



**BRIDGING THE AGE GAP –
DEVELOPMENT OF SOCIAL PARTNERS’
INITIATIVES FOR MANAGING
AGE RELATED CHALLENGES**

**ANALYSIS OF THE SLOVENIAN SURVEY OF
THE “AGEGAP” PROJECT**



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This survey was taken in frame of the AGE GAP project, in the cooperation of the Employers' Association of Slovenia AND Antron Trstenjak Institute of Gerontology and Intergenerational Relations

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1. Introduction

1.1. Population ageing and demographic change

Like the previous century was named a century of the child, since the beginning 21st century carries a name the century of old people. World demographic data (United Nations, 2017) show the current ratio between population of children under 14 years of age, youth between 15 and 24 years of age, adults between 25 and 59 years of age, and those aged 60 and over (Table 1). In the group of young people Europe lags far behind, while the proportion of older people is clearly higher. In traditional societies people aged 60 and over presented 10% of the population, in today's Europe they present one quarter of the population, and by 2050 their share will rise to 35% of the population. The proportion of people over the age of 80 is growing even faster - it will triple by 2050.

Table 1: Total population by gender (in thousands) and population by broad age group (in percentage) - world regions and Slovenia, 2017

Region, country or area	Population (thousands)			Population by broad age group (percentage)			
	Total	Male	Female	0-14	15-24	25-59	60+
World.....	7 550 262	3 808 932	3 741 330	26	16	46	13
Africa.....	1 256 268	627 392	628 876	41	19	35	5
Asia.....	4 504 428	2 304 731	2 199 697	24	16	48	12
Europe.....	742 074	358 540	383 534	16	11	49	25
Latin America and the Caribbean..	645 593	319 085	326 508	25	17	46	12
Northern America.....	361 208	178 828	182 380	19	13	46	22
Oceania.....	40 691	20 356	20 335	23	15	45	17
Slovenia.....	2 080	1 033	1 047	15	9	49	26

Source: United Nations, 2017, p. 17 in 21.

Owing to fewer births than in the past and rising life expectancy, Slovenia faces the process of population ageing, which is expected to be more intense than in the EU, according to demographic projections.

Possible solution for demographic crisis due to population ageing in Europe and Slovenia consists of three inseparable tasks.

1. Successful economy along with active and healthy aging of employees. This task covers employees over the age of 50 and three-quarters of all retirees who are completely independent in performing daily tasks; together, this target group accounts for a good quarter of the population.
2. Humane, financially and human resources sustainable long-term care for increasing share of people in need of care - national long-term care systems are currently being established or developed in order to secure humane, accessible and sustainable support for 4% of the population, this share is expected to rise for more than two times at the peak of demographic ageing.



3. Training the whole population for new solidarity between generations - the task of raising awareness and education for conscious strengthening of intergenerational solidarity belongs to the whole population and can be done only through synergistic creative engagement of politics, public administration and all professions working with people - especially of education, media and culture.

The successful solution of each of the main demographic tasks depends on the successful solution of other main tasks. For example, development of successful economy in the time of ageing workforce depends on the successful education of all generations for better cooperation and on a quality system of care for chronically ill, disabled and frail older people by guaranteeing safety for times when people need help and by supporting workers providing this help. Modern gerontology finds that solving demographic problems is a comprehensive task that can be solved only by complementary synergy of economy, health, social, infrastructure, education, culture and other professions and their political and administrative departments in the country, in cooperation with civil society in the non-governmental sector and the readiness of the individual and his/her family (Ramovš, 2003). That is essential for further humane development of European and Slovenian culture.

1.2. Ageing workforce

Hereafter, we will limit ourselves to the first part of the first of these three tasks - active and healthy aging and good intergenerational management of the workforce. The decisive factor to be taken into account is rapid rising of the average age in the companies. ageing of the workforce.

Due to demographic change, labour supply will be reduced. Maintaining of the active population in Europe will be possible only by increasing the employment of young people, of older people and of women. Despite the financial and economic crisis, the employment rate of older workers (aged 55-64) has risen very rapidly in the European Union during the last two decades. On average, it already exceeds 60% of the total population of this age group (Table 2), with some countries, especially the northern ones, exceeding three-quarters. In Slovenia, since the beginning of the crisis (since 2008), the employment rate of the older people increased from 32.8% in 2008 to 33.5% in 2017, but it still lags far behind other economically comparable countries.

Table 2: Employment ratio (%) per age group, 2017

	15 – 24 years old	25 – 54 years old	55 – 64 years old
EU	41,7	85,7	60,6
SLO	39,1	91,9	45,6

Source: EUROSTAT

The picture of the Slovenian workforce differs from the situation in Europe: employment rate of young people under the age of 25 and those over the age of 55 is far below the EU average, while our population between the ages of 25 and 54 is employed above average. This situation carries very poor prognosis for the future of the economy and the vitality of the nation not only because of the rapid aging of the workforce, but also because of the anthropological deficit of the middle generation in investing into family life and children and due to the potential burnout of this generation as a result of poor work-life balance while providing informal care without the respite care and other forms of support; this forms of support are fast developing in other European countries, despite them having lower middle-generation employment ratio than we do. An urgent task for economic sustainability and quality on the national level is therefore rapid improvement of the quality of management with different age groups (age-management) in the workplace.

According to the predictions, share of the older workers is going to increase during the coming decades. Trends of the working age population in the EU show, that the age group 55-64 will increase



for around 16.2% between 2010 and 2030, which is approximately for 9.9 million people. There is a declining trend in all other age groups. The European workforce will be older than ever. In many countries, the proportion of older workers will rise to 30% or more of the working population (Ilmarinen, 2012).

1.2.1 Active and healthy aging of older workers

Companies use three strategies and their combinations in solving the problem of market competitiveness in time of ageing workforce (Van Dalen et al., 2015). These are:

1. adaptation measures that respond to changing abilities and needs of older workers;
2. development measures, where they discover new development possibilities in the management of the company with a new organization that enables the synergy of younger and older workers;
3. exit measures with early retirement or dismissal.

Thus, older workers are either through training directed upwards into professional and personal development or outwards into dismissal and early retirement. Effective measures of the first and second strategy enable for sustainable development, while exit measures provide only short-term organizational solution for the company. More widely used are exit strategies in societies, more psychosocially unstable they are and more such societies tend to lag behind those who creatively solve demographic and other problems.

Organization of the company and social environment enable active aging mainly by employing and maintaining of the employment of older workers, by providing training and by developing their careers, by adapting working conditions and preparation of work-plans for the older workers, by strengthening their health and enabling their success, by phased retirement, by overcoming negative age related stereotypes inside the company and in the environment, and by other solutions that help to maintain and strengthen the cognitive, emotional, and social abilities of older people (Zacher et al., 2018).

Broader principles for healthy aging in the workplace include: identification and reduction of risk factors in the workplace, development of a work culture that leads to workers' well-being, flexible working hours, adaptation of working environment and career development, use of wellness programs (e.g. regular physical exercise), free psychological counseling ect. (Hassard et al., 2011).

Training older workers is a precondition for raising the average working age and ensuring their success; research reports of good practices on this topic from a wide variety of companies around the developed world have been on the agenda for years (IBM, 2005).

