



# **Creative Age Management Strategies for SMEs in the Baltic Sea Region**

## **Annex 1: Country Studies NORWAY**

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[www.best-agers-project.eu](http://www.best-agers-project.eu)

## The Kingdom of Norway



### Socio-Demographic Situation (Selected Indicators)

Indicators	Norway	Europe (EU27)
Area	324,220 sq. km	4,324,782 sq. km
Population (2007)	4,627,926	495,400,000
Population density (pop. per sq. km)	14 Inhabitants per sq. km	115 Inhabitants per sq. km
Capital	Oslo	
Form of Government	Constitutional monarchy with a parliamentary form of government	
Number of children per woman (2008)	1.9	1.52
Average Age	38.7	40.3 <sup>*)</sup>

<sup>\*)</sup> not EU27, but the average of the ten participating countries

[http://www.ipicture.de/daten/regierung\\_norway.html](http://www.ipicture.de/daten/regierung_norway.html); 19.12.2011

European Commission - DG for Economic and Social Affairs: The 2009 Ageing Report: economic and budgetary projections for the EU27 Member States (2008-2060), Luxembourg 2009

Norway is a constitutional monarchy with a parliamentary form of government. The capital of the Kingdom is Oslo.

The area of the country is 324,220 square kilometres, which corresponds approximately to the size of Germany. With 14 inhabitants per square kilometre, it is one of the most sparsely populated countries (in comparison: EU27 has 115, and Germany 230 inhabitants per sq. km).

The population of Norway is growing. In 1990 the population still stood at the level of 2.21 million. Since then, it has more than doubled. In 2007, 4.7 million people lived in the land of fjords, and in 2011 even 4.9 million. The number of inhabitants is growing annually by about 62,000. Relevant for the population growth is the birth rate at the level of 1.9 children per woman, which is at the top in the EU27 comparison (the EU average is 1.52 children). The average age of the rather young Norwegian society is 38.7 years.

With the modernisation and urbanisation in the recent decades, the traditional settlement patterns have changed considerably in the wake of the increased job mobility. The urban areas have increased.

In the last decades, Norway has been repeatedly ranked as the country with the best living conditions by the United Nations Development Programme (UNDP).

[www.europa-auf-einen-blick.de/norwegen/index.phpbotschaft IWF/Wikipedia](http://www.europa-auf-einen-blick.de/norwegen/index.phpbotschaft_IWF/Wikipedia); 10.11.2011

<b>Average life expectancy at birth (years)</b>	<b>Norway</b>	<b>Europe (EU27)</b>
(2008) males	78.38	76.03
(2050) males	84.06	83.10
(2008) females	82.88	82.08
(2050) females	88.13	87.87

European Commission - DG for Economic and Social Affairs: The 2009 Ageing Report: economic and budgetary projections for the EU-27 Member States (2008-2060), Luxembourg 2009

The life expectancy is rising in the Norwegian society. The average life expectancy of male Norwegians is 78.38 years. A life expectancy of 84.06 is predicted for the year 2050. The Norwegian women are currently on average 82.88 years old. Their predicted life expectancy for 2050 is 88.13 years. All the Norwegian values are above the average values in the EU27.

<b>Old-age dependency ratio</b>	<b>Norway</b>	<b>Europe (EU27)</b>
Old-age dependency ratio (2008)	22	25
Old-age dependency ratio (2050)	41	50

European Commission - DG for Economic and Social Affairs: The 2009 Ageing Report: economic and budgetary projections for the EU-27 Member States (2008-2060), Luxembourg 2009

With an increasing proportion of elderly people, and at the same time decreasing

proportion of young people, the population ageing occurs. Europe expects the following: the proportion of elderly (over 65) non-employed people will double up to 2050. Currently, people over 65 constitute a quarter of the total population. This means the contemporary relationship between the employed and the unemployed. For the year 2050, the assumed share of over 65-year olds is 50%. This means a ratio of 1:2. For two employed there is one non-employed person, which means an enormous pressure on the productive population, since the majority of the government expenditure on health, social security and education is used by the young and the old population.

The ratio of the working population to the non-working population is in Norway much more positive than the EU average.

