- OECD (2011), *Pensions at a Glance 2011: Retirement systems in OECD countries. Germany*
- Sachverständigenkommission (2010), *Sechster Bericht zur Lage der älteren Generation in der Bundesrepublik Deutschland. Altersbilder in der Gesellschaft* (6th report on the situation of the older generation in Germany), Bericht der Sachverständigenkommission an das Bundesministerium für Familie, Senioren, Frauen und Jugend (report of the Expert Commission to the Federal Ministry of Families, Older People, Women and Youth), Berlin
- Sachverständigenrat zur Begutachtung der gesamtwirtschaftlichen Lage (Economic Expert Commission) (2011), *Herausforderungen des demografischen Wandels. Expertise im*

*Auftrag der Bundesregierung* (The challenges of demographic change. A study prepared for the Federal government), Wiesbaden, <http://www.sachverstaendigenrat-wirtschaft.de>

Statistisches Bundesamt (Federal Statistical Office) (2010), 12. Koordinierte Bevölkerungsprognose (12th coordinated population projection)

Schneider, J., Beblo, M. (2010), Health at Work – Indicators and Determinants. A revised Literature and Data Review for Germany, IAB-Discussion Paper 17/2010

Wanger, S. (2009), *Altersteilzeit. Beliebt aber nicht zukunftsgerecht* (Part-time gradual retirement, a highly popular measure but not suitable for the future), IAB Kurzbericht 8/2009

Zimmermann, H. (2009), *Weiterbildung im späteren Erwerbsleben. Empirische Befunde und Gestaltungsvorschläge* (Further training at later stages of working life. Evidence and concepts), Berichte zur beruflichen Bildung, Schriftenreihe des Bundesinstituts für Berufsbildung, Bonn

[www.perspektive50plus.de](http://www.perspektive50plus.de)