In finding solutions, many studies have focused on training for better intergenerational collaboration. Regular contacts between younger and older workers, awareness of the myths and realities of aging, and positive examples of older employed workers, reduce negative stereotypes younger have about older people; and vice versa - older have about younger. The more contact there is between the younger and the older, the less negative the attitude towards the older people (WHO, 2018). Better understanding and cooperation between older and younger people in the workplace requires education of all workers about generational differences, training to respect these differences, for intergenerational communication and cooperation, organization of quality mentoring and systemic inclusion of the generation that is more excluded in the processes of decision-making and planning in the company (American Hospital, 2014).

There are multiple resources available for effective solution of ageing workforce, for example we have new knowledge, robotic technology, well-established and well-tested social solidarity systems in the last two centuries, global integration of the economy and information. In their use a new fact emerges as a decisive factor: the younger must necessarily learn from the older and the older from the younger.



Until the second half of the 20th century, the entire history of the production of goods was based on the transfer of knowledge and work experience from the older workers to the young. Due to the rapid growth of knowledge, for the first time in history we are faced with the fact that young people have more necessary knowledge for work at the end of their educational path than older workers. On the other hand, the fact remains that older workers have life experiences of how to deal with different situations and of how to survive crises. Therefore, when we complement knowledge of the young and the experience of older, a synergistic development potential is created, which has not existed before.

Today, the fatal obstacle preventing this from happening is the inadequate organization of companies and the weakness of the current education, which does not train people for good cooperation and communication. The conditions for successful transfer of knowledge from young to old and experience from old to young are: non-pyramidal, flattened organization and mastering of the skills for good conversational culture and effective cooperation, in which everyone is prepared to share their knowledge and skills and is at the same time prepared to gladly and gratefully accept help from others. The traditional pyramid structure and lack of communication and collaboration skills result in older people trying to ineffectively teach younger people or in older people claiming their privileges, while younger people despise the outdatedness of the older and avoid them.

In a traditional society, people were motivated to work responsibly by the 'push motivation' of community norms and values that were common to all. Today, in the developed world, an individual's own consciousness and personal orientation is a decisive motivation for his work. Despite all the media and administrative public catalysts, an individual's insight into the meaning of work and cooperation and his/her personal position present a decisive 'attractive motivation' for his quality work and cooperation. The condition for this motivation is good information, continuous training and education.

Aging workforce management has new demanding tasks, to introduce new organizational structures, to constantly open communication channels in the working groups between the knowledge of the young people and the experience of the older people, and encourage both in discovering enough meaning of their work and cooperation. Training of all for the horizontal cooperation based on the experience of interdependence is big developmental opportunity in the time of ageing workforce. This need arises in parallel with the new communication paradigm of Internet connectivity - just as the connection of an individual with endless information on the Internet is crucial when it comes to the Internet, so is quality communication between co-workers crucial for successful cooperation. An important source for effective development in this direction are also modern findings of neuroscience, which show the need for the development of the right hemisphere, which allows empathic integration, while current education develops mainly the left half, which accelerates competition. From a pedagogical point of view, new methods, such as in-group social learning, are important for learning complementary cooperation; such methods are not only effective in training workers for better cooperation inside the company but also have positive effects on personal development and better coexistence in the family of an individual (Ramovš, 2017).

In agreement with listed findings and good practices in the field of successful age management inside the companies, we can see a development carried out mainly in three directions: first is the preparation of the company's development strategy for ageing workforce, second is the training of the whole management for organization of cooperation in the time of ageing workforce, and the third is training of the younger and older workers for synergistic cooperation, and training of older workers for quality aging before and after retirement.

- Development strategy of the company with a growing share of older workers: The company makes a development strategy of its capabilities and challenges based on the personnel data and indicators, performed qualitative research of the needs, abilities and attitudes of all employees and owners and taking into account gerontological findings. Doing this company



can be assisted by a professional institution, but only to the extent of an external service providing gerontological and methodological knowledge; for the quality and effectiveness of the strategy, the active involvement of all structural levels and age groups of the company's workers is crucial. Involving the entire company in developing this strategy is the best way to raise awareness of this task. The process of creating a strategy is a decisive initial step for the company in solving ageing workforce related tasks, and the quality strategy itself is a condition for an effective response of the company to this current problem.

- Training of the whole management and leadership for good age management: The first of the company's tasks which tends to effectively solve the task of ageing workforce, is the training of the entire management and leadership for the effective age management. The decision of the owners and the management of the company to prepare the above mentioned development strategy for the company already presumes their basic awareness of this task, while the process of making the strategy further increases their information. The next decisive step must follow immediately: all managers, from directors to heads of working groups, must be trained to gain substantive insight into this problem and the methodological possibilities for solving it. This triggers the necessary internal motivation to establish organizational conditions for synergistic cooperation between younger and older workers and encourages older participants for quality work and to continue the employment.
In training management for these tasks, the usual methods of education, which focus on the provision of information and the acquisition of new knowledge through lectures, workshops, audiovisual techniques and other aids, are unsuccessful. The key to more effective cooperation is the acquisition of new communication skills and competencies for creating a good atmosphere among workers and for raising their inner motivation. The method that helps us to achieve this, is for instance in-group social learning, where participants learn from the good experiences and processed bad experiences of each participant. This is a method of horizontal work in a group of about eight managers, where the instructor provides a high conversational culture for the flow of experience and where everybody is aware that we are all teachers and all students and we learn from our differences. Method could be supported by biblioeducation, which additionally helps with the acquisition and exchange of new knowledge.
- Training of older workers: Employees aged 50 and over need quality work training in the last period of their employment. The emphasis of this training is on the consolidation of good experiences from the entire time of the employment, the acquisition of skills for processing bad experiences, and on the learning of skills for cooperation and communication with younger workers. A necessary part of this training is also the knowledge of healthy, active and dignified aging, which opens a realistic orientation towards a quality life after retirement. Opening realistic goals for a meaningful and achievable life course until the end of life is an essential part of the internal motivation of older workers for longer persistence in the employment, and for quality work and cooperation with younger workers. An example of successful teaching method for this training is the same in-group social learning that we briefly described above in the training of managers. Training of older workers for better cooperation with younger workers using the method of in-group social learning gives the company also an opportunity to select and further train mentors for young workers (since this method helps managers to identify people capable and willing to take on this task). Quality organization of intergenerational mentoring is an indispensable component of effective coping with the aging of employees. In parallel with the training of older workers for better cooperation with younger, the training of younger workers for cooperation with older must take place preferentially using the same methodology (Ramovš et al., 2019).