<b>Elderly population</b>	<b>Norway</b>	<b>Europe (EU27)</b>
Elderly population (65 years and over) as % of total (2008)	14.6	17.1
Elderly population (65 years and over) as % of total (2050)	24.4	28.8

European Commission - DG for Economic and Social Affairs: The 2009 Ageing Report: economic and budgetary projections for the EU-27 Member States (2008-2060), Luxembourg 2009

The proportion of the elderly population in Norway, which is defined by the age of 65 years, amounted to 14.6 % in 2008. The proportion of 24.4 % of persons over 65 years of age is forecast in Norway for 2050. This ratio is better only in Denmark.

Poles had a share of only 13.5 % of elderly in 2008, which is still expected to increase to 31.6 % till 2050.

<b>Participation Rate</b>	<b>Norway</b>	<b>Europe (EU27)</b>
Participation Rate 15 - 64 (2008) males	81.6	77.8
Participation Rate 15 - 64 (2008) females	75.9	63.4
Participation Rate 55 - 64 (2008) males	74.8	57.3
Participation Rate 55 - 64 (2008) females	64.8	38.2

European Commission - DG for Economic and Social Affairs: The 2009 Ageing Report: economic and budgetary projections for the EU-27 Member States (2008-2060), Luxembourg 2009

The labour force rate (participation rate) of the male Norwegians between the age of 15 to 64, in comparison with the other BSR states, ranks third after Denmark and Germany.

(People under 15 constitute currently 19.2 % of all people living in Norway, and 66.2 % of people between 15 and 64. The proportion of people over 65 amounts to 14.6 %).

The participation rate of Norwegian women aged 15 to 64, in comparison with the other BSR states, also ranks third after Denmark and Sweden.

Working men and women in Norway are thus the leading group of those Europeans who remain in their workplace long. Also, a significantly high level of participation of the elderly in employment can traditionally be found in Norway. Here again, in particular women are significantly more involved in employment than the EU average.

<b>Actual Retirement Age</b>	<b>Norway</b>	<b>Europe (EU27)</b>
(2008)	64.2	61.4

Focus-Online, Hutterer, M.: Franzosen arbeiten nur bis 59, 12/08/2010; ref: EU-Commission, Eurostat, Missoc, Ageing Report, dpa

The official retirement age in Norway is 67 years. The actual retirement age is naturally lower, since most collective agreements allow for the retirement of 62-year olds without major reductions.

However, Norway has one of the highest proportions of people between 50 and 64 who are still working.

<b>Can carry out the current profession with 60 years</b>	<b>Norway</b>	<b>Europe (EU27)</b>
(2005)	72	58.2
(first findings 2010)	68	no data

European Foundation for the improvement of living and working conditions, Fourth European Working Conditions Survey (EWCS), Dublin 2008; First Findings2010: <http://www.eurofound.europa.eu/surveys/smt/ewcs/results.htm>

68 % of all Norwegians under 60 in 2010 were convinced that they would be able to perform the same job also being 60 years old. With this value they are at the forefront in Europe. Only in Germany, the projection was higher, with 71.9 %, whereas the EU27 value is considerably lower (58.7 %).

<b>Work affects the health...</b>	<b>Norway</b>	<b>Europe (EU27)</b>
mainly negatively (2005)	48.3	35.4
mainly negatively (2010)	28.7	no data

European Foundation for the improvement of living and working conditions, Fourth European Working Conditions Survey (EWCS), Dublin 2008; First Findings2010: <http://www.eurofound.europa.eu/surveys/smt/ewcs/results.htm>

The fact that work has a negative influence on health was assumed by 48.3% in 2005, which is almost a half of the Norwegians. It was seen much more positive by the British (20.8 %) and much more negative by the Poles (65.3%).

<b>(Very) satisfied with the working conditions</b>	<b>Norway</b>	<b>Europe (EU27)</b>
(2005)	93.0	82.3
(2010)	91.3	82.3

European Foundation for the improvement of living and working conditions, Fourth European Working Conditions Survey (EWCS), Dublin 2008; First Findings2010: <http://www.eurofound.europa.eu/surveys/smt/ewcs/results.htm>

Norwegians are very satisfied with their working conditions. Only the Danes (and in 2010 also the British) are more satisfied.