2. AgeGap study: Presentation of Slovenian results

a. Sample:

Number of participants: 65

Role of the participants in the organization: 88% employers, 12% employees

Participants by organization size, organization sector and ownership of the organization (Figure 1, 2 and 3):

Figure 1: Organization size

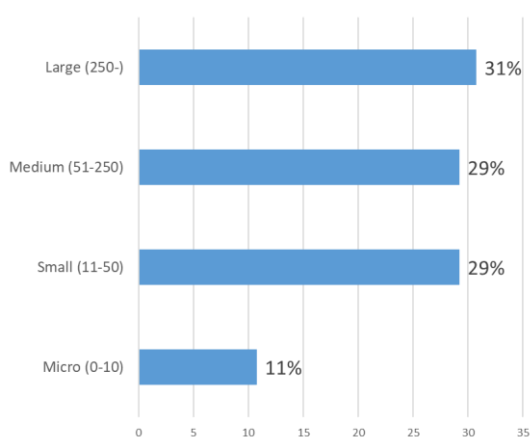


Figure 2: Organization branch

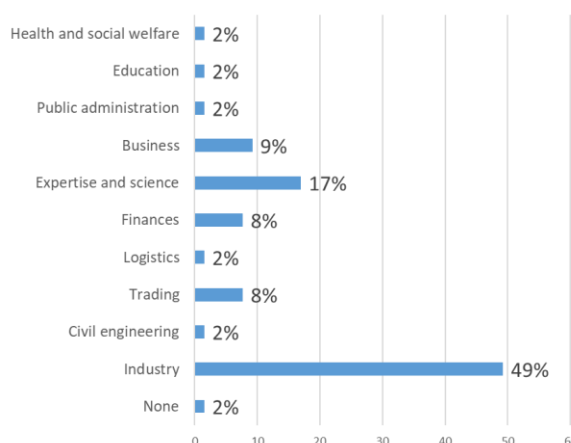
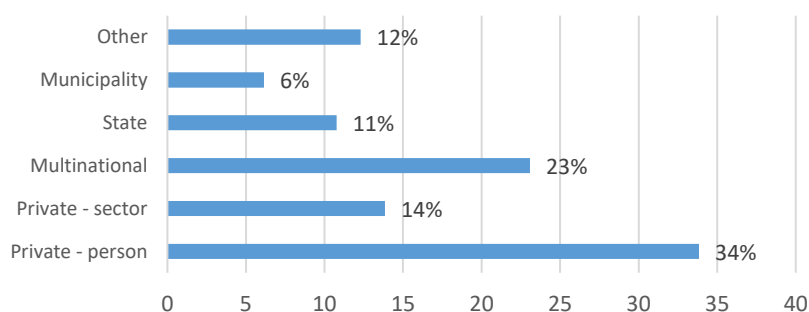


Figure 3: Organization proprietary

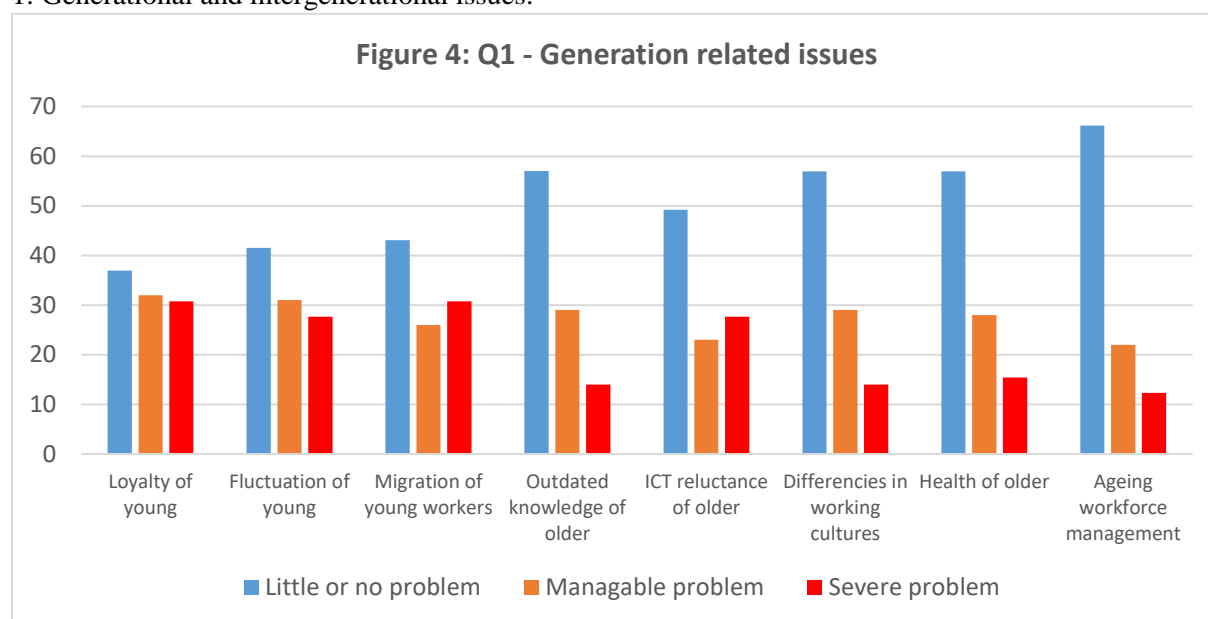


In Slovenian study participated 65 participants from different organizations. The questionnaire was in most cases (88%) answered by employers, most commonly by human resources managers, directors or department directors and financial managers. The representation of small to large organizations is almost evenly distributed (small organizations 29%, medium organizations 29%, large organizations 31%), while the number of micro organizations (1-10 people) who participated in the study is smaller (11%). Most of the organizations who participated are private (48%), followed by international (23%) and public organizations (17%). Majority of them belongs to the industry sector (49%).



b. Results:

1. Generational and intergenerational issues:



1a. Loyalty and motivation of younger workers: While more than one third (37%) of the participants felt they have no or little problem with loyalty and motivation of younger generation, 31% of them felt they have severe or very severe problem. Experience of the problem was felt equally in organizations of all sizes, but was proportionally bigger in science and technology sector and in industry sector.

1b. Fluctuation of younger workers: 42% of organizations have no or little problems with fluctuation of younger workers, while 28% of them experience severe or very severe problems. Organizations that experience severe or very severe problems with fluctuation of younger workers are in 83% the same as those that feel the loyalty and motivation of younger workers is lacking; for the rest 17%, organizations experience the problem of loyalty and motivation of younger workers, but think it's still manageable.

1c. Employment options abroad for younger workers: According to the study results, 43% of Slovenian organizations thinks there are good or reasonably good employment options for younger workers at home, while 31% of organizations think they have a problem or severe problem due to more attractive employment options for younger workers abroad. This is especially prevalent in science and technology sector, but was also noticeable in construction and industry sector.

1d. Outdated knowledge of older workers: More than half (57%) of the organizations think knowledge of their older workers is not outdated and only 14% feels they have severe or very severe problem with this. All the organizations that feel they have severe or very severe problem with outdated knowledge of their older workers experience the resistance of older workers to use new ICT solutions.

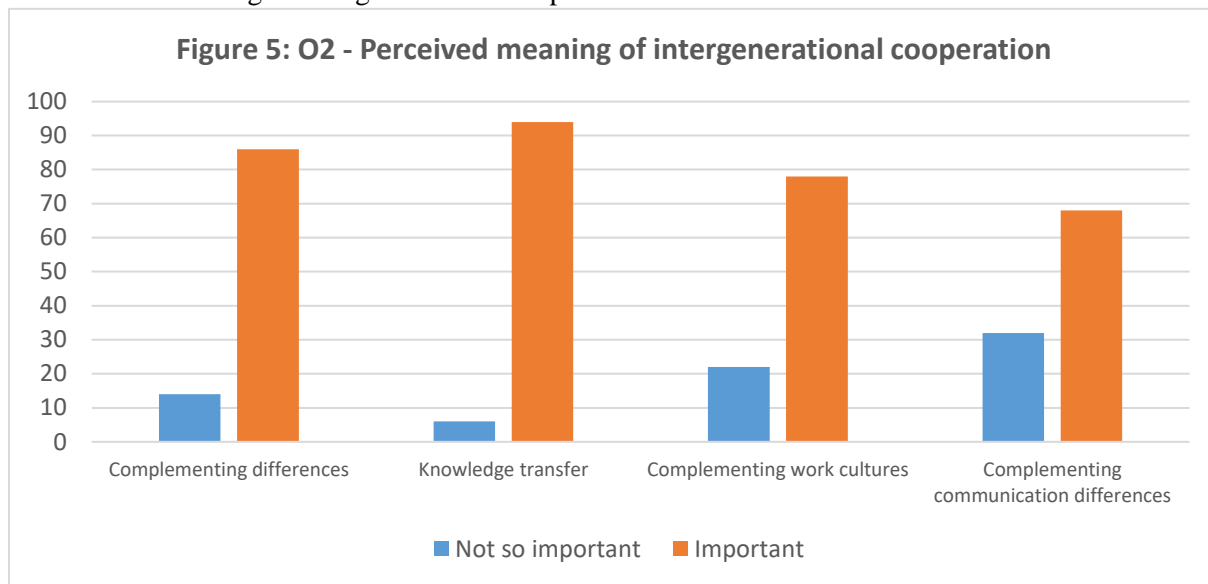
1e. Reluctance of older workers to use ICT solutions: Almost half (49%) of organizations answered they have no or litter problems with resistance of older workers to use new ICT solutions. Still, almost one third of them (28%) answered they have severe or very severe problems in the area. Experience of the problem was felt more severely in small organizations (11-50 employees) and seems to be proportionally bigger in science and technology sector and in industry sector.

1f. Intergenerational difference in working culture: Majority of organizations (57%) perceive no or little problems with intergenerational acceptance due to different working cultures. Nevertheless, 14% of participants felt there is severe or very severe problem with intergenerational conflict in their organization.

1g. Health status of older workers: 15% of organizations reported having severe or very severe problems due to worrisome health status of older workers. Additional 28% reported having problems they were still able to control. While remaining 57% reported of having no or little worry due to health status of older workers.

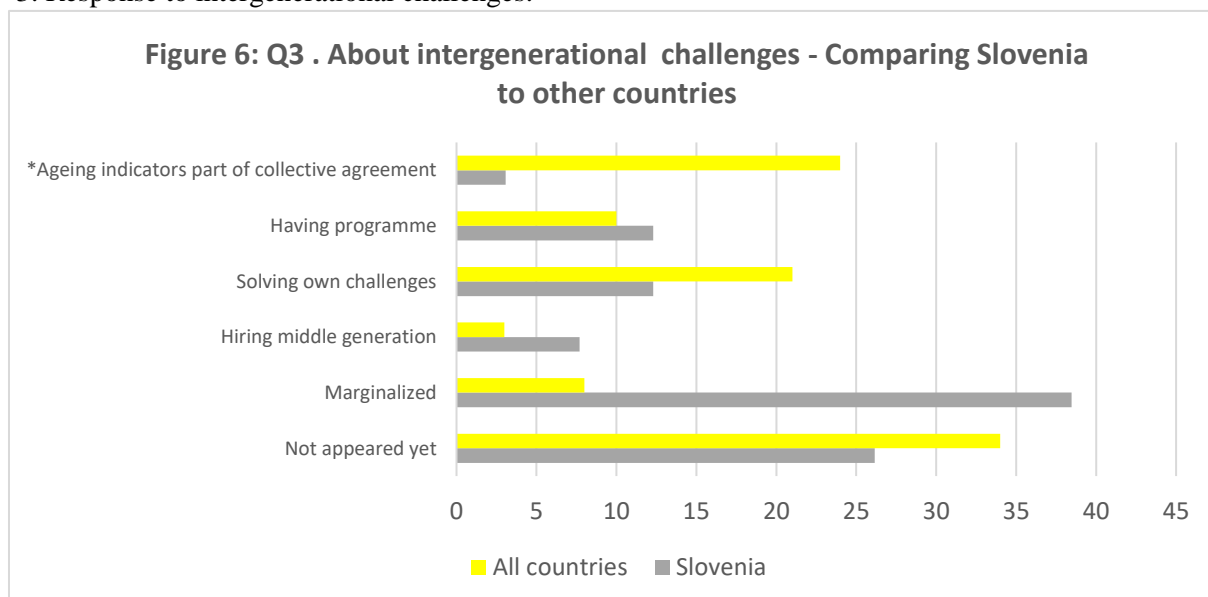
1h. Ageing workforce management: 66% of participants think that leadership uses the potential of ageing workforce and is focused on cooperation between generations at workplace, while 12% think they have severe or very severe problem in the area. Participants who stated the leadership doesn't use enough the potential of ageing workforce and is not focused on cooperation between generations are mostly human resources managers or department leaders.

2. Perceived meaning of intergenerational cooperation:



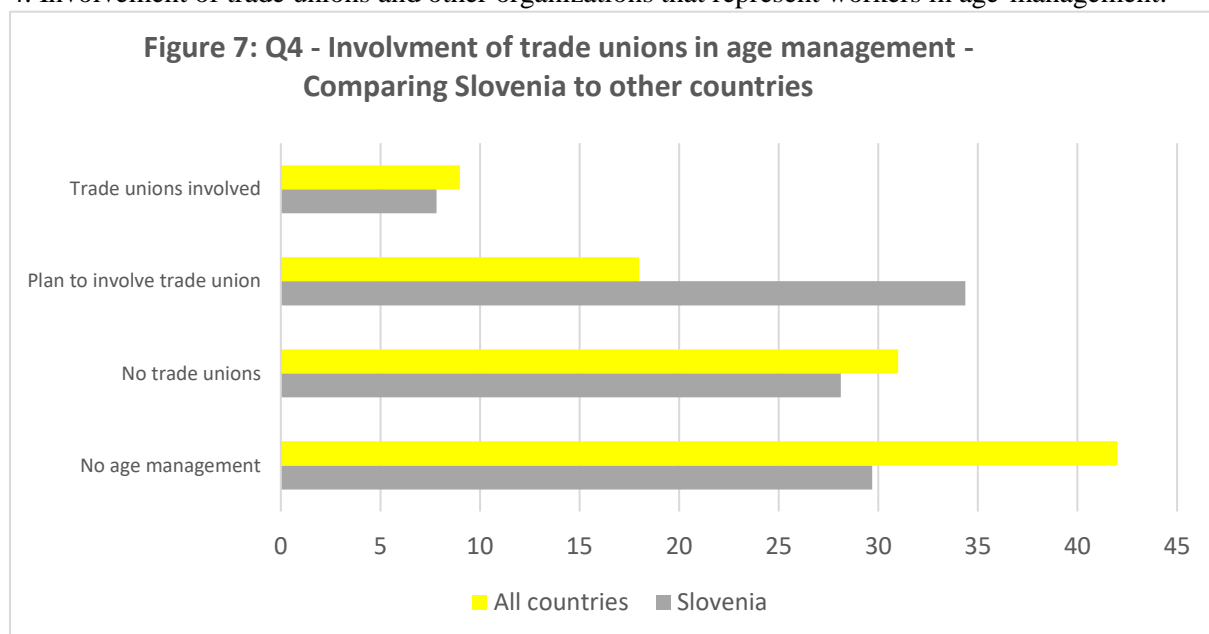
Majority of participants think that competence of different generations complement each other (86%), found knowledge transfer important (94%) and different working cultures something that strengthens organization (78%), while we could notice more diversity in the last question, stating that communication culture of different generations can be well combined (32% of participant didn't find the sentence important and 68% found it important).