The possible factors are: the relationship with colleagues and superiors (social integration), the organisation, development/further education opportunities, working hours and remuneration, job security and the lack of fear of losing the job, a health-promoting workplace, participation rights and the possibility to take responsibility, which are important for the social participation, status and respect.

<b>Participated in the last 12 months at Employer-Paid-Trainings</b>	<b>Norway</b>	<b>Europe (EU27)</b>
(2005)	43.0	26.1
(2010)	47.4	no data

European Foundation for the improvement of living and working conditions, Fourth European Working Conditions Survey (EWCS), Dublin 2008; First Findings2010: <http://www.eurofound.europa.eu/surveys/smt/ewcs/results.htm>

In 2005, with 43 %, Norwegians were well above the EU27 average (26.1 %) in terms of participation in the workplace training. However, with their result, they were only in the EU midfield: in Finland 52.6 % of the employed participated in the workplace training, in Sweden 51 %.

Latvia presented the lowest rate: only 22 % of the employed participated in

employer-paid training measures or if they were offered to them. Also Germans and Lithuanians participated poorly.

In 2010 the Norwegians caught up. With 47 %, their result ranked third after Finland and Sweden comparatively satisfactorily.

Indicator for Work-Life-Balance	Norway	Europe (EU27)
Working hours fit well or very well with family or social obligations (2005)	88.1	79.4
Working hours fit well or very well with family or social obligations (2010)	90.7	no data

European Foundation for the improvement of living and working conditions, Fourth European Working Conditions Survey (EWCS), Dublin 2008; First Findings 2010: <http://www.eurofound.europa.eu/surveys/smt/ewcs/results.htm>

The compatibility of the working hours with the family and social obligations is provided for the Norwegians to a large extent. In 2005, Norway reached the peak value in the EU27 comparison, and in 2010 it ranked second after Denmark. Working hours least compatible with the family and social commitments in 2005 were experienced by the employees in Poland (70.6 %) and Latvia (75.9 %).

## General Overview

The Norwegians are doing well.

In the last decade, Norway has repeatedly been ranked as the country with the best living conditions by the United Nations Development Programme (UNDP). The life expectancy of Norwegians is high, the population is in good health, and the infant mortality rate is minimal. There is no extreme poverty in Norway, and the relative number of people on the poverty line is low in comparison with other countries.

Norway has a prosperous oil and gas industry, the Norwegian budget achieves surpluses, and the country has a very high gross domestic product.

"Hele Folket i arbeid" (The Entire Population at Work)

Full employment has a political tradition in Norway. The number of the unemployed is very low.

In the 1990s the rising costs of (early) retirement and long-term unemployment triggered the discourse around the employment of the elderly population; the

reasons for the focus in the elderly are different today. According to the projections, the number of vacancies will exceed the number of job seekers. Thus, the slogan "Hele Folket i arbeid" (The Entire Population at Work) from the electoral program of the Norwegian Labour Party in 1933 experiences a paradigm shift.

The impact of the demographic change also has an impact on Norway, although not nearly as strong as on the other countries compared in this study. Nevertheless ageing of the society is a challenge for Norway.

Many strategies have been implemented in the Kingdom of Norway in order to prolong the working life. These strategies are developed in an attitude of respect for each other: people are not forced to work longer but they are encouraged to do so.

It is a far-sighted approach which stands out from many countries.

"Across Europe, the commitment for the policy concerning an active policy for senior citizens is more rhetorical than practical," criticises the "ActivAge Project"

<http://www.iccr-international.org/activage/docs/activage-wp1-rapidreport-de.pdf>, 11.12.2011

The Norwegians managed to move away from "talking and appealing only" to tangible agreements and policies. In order to prolong the working life, the procedure will be as follows:

In the first stage, the population or the directly and indirectly affected persons shall be informed and made aware of the problems.

In the second stage, consultations regarding the implemented measures shall take place. The third step distinguishes the actions and the review of the action results, the findings are published and examples of good practices are listed.