3. Response to intergenerational challenges:



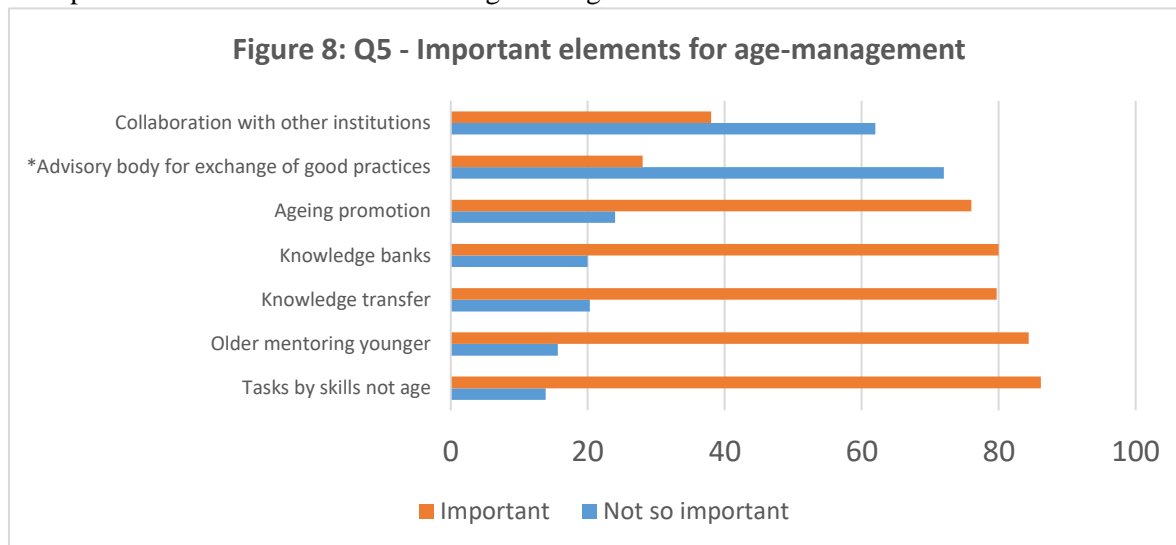
Answering the question: “How has your organization respond to the intergenerational challenges?” 26% of the organizations stated this challenge hasn’t appeared yet in their organization, 38% said that due to ensuring workforce for continuous operation, challenges related to intergenerational questions were marginalized, 8% stated that policy of their organization is to employ mainly workforce from middle generation in order to avoid generations younger than 25 and older than 55, 12% said that employers don’t ask for help from associations, but rather save their own intergenerational problems, 12% answered that their organization already has a program for forming intergenerational strategy and 3% stated that indicators for age-management are already part of their collective agreement. In comparison to other countries who participated in the project almost 10% of Slovenian organizations less stated the challenge hasn’t appeared in their organization yet. Further, solving intergenerational problems by themselves instead of asking for external help is less common in Slovenia. And finally, big gap could be perceived in the presence of indicators for age-management in collective agreements between Slovenia and other countries (in Slovenia 3% answered they have age-management indicators in their collective agreement while average for other project countries was 24%, at the time we were first provided their data). On the other hand, Slovenian organizations have more often programs for intergenerational strategy in place, participant noticed that organizations more often employ middle generation workers in order to avoid very young and older workers and significantly higher number of participants felt the intergenerational issue was marginalized (38% of Slovenian organizations chose this answer, while average for other project countries was 8%).

4. Involvement of trade unions and other organizations that represent workers in age-management:



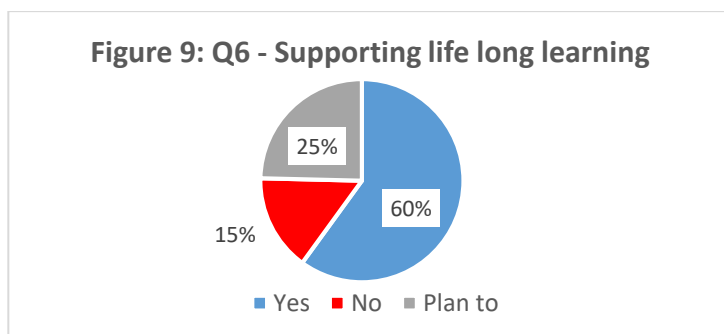
Answering the question: “Has your organization already involve or does it plan to engage trade unions and/or other organizations representing workers in supporting its age-management activities?”, 30% answered “No, since there is no age-management in our organization”, 28% responded “No, since there are no trade unions in our organization”, 34% said “Not yet, but we plan to” and 8% reported having already involved trade unions.

5. Importance of different elements for age-management:



Majority of the participants from 65 different Slovenian organizations thought that task management should be done based on skills, abilities and knowledge of the employee and not based on their age (86%); that it is important that mentor/instructor – older worker accepts younger co-workers in order to introduce them to new working environment and among other things shows them ways they can best utilise their abilities (84%); that it is important to have programs for intergenerational knowledge transfer (80%), to have knowledge banks for specific professional knowledge, experience and professional confidential data developed inside the organization and transfer of this knowledge to new employees (80%). 76% participants thought that awareness raising in order to promote positive transfer with older workers and encourage age related diversity is important. On the other hand, majority of organizations (72%) think that advisory board for collection and exchange of good practices is not needed and they are reluctant (62% think it is not important) to cooperate with educational institutions and associations or employment agencies in order to receive encouragement for acceptance of age-management strategy.

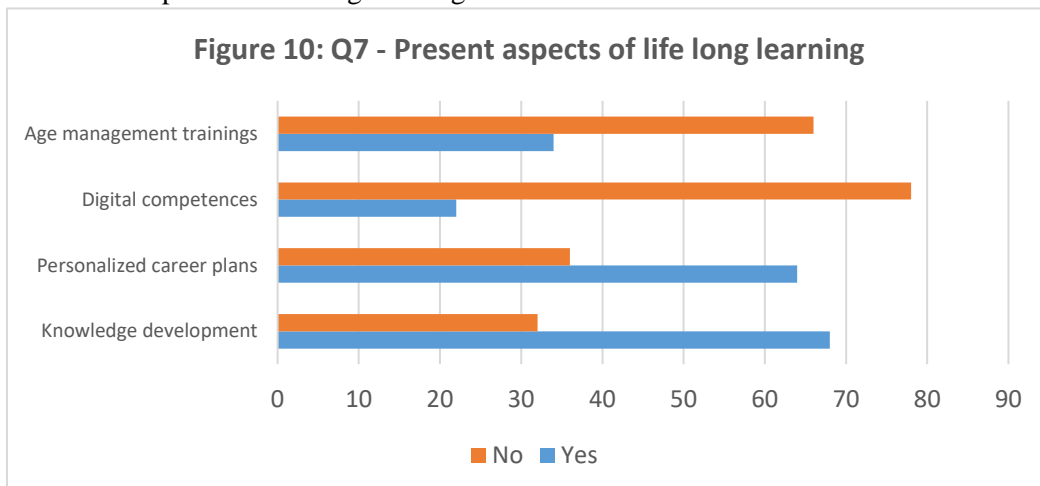
6. Support of life-long learning:



Majority of participants answered their organization does enough to support life-long learning of their employees (60%), 20% said their organizations don't support life-long learning and 15% said their organization doesn't support life-long learning yet, but they plan to.