[http://www.norwegen.or.at/About\\_Norway/policy/Sozialsystem/Lebensstandard/](http://www.norwegen.or.at/About_Norway/policy/Sozialsystem/Lebensstandard/); 11.11.2011

<http://www.norwegen.no/arkiv/OM-/Arbeid-Aktuelles/jobmarked/aetatseptember/>; 11.11.2011

<http://www.iccr-international.org/activage/en/reports.html>; 11.11.2011

Lund, Finn Bjørnar: An ageing society in Norway: Meeting the challenges in working life. Presentation, Expert Conference on Demographic Change, Federal Ministry of the Interior, Brühl, Germany, 2 May 2007.

## **The Role of Small and Medium-sized Enterprises**

According to the Ramboll Study for the Nordisk Ministerråd (2004), 15 % of the Norwegian enterprises have explicitly formulated a policy for senior citizens.

The majority of countries are very extensive and successful in the implemented initiatives and strategies. However, it cannot be clearly outlined to what extent these results apply to small and medium-sized enterprises.

At the same time, there is a clear correlation between the size of a company and the extent of its activity in terms of the policy concerning senior citizens. Companies with more than 500 employees have formulated a policy for senior citizens to a greater extent than the enterprises having fewer than 500 employees. According to a statement that the companies in Denmark, Finland, Norway and Sweden are divided in accordance with the number of employees, only 10 % out of 100 enterprises have

an explicitly formulated policy for senior citizens. In enterprises with 51 to 100 employees the proportion amounts to 20 %; in companies with more than 1,000 employees it amounts to 50 %.

Enterprises, especially the small and medium-sized ones, are currently not experiencing any shortages of labour force, and therefore, they do not have the same incentives to develop policy initiatives for senior citizens.

The actors in Norway are mostly large organisations and institutions. In the efforts to ensure the widespread implementation of their policies, they have directed their focus towards larger enterprises in which the implementation of the measures has visible consequences.

SMEs are therefore not yet at the heart of the efforts and currently have little interest in the implementation of an innovative policy for the senior citizens.

Especially craft SMEs rely on younger workers and have less need for the elderly. Still the participation of SMEs in the senior policy seems not to be necessary or was not recognised and implemented as such, and still some time is needed to raise the awareness of the need for action, also in the SMEs. In the long run, with a dwindling supply of labour force and the consequent recruitment problems, awareness will arise. However, in terms of the senior citizens, there will be an increased interest agreement, which also calls for action from the part of SMEs.

[http://ec.europa.eu/enterprise/policies/sme/files/sme\\_definition/sme\\_user\\_guide\\_de.pdf](http://ec.europa.eu/enterprise/policies/sme/files/sme_definition/sme_user_guide_de.pdf); 14.12.2011

<http://www.ramboll-management.de/news/publication%20overview/~media/Images/RM/RM%20DE/PDF/Nordische%20Studie.ashx>; 14.12.2011

## **Strategies of Norway**

The following national strategies are implemented in order to increase the retirement age.

### **Inclusive Working Life**

In 2000 a Commission was convened in order to make arrangements for "Inclusive Working Life (IW). The objectives of the IW include:

- reduction of absenteeism
- greater involvement of physically or mentally disabled people into work,
- better use of skills and professional experience of older employees,
- raising the average retirement or pension age.

Participating parties:

- Confederation of Norwegian Enterprises / Næringslivets Hovedorganisasjon, NHO,
- Employers' Association: (Landesorganisasjonen i Norge, LO, Handels-og

- Servicenæringens Hovedorganisasjon, HSH,
- Norwegian Association of Local and Regional Authorities (Kommunesektorens interesse - og arbeidsgiverorganisasjon, KS) and
  - Federation of Norwegian Professional Associations / Akademikerne

Originally, the action plan consisted of the following measures:

- establishment of a national resource centre for senior policy
- mobilisation of relevant organisations
- acquisition and dissemination of knowledge on senior policy
- support for enterprises through consultations
- embedding of projects in enterprises
- control of various models and measures.

The focus was both on the corporate level and the level of individual employees.

Although the members of the Commission reached no agreement at the end, the action plan triggered two concrete measures:

- **"Nasjonalt krafttak for seniorpolitikk i arbeidslivet,"** a national initiative for older workers in Norway and
- **"Intensjonsavtalet om et mer inkluderende arbeidsliv"**, a tripartite agreement to create more "inclusive" jobs.

Both measures are coordinated by the **Centre for Senior Policy** (Senter for Seniorpolitikk – SSP). Today, the Centre is the main coordinator of almost all projects related to the needs of the elderly population of Norway. Behind the Centre there are over 30 organisations, ministries, authorities and institutions, including all the major unions. The largest social partners are in the board of the SSP. The SSP is funded from the state budget.

<http://www.seniorpolitikk.no/>,20.12.2011

The Centre was established in 1969. At that time it was aimed at helping people deal with the timely plan for their retirement.

Around 1990, the focus of its work shifted towards a longer commitment of older employees in the company. The task of the Centre is to understand the policy for senior citizens not only as a social commitment, but to enable elderly people to understand the impact of continued employment from an economic perspective.

Today, the SSP stands also for the development of the senior policy in terms of continued employment and the associated requirements. The centre combines the cooperation of enterprises and institutions, and intensifies research on the needs of the elderly population in Norway.

### **The Project "Nasjonalt krafttak for seniorpolitikk i arbeidslivet"**

The national initiative for elderly workers was the largest initiative of the centre. The

"National Effort" was funded by the state. This program began officially in the period of 2001-2005, but it was also continued in 2006.

Attention of the population for the project was attracted in the first step in the working environments. Elderly workers were made aware of the potentials and development opportunities for the elderly. Speakers formulated the policies, tools and methods

- to improve the joint action of actors (government agencies, organisations and enterprises) and
- regarding the development of integrated and good working environments in enterprises.

It consists i.a. of

- information campaigns to combat age discrimination
- network projects between workplaces
- further training of union representatives in the design of workplaces for older employees.

Another objective of the programme was to create equal access to vocational training for all employees, regardless of the age and position.

The overarching objective was to stimulate changes in the working conditions and personnel policy. The development of "Good Practices" which had been published was supported. This includes also the dissemination of knowledge about the roles of individual actors in the national action plan.

[http://www.ihk50plus.de/Download/Beschaeftigung\\_Alterer\\_in\\_Skandinavien.pdf](http://www.ihk50plus.de/Download/Beschaeftigung_Alterer_in_Skandinavien.pdf), 11.12.2011

Documented: Statskonsult rapport 2007:4:

<http://www.difi.no/statskonsult/publik/rapporter/fulltekst/2007-04.pdf>, 11.12.2011

## **The Agreement on "Inclusive" Working Life**

(„Intensjonsavtalet om et mer inkluderende arbeidsliv“, often referred to as the IA).

In 2001, the government and the social partners concluded a tripartite declaration of interest with regard to a more "inclusive working life" (Inkluderende arbeidsliv, IA). This agreement was initially valid for the period of 2001-2005, but it was extended until the end of 2009.

Participants:

- the government
- Centre for Senior Policy (CSP)
- Norwegian Confederation of Trade Unions (LO),
- Umbrella Organisation of Vocational Unions (YS),
- Federation of Norwegian Professional Associations (Akademikerne),
- Norwegian Business Association (NHO),
- Federation of Norwegian Commercial and Service Enterprises (HSH)
- Norwegian Association of Local and Regional Authorities (KS).

The following objectives were formulated:

- reduction of sick leave days of the working population, in particular the older employees, by at least 20%
- increasing the working life of employees with reduced professional activity (employees unable to work, employees in rehabilitation programmes, reactivated pensioners who were unable to work), to both
- increase in the average retirement age, and
- using knowledge and skills of older people in the workplace longer. With this objective, tribute was paid to the seniors, since they often not only have empirical knowledge, but also the knowledge concerning the functioning networks.