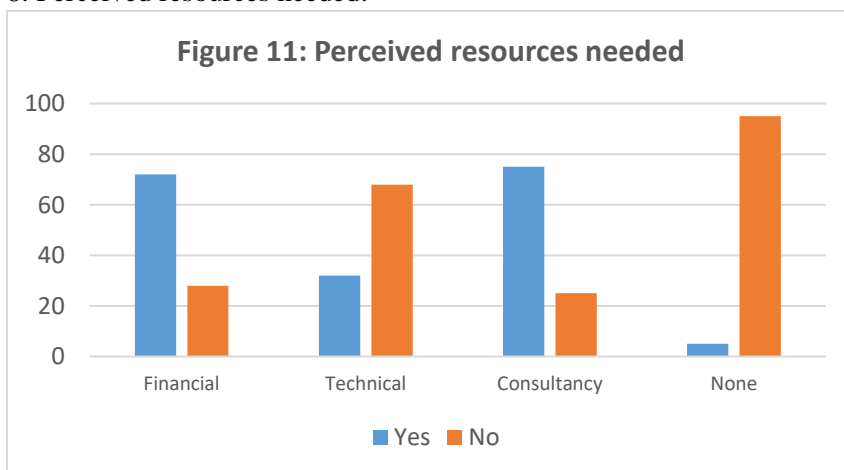


7. Present aspects of life-long learning:



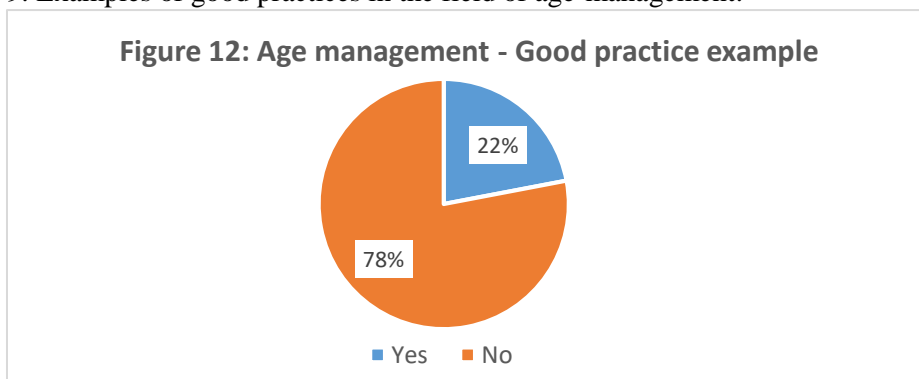
When asked about different aspects of life-long learning inside the organization, 68% of participants said they have training for employees of all ages for maintenance and further development of their knowledge and skills throughout their career path; 64% said they encourage preparation of personalized career path plans; 78% answered they don't motivate employees to learn new technologies and digital competences and 66% felt that employers don't take into account age management while planning professional trainings.

8. Perceived resources needed:



In choosing two most important resources to deal with intergenerational challenges majority of participants chose finances (72%) and consultancy (75%). Almost no participants thought they don't need any resources (5%).

9. Examples of good practices in the field of age-management:



Majority of participating organizations (78%) doesn't have any good practices in the field of age-management.

c. Examples of good practice:

Triglav Group is the leading insurance-financial group in Slovenia and in the Adria region and one of the leading groups in South-East Europe. The controlling company, Triglav Insurance Company, was established in 1990. The Triglav Group is present in seven markets in six countries and employs over 5,260 employees (from that 2690 in Slovenia).

At Triglav Insurance Company they set themselves the strategic goal of establishing an effective system of intergenerational cooperation, because they believe employer is responsible for creating conditions for good intergenerational cooperation. They decided on a thoughtful approach to the ageing process after the amendments to the Pension Act in 2013, when it was decided that employees would retire later.

Systematic development of older employees and care for them as well as activities of intergenerational cooperation have been systematically carried out since 2015, when the Management Board of Triglav Insurance Company, adopted the program document (strategy) Intergenerational cooperation - coexistence of generations in Triglav Insurance Company, which defines goals, tasks and main activities.

Their activities are focused on several areas. The main five sets of activities are:

- Development of organizational culture based on mutual respect, trust, open cooperation between employees regardless of age:
 - Continuous internal communication on the topic of the desired organizational culture and effective intergenerational cooperation. They are aware that communication in this area must be subtle and that it is important not to overemphasize generational differences in order not to achieve a counter-effect and influence already known stereotypes. They are constantly trying to connect and look for common ground between the generations.
 - Internal contests on the topic of intergenerational cooperation through the system of promoting innovation in Triglav Insurance Company.
 - Group coaching for departments / teams in order to improve mutual cooperation and organizational culture.
- Work with leaders/managers:
 - Education for working with age-mixed groups (interactive seminar by the Anton Trstenjak's Institute of Gerontology and Intergenerational Relations is listed in the catalogue of internal educational content).
 - Regular individual coaching for all managers.
 - Interviews with managers in which, as part of the annual check-up of organizational vitality, deviations are detected regarding the assessment of employees about equality of treatment of employees according to age, management efficiency, lower employee engagement, etc.
 - Various leadership development activities for successful leadership, development of leadership competences, etc.
- Care for health under the Triglav.smo (healthy-satisfied-committed) program:
 - Regular and systematic implementation of activities within the health promotion program under the brand "Let's insure health", with which they take care of the physical and mental health of their employees. Through various workshops, they encourage employees to exercise regularly, take active breaks while working at the computer, promote their healthy lifestyle, which includes proper nutrition, and teach them how to effectively manage stress. Employees are instructed to be aware of health risk factors, especially how to reduce the number of injuries in their free time, how to take care of a healthy spine,



- they organize workshops on menopause and andropause, various relaxation workshops, on healthy cooking and food selection... During the coronavirus outbreak, they successfully switched to the virtual environment with the contents of health promotion workshops, thus offering employees expertise at a distance.
- "Health Days" is a few days' program aimed at strengthening the health of employees, taking place in a Slovenian health resorts under the expert guidance of spa staff. In practical training their employees learn how to take care of their health, also individual approach to their health problems is provided. The program is intended for all generations of employees, and they give priority to the most vulnerable groups (according to the share of sick leaves). Additional frequent periodic medical examinations for employees aged 55 and over are envisaged.
 - Continuous and systematic care for ergonomic workplace organization: practical expert workshops, display of correct exercises for active breaks, posters, occasional visits of occupational safety and health advisors to offices, awareness raising with articles, interviews, encouragement to membership in the sports associations for regular movement and body care...
 - Monitoring absenteeism, in order to take appropriate action against indicators - an individual approach, especially with older people in order to find appropriate solutions.
 - Measures under DPP: Flexible working hours - the possibility of later arrival at work (the possibility that grandparents can participate in family responsibilities for the care of grandchildren) or the choice of time schedule that allows all employees to care for family members - children, partners or parents who need care and assistance due to their health condition, additional special sick leave to accompany relatives to medical examinations or as an option to accompany a relative to a retirement home.
 - Providing psychosocial support to employees in need: studies show that the most common health problems of older persons, in addition to musculoskeletal disorders, are stress and depression.
 - Care for life-long learning:
 - Systematic planning of appropriate educational content for all employees of Triglav Insurance Company - mandatory planning within the framework of annual interviews, strengthening both professional knowledge and competences of employees.
 - A diverse range of internal educational contents provided for their employees by external or internal experts.
 - Continuous implementation of educational programs designed to deal effectively with new digital content, especially for the older generation of employees. Whether it's modern ICT that employees mostly use in their free time (eg using Facebook, LinkedIn, etc.), or various computer courses and workshops on the use of applications that make it easier for us to work in the workplace (eg using v Office 365, recently the emphasis on the use of MS Teams, the use of various applications which their company uses etc.).
 - They encourage insurance agents, whose work is also physically demanding, to obtain a higher education (economist - insurance program) in order to improve (re)employment opportunities in case of health problems in old age. They provide funding for their studies.
 - They encourage employees to join foreign language courses, which they organize internally, because in addition to knowledge, they also want to contribute in the long run to the good cognitive condition of employees in their third age.
 - They offer employees access to a variety of online materials through the learning portal, thus including them in a learning that is accessible anywhere and anytime. This proved to be especially useful during the coronavirus epidemic. In the form of webinars, they organized several trainings on coping with stress in the period of self-isolation, for webinar leaders on working with virtual teams, and currently ongoing trainings on living



in a new reality - after the coronavirus. They offered trainings to all employees, some of them were also attended by some older employees.