The innovative aspect of this agreement shall be embedded i.a. in the new perspective on being ill: while a sick note was previously regarded as a matter between the doctor and the employee, now the question is why the person is unable to work and how the workplace can be adapted to the employee. The main focus has been shifted in the IA agreement to the organisation of work to prevent illnesses and to involve the disabled and elderly workers in a better way. Binding agreements with Norwegian companies were made regarding these objectives. The enterprises were offered both financial incentives and also advisors for the issues concerning rehabilitation.

At the central level, the partners are trying to mobilise the enterprises and employee representatives to participate in this agreement. They offer courses and information brochures, and the largest organisations employ full-time workers who deal primarily with issues connected with the IA Agreement. The National Insurance Board was established in all 19 provincial job centres. In April 2003, a total of 2570 enterprises (one third of the labour market) signed the agreement for an inclusive working life IA. In spring 2005, the number of enterprises participating in the IA Agreement amounted to 7600. Over one million workers are included in this agreement.

In accordance with the final report, enterprises regard the IA Agreement as an opportunity to reduce sick leave at hand. It needs to be emphasised that also in this project it is necessary to work with incentives and not with penalties, and the direct practical implementation is at the centre of the work. However, the report shows that enterprises have paid little attention to the implementation of the other two objectives of the agreement.

### **State Regulation on Indicators (Campaign)**

An important element of the agreement for the "inclusive working life" is the Regulation on Indicators. Enterprises, can be awarded the title of "inkluderende arbeidslivs-bedrifter" ("enterprises for inclusive working life"), if they develop an action plan in which they demonstrate proposals of solutions in order to

- reduce sick leave

- raise the effective retirement age
- protect people with reduced capacity from being displaced from the labour force.

In addition, enterprises must conclude an agreement with a local employment centre. The local authority is to monitor whether the agreement is complied with.

These enterprises have their own contact person in the employment centre and the enterprise's social security contributions are reduced.

<http://www.s-o-l.ch/fr/projets/workage/produit%20final/pdf/Denbp.pdf>

<http://www.seniorpolitikk.no/>

<http://www.iccr-international.org/activage/en/index.html>

ECON (2003): Inkluderende arbeidslivsvirksomheter- plass til alle? ECON Report 2003-047 Integrative Business Place for all?

## Fafo

Fafo is an independent research foundation which was financed by the Norwegian Federation of Trade Unions. Since 1987 there is a department for research on the topics of pensions, social security and elderly workers. In the recent years, Fafo has extended its interest onto the employment of elderly workers and other related initiatives.

Ongoing projects (selected):

- "The Pension Reform and the Challenges on the Labour Market," funded by the regional authorities (KS)
- "Dissemination of Research Findings on the Elderly Policy in Enterprises," sponsored by the Centre for Senior Policy
- "Strategic Institute Program (SIP): Work System is in Transition" 2008-2012, funded by the Ministry of Labour (AID)
- "Knowledge, Risk and Selection Options" (2010-2012), mapping and analysing the knowledge about employment-based pensions
- "Analysis of the Early Retirement in the KS-Tariff areas by Using the Registration Data from the Local Government Pension Fund (KLP) and the Government Pension Fund (SPK)" 2011, funded by the Pension Office (public sector)
- "The Prospects for Seniors" 2010-2011 funded by the Norwegian Public Employment Service (NAV). Analysis and implementation of measures in order to reduce absenteeism and prevent the retirement of older workers. Based on a combination of survey data and register data,
- "The Effects of IA and Senior Action in the Municipal Area" 2011, funded by the Pension Office (public sector)
- "Work-Life Challenges" – workforce management and worker involvement (a joint project with the ISF, Frisch- and SSB) 2010-2014, funded by the Research Organisation: Researchers at the Fafo: Kristine Nergaard (Project Manager), Jon Erik Dølvik, Torgeir Aarvaag Stokke and Tove Midtsundstad

- "Inclusive Problem?" The outlook on labour market policies towards elderly workers (dissertation project), funded by the Research Organisation:  
Contact person: Tove Midtsundstad
- "Senior-Policy Visions of the Future" (project scenario). 2011-2012

Source: <http://www.fafo.no/pro/pensjon.htm>

## Competence Reform/Lifelong Learning

A competence reform has been prepared in Norway since 1998. The government of Norway and the social partners focus on enabling lifelong learning through the creation of good training opportunities and good economic conditions for people who want to continue their education. For example, the employment office offers a special and comprehensive guide for senior citizens including grants for the development of skills, AMO courses (training courses for the labour market), classes of job search and salary subsidies for senior citizens.

## Pension Reform

The pension system has gradually been reformed since 2010. It contains a factor taking into consideration the life expectancy and is thus prepared for the increasing life expectancy.

Simultaneously, a fair actuarial pension system which includes a flexible retirement age from 62 years is being implemented. The new system also includes a clearer relation between the income over the entire lifetime and the retirement. In addition, it is easier to combine work and pension within the new system, since a test of dependency is no longer provided.

A pension system which promotes employment must be supplemented with active political measures in order to give the elderly people the opportunity to stay active longer. Measures which aim at creating a good working environment, non-discrimination of older workers and improving the skills of older workers are particularly important in this respect.

In Norway there are numerous rules and regulations on "planning late career," "resignation provisions" and "economic incentives for continued employment." On the one hand, senior citizens over 62 who want to continue to work get one free day per month and receive allocated funding for additional salary. On the other hand, there is the possibility that the employees of the state can choose a part-time pension when they turn 62. In this case, the working hours can be reduced by up to 40 per cent. Different controlled pilot projects are implemented in the public sector with different working time models, for instance there was the **Seniornett ICT Training Project** ([www.seniornett.no](http://www.seniornett.no)) for employees over 55 years of age.

Furthermore, there is a waiting salary regulation. In the case when a state employee

becomes superfluous in a work position and no alternative position can be found for this person immediately, the scheme provides a salary for waiting. The waiting salary can amount to 66 per cent of the original remuneration and can be paid to persons under 50 years of age for up to three years. For persons aged 50 to 55 this period is extended to four years and in the case of persons over 55, to twelve years. Employees over 60 receive an additional week of annual leave.

[www.lovdatab.no.](http://www.lovdatab.no/); [http://www.eds-destatis.de/de/downloads/sif/nk\\_02\\_03.pdf](http://www.eds-destatis.de/de/downloads/sif/nk_02_03.pdf); 11.12.2011  
[www.issa.int/library/download?id=14109](http://www.issa.int/library/download?id=14109); 11.12.2011

## Oil Fund

The Norwegian pensions are safe in terms of the adjustment to the status quo. Mainly, they are safe because Norway has an Oil Fund.

The revenues of the Norwegian state from the area of oil and gas are channeled to the state pension fund, for the benefit of the future generations. This fund will invest these resources on a long-term basis in the financing of investment-worthy enterprises worldwide. Openness and the ethical criteria for these investments play a central role. Although the fund lost money through speculation in 2011, it still remains the largest one in the world.

[http://www.norwegen.no/About\\_Norway/business/Oleinnahmen-werden-fur-kommende-Generationen-investiert/](http://www.norwegen.no/About_Norway/business/Oleinnahmen-werden-fur-kommende-Generationen-investiert/);  
11.12.2011

## Age Discrimination

According to the Norwegian Labour Code, section 13-1 (1), the direct and indirect discrimination on the basis of political views, trade union membership, sexual orientation, disability or age is prohibited.

<http://www.agediscrimination.info/international/Pages/Norway.aspx>; 11.12.2011

However, it is merely noted that the age itself is not a ground for different treatment. Otherwise, European legal guidelines shall apply.

On the Norway's official website we can find many examples of the fight against discrimination - but none concerning the fight against age discrimination.

[http://www.norwegen.no/News\\_and\\_events/germany/policy/gender/](http://www.norwegen.no/News_and_events/germany/policy/gender/); 11.12.2011

However, the age in Norway is consistently rated as positive.