- They are monitoring data on number of hours of training per employee by age groups and, if necessary, they additionally encourage participation if they notice deviations in the group of older employees.
- Motivation of senior employees:
 - Interviews with 55+ employees, whom they invite to listen to their wishes and needs in the last years of work or until retirement. In these interviews, they discuss, among other things, the challenges faced by older co-workers in work environments, their expectations and wishes regarding their careers until retirement, topics in the field of occupational health, well-being, satisfaction, leadership, etc.
 - Conducting interactive seminars for 55+ employees, in order to motivate them for creative work and good cooperation in the working group until retirement (carried out by Anton Trstenjak Institute of Gerontology and Intergenerational Relations)

The overall organization of the activities is done by human resources management in cooperation with the internal communication service and managers who in practice ensure that they continuously implement intergenerational cooperation in practice: by motivating their employees for education and lifelong learning, to participate in health promotion events, Triglav.smo (healthy-satisfied-committed) events, for mutual cooperation and respect in departments, to be an example to employees, to manage well not only work processes, but also people, etc. Most activities are also supported by information in their new personnel information system and on the intranet, which facilitates their organization, implementation and monitoring.

At Triglav Insurance Company they believe above mentioned activities are well received, which is proven by a variety of indicators. They mostly use quantitative indicators of satisfaction and success of the implemented activities, but also obtain some qualitative assessments. It should be mentioned that, among other things, they noticed that organizational culture and climate are also improving during last years, which is a key indicator of proper developmental direction and appropriate care for the employees.

Unika TTI d.o.o. is a Slovenian trading company specialized in the wholesale of toys. It has been operating since 1990. Since 2003, they have their own brand of toys, named Unikatoj, which is the second most recognizable brand of toys in Slovenia. In addition to their own brand, they also market other well-known international brands.

Employees at Unika TTI d.o.o. work mainly in an office, also in the field and in the warehouse. The company currently employs 36 people, a quarter of which are young, more than half of them have 20 years of service in the company, and 4 people have 30 years of service in the company. Their company is family-owned, which means that most employees are related to each other.

The director described the company's employment policy as a principle of 'natural selection' - when one of the employees is approaching retirement, he gradually hands over the job to a younger person. In the last 5 years, the team has become significantly younger. In the near future a quarter of employees will retire, so the team will become even younger. When hiring new staff, they employ mainly young people. There are also two disabled persons employed at their company.

Concerning intergenerational relations and efficient cooperation among the younger and older generation, there are no problems in Unika TTI. They are motivating young employees to express their opinion, and encouraging them to convince older employees with their ideas. The director admits that opinions occasionally differ between younger and older employees, but he believes that brings positive outcomes for the company.



Recently, the way of working in Unika TTI has changed a lot, as digitalization and technological development have brought new business opportunities, such as online market.

Regarding activities for quality aging of employees, the director explained that they do not see the need for concrete aging-oriented activities, such as a pre-retirement course. Rather they are focused on individual adaptation of working conditions and working environment for each employee.

They are aware of the fact that overcontrol of their employees increases their feeling of stress and reduce their work efficiency. Therefore, they prefer to focus on building mutual trust - all employees have their own keys to the company and can come at any time and leave at any time. If they ever need to leave work early, they are able to do that because management understands that this is sometimes necessary. Therefore, they do not control departures and arrivals and do not take occasional early departures as a bad thing, as they understand that each individual has their own needs and their own private life and rely on their loyalty. They have an extremely good experience with loyalty and investing in building loyal business relationships always pays off in their company.

Unika TTI is also focused on adapting the working environment for individual needs. They are 80-90% successful in meeting individual needs, such as customized working hours, wall color in the office, aquarium in the office, art paintings on the office walls. Those adaptations may be just a small effort for the company, but they have a strong positive effect on the well-being of their employees, which makes their work efficiency greater and the working atmosphere more pleasant. Director emphasizes that Unika TTI is lucky to be just the right size for this kind of individualization of working conditions, since larger companies could not afford that. They also take into account the individual needs of employees for their vacation and are aware that there will be days when employees are more efficient and also days when they are less efficient, and they see no problem in that fact.

3. Comments and discussion

1a and b. While majority of organizations doesn't have a problem or has a manageable problem with youth fluctuation, 28% perceive fluctuation as severe or very severe problem. As described already in G. Edwards book GDR Society and Social Institutions: Facts and Figures from 1985, is turnover of young workers one of the problems of youth and employment. Fluctuation occurs either because, after training young worker wishes to change to another occupation, or wishes to remain in the same type of work but is not satisfied with the present place of employment or because he or she wants to gain further experience or training which is not possible without the change of employment (Edwards 1985). A representative survey carried out by the Central Institute for Youth Research (Zentral Institute für Jugendforschung – ZIJ), Leipzig, of 1950 apprentices and 1900 young workers from eight areas of industrial production has shown already in year 1977 that by the age of 30 one third of those surveyed had left the employment of the plant which had trained them. Our data of 28% of organizations who perceive young workers fluctuation as severe or very severe problem could be therefore partly linked to objective information about youth turnover, but can be also connected with organization management that doesn't incorporate this occurrence into their work plan. Finally, organizations that experience severe or very severe problems with fluctuation of younger workers are in 83% the same as those that feel the loyalty and motivation of younger workers is lacking. Connection between the two occurrences could go both ways (due to young workers fluctuation organizations find it harder to believe in motivation and loyalty of young workers and another way around, due to lack of believe in their loyalty in motivation young workers fluctuate), but part of the solution for both occurrences lies in good age management that promotes understanding of both, younger and older workers' capital for and inside the organization.

1c. Regarding the employment options abroad for younger workers, 43% of Slovenian organizations thinks there are good or reasonably good employment options for younger workers at home, while 31% of organizations think they have a problem or severe problem due to more attractive employment



options for younger workers abroad. This is especially prevalent in science and technology sector, but was also noticeable in construction and industry sector. This data could be partly interpreted by economic situation and development inside the certain work sectors in Slovenia, where for example during the last years a lot of construction companies went out of business or are stagnating which makes options abroad more interesting and financially beneficial especially for young people. This understanding of situation can make remaining organizations from this sector pessimistic contributing to more frequent reporting of the problem than otherwise. But to better understand and comment on this issue more in depth research would have to be carried out, taking into account more sector representative sample, knowledge about geographic location of the organizations, age distribution inside the organizations and other factors. Finally, it is also important to notice that major part of participant organizations nevertheless thinks there are good or reasonably good employment options for younger workers in Slovenia and another 26% thinks (which sums up to more than two third of the participants) that they can manage to come up with sufficient solutions to retain young workers in Slovenia.

1d and e. Vast majority of the participants (86%) thinks that knowledge of their older workers is not outdated or even if it is a bit outdated, organization can manage that well, indicating they understand the importance of the capital older workers bring to their organizations in form of collected professional knowledge, experience, networks and loyalty to the field and organization. For the remaining 14% that stated they experience severe or very severe problems due to outdated knowledge of their workers data directly correlates to experience of reluctance of older workers to use ICT. Koning and Gelderblom in their study of ICT and older workers, carried out already in 2006 showed that, compared with younger workers, older workers made less use of ICT in their job, used less complicated applications and had more difficulties in using ICT. However, the provision of formal training in ICT had no significant effect (Koning and Gelderblom, 2006). This correlates well with modern gerontological and educational knowledge that older adults learn better from experience. Study results also showed that problem of reluctance of older workers to use ICT solutions was felt more severely in small organizations (11-50 employees). This could be linked to another very important finding in the field, which is that successful age management requires holistic solutions (in this care adaptation to persons' abilities and needs in all age periods as much as possible, management of good cooperation between young workers who normally have less trouble using ICT solutions and older workers and other solutions, encouragement for older workers to use ICT solutions also at home and others). If, due to less possibilities because of the size of organization or lack of initiative, such steps are not taken, organization will feel the consequences, even more if the group is smaller.

1g. The proportion of participants stating they have severe or very severe worries due to the health status of the workers, was rather small (15%). Further, we do not have any objective data on the subject and no data on the proportion of the older workers in these organizations, which makes it hard to comment on obtained data; it could be that these organizations have disproportional number of older workers which makes it more likely to have more severely affected people, but other as likely explanations are possible.

1h. 66% of the participants who think their leadership uses the potential of ageing workforce and focuses on the cooperation between generations is disproportionately big and optimistic for Slovenian situation especially when comparing to the last question in the survey that showed that only 22% of participating organization (or even less) have an example of good age management practice in place. This bias could be contributed to at least three things: firstly, participants answering the survey were in most cases employers (among them many directors) who have a tendency to present their organization better than reality; another possibility is, that – even though Slovenian awareness about what is good age management and intergenerational cooperation seem better than in other project countries (as seen from Figure 6) – it is still lacking in some organizations; and finally, it might be that organizations answering had less age group diversity or less older workers consequently encountering less such



challenges. To better understand this last aspect, we would have to have an information about the organization structure. Interestingly, the small proportion (12%) of the participants stating they have severe or very severe problem in the area were mainly human resources managers and department leaders, which probably points to certain awareness of the issue, especially among population of people who work directly with the employees.

To better understand this responses and responses to other age related questions it would be highly beneficial to have information about the age of participant answering the survey, since subjective component cannot be removed in big part of the questions.

2. Majority of the participants perceived different aspects of intergenerational cooperation (complementarity of generations, knowledge transfer, complementarity of different working cultures and complementarity of different communications practices) as important. Positive perception of these standpoints is important foundation for work in this area (for the training of good age management, of good intergenerational cooperation and communication) and also shows certain level of awareness. Interestingly, among the four, we can notice the biggest reluctance in perceived importance of the last sentence (Communication practices of the different generations can be well combined). This could be most likely explained by the nature of the sentences: while first three sentences present general standpoints that people with certain level of awareness could easily agree with, last sentence describes a concrete skill that requires work if we want an improvement.

3. Answering the question “How has your organisation responded to the intergenerational challenges?” 28% of the organizations stated the challenge hasn’t appeared yet in their organization. This number could be contributed to an actual lack of challenge in the organization, to in terms of age groups less diverse workforce in the organizations or to a lower level of awareness of intergenerational challenges in this organizations. Whatever the case, the number seems to be smaller than average for other countries participating in the project which together with high sensitivity to the second statement (Ensuring workforce for continuous operation has marginalized the challenges relating to inter-generational issues.) and the rest of the answers points to generally higher level of awareness among Slovenian organizations than those in other participating countries. That most likely corresponds with current situation in Slovenia where there are more and more frequent public discussions on age management and consequently higher level of awareness (making people more sensitive to intergenerational problems in organizations), but solutions are mostly still to be found and implemented. Some tendencies toward solution finding could be seen also from the next two sentences, where 12% of organizations answered their organisation have already had a programme for elaborating its inter-generational strategy and less than other countries average thought they can solve problems on their own. The responds to the last sentence are hard to interpret since it is difficult to say whether this difference is due to the different understanding of mentioned criteria for age management, due to different understanding of collective agreement or again due to higher awareness of the problem and certain level of pessimism that the inserted criteria are not enough.

4. Almost the same sensitivity for the subject and desire for the solutions that are not yet implemented (as evident from the responses to the last question) could be seen from the responses to the 4th question “Has your organisation already involved or does it plan to engage trade unions and/or other representative bodies of employees in supporting its age-management activities?” Comparing to other countries we can notice a bit higher level of awareness here as well.

5. The responses show that majority of organizations perceive different elements of age-management (such as distribution of work according to skills and not age, intergenerational mentoring, knowledge transfer, deployment of knowledge banks, ageing promotion) as something important. While the last part shows that Slovenian participants don’t believe in advisory boards, help of educational institutions and public employment services; which could be partly contributed to the lack of concrete solutions that some of these bodies came up with in the past, outdated methodology they sometimes use and



lack of participation methods from some of these organizations that are crucial for successful age management in a concrete organization.

6 and 7. Reported percentage of organizations that do enough in order to support life-long learning is most likely overly optimistic, since as described in the introduction Slovenia still belongs to the countries with below than average employment rate of old workers. This can be concretely seen also from Figure 7 where majority of organizations answered their employers don't consider aspects of age management when designing professional trainings and they don't motivate their employees to learn new technologies, especially to develop their digital competences. The reason for this bias can be in the fact that it was mostly employers answering the survey, while another reason could be lower level of awareness in this area. The letter could be also supported by the finding, that while answering the questions with the abstract concepts on the subject of life-long learning (if they do enough to support it, if they have training for employees of all ages aiming to maintain and further develop necessary knowledge and competences throughout their careers, if they promote personalized career plans) participants reported them as present, while they reported already mentioned concrete two solutions as missing in most organizations.

8. Looking at the data on perceived resources needed, majority of the participants chose finances (72%) and consultancy (75%), showing relatively high level of awareness of concrete needs and abilities, which points towards good foundation for the development of the company's strategy for ageing workforce as first step of age management in the organization.

9. Despite positive orientation and relatively high level of awareness of the age-management, majority of the organizations doesn't have any good practices in the field, meaning they are still lacking concrete solutions. But to better understand this and the rest of the data it would be highly beneficial to better understand the age structure of the companies that provided answers.

4. Conclusion

According to the study results there seems to be relatively high level of awareness in the field of age-management among the organizations, that participated in Slovenia. However, concrete solutions and clear understanding of the field is still evidently lacking. Positive attitudes towards the age management and it's components most likely point to the certain level of desire and readiness to work on these solutions. If that is the case, still rare good practices – as the one of the Triglav Insurance Company that follows development in all three major steps of age management – could help to lead the way.

5. Literature

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