[http://www.bosch-stiftung.de/content/language1/downloads/Altersbilder\\_Norwegen.pdf](http://www.bosch-stiftung.de/content/language1/downloads/Altersbilder_Norwegen.pdf), 11.12.2011

In Norway there is a "Week of Age Discrimination" which focuses on the age discrimination in the workplace, the legislation in this area, as well as the optimum combating of age discrimination – both from the perspective of the society and the individual. The target group are enterprises, government agencies, employers and workers, scientists and employee organisations. The objective is to improve the awareness of the EU Directive on the basis of two seminars and a publication of

papers. In Norway, the national policy is aimed at the older employees of the state and formulated in the form of various personnel and policy guidelines which constitute the components of the overall collective agreement of the State ("the Main Collective Agreement"). The personnel policy guidelines emphasise the fact that all the state enterprises should consider different phases of life of the employees in their personnel policy, this also includes the perspective of the elderly. The composition of the employees in the state enterprises should reflect the general composition of the population, and staff meetings should be conducted (main agreement for the employees of the state).

[http://www.forum-seniorenarbeit.de/index.phtml?La=1&sNavID=1759.166&object=tx%7C373.1940.1&sub=;](http://www.forum-seniorenarbeit.de/index.phtml?La=1&sNavID=1759.166&object=tx%7C373.1940.1&sub=)  
11.12.2011

### **Good Practice Examples**

Although some of the following examples do not come from the area of SMEs, they are still worth mentioning:

Siemens, based in Norway for 111 years, pursues a corporate policy for the elderly. At the beginning of 2011 the retirement age of employees was raised to 70 years. Employees who reach 64 years of age receive two weeks of additional annual leave, which they may divide into individual hours. The company also provides sports opportunities to older employees which can be used during working hours.

Siemens was awarded the Cicignon Price of the Trøndelag personnel forum for the "offensive involvement in the senior-related issues." "Employees whom we can hire longer are worth gold to us," says Sisal Wien, Director for Culture and Corporate Development at Siemens.

The older employees appreciate the signalling effect of this measure. Even if they do not leave the company before 70, they feel respected and valued as an important resource.

[http://www.arbeidsmiljo.no/xp/pub/hoved/tidsskrift/temaer/seniorer/siemens-mot-strommen;](http://www.arbeidsmiljo.no/xp/pub/hoved/tidsskrift/temaer/seniorer/siemens-mot-strommen) 15.12.2011  
[http://www.seniorpolitikk.no/;](http://www.seniorpolitikk.no/) 15.12.2011

Company	Measures
Amersham Health, Lindesnes (400 employees)	<ul style="list-style-type: none"> <li>• active personnel policy</li> <li>• "age diversity"</li> <li>• individual flexible working time</li> <li>• 35 different shift patterns</li> </ul>
Coop, Bergen	<ul style="list-style-type: none"> <li>• avoiding insolvency</li> <li>• older employees are "protected" against workforce reductions</li> </ul>
Dampbakeriet	<ul style="list-style-type: none"> <li>• systematic personnel policy</li> <li>• from 63: 50 % work with full remuneration</li> </ul>
Fokus Bank	<ul style="list-style-type: none"> <li>• milestone meetings for 50+ and 55+</li> <li>• resource groups in order to meet new people</li> <li>• extra holiday</li> </ul>
Hospitalet Betanien, Bergen	<ul style="list-style-type: none"> <li>• seniors (55+) have separate development meetings</li> <li>• information on pensions and political measures concerning seniors in order to extend the working life</li> <li>• age is no reason to be excluded from the job</li> <li>• Seniors participate in further training to the same extent as others. Retirement pension to be able to work part-time</li> </ul>
ISS Norge	<ul style="list-style-type: none"> <li>• life-stage-oriented adjustment and variation of work</li> <li>• seniors are employed as mentors</li> <li>• staff meetings with career planning</li> </ul>
Linjegods50	<ul style="list-style-type: none"> <li>• focus on technical aids in production</li> <li>• organised training during working hours</li> <li>• for 62+ (with 10 years of employment): 80 % work with 90 % remuneration</li> <li>• opportunity to move from stressful shift work to day work with remuneration compensation</li> <li>• special jobs for seniors</li> <li>• bonus for 65+ (proportionally increasing the longer one works after this age)</li> <li>• motivation seminars for 57+</li> </ul>

Nettbuss	<ul style="list-style-type: none"> <li>• 62+: more free time with 80 % or 60 % of work at 100 % or 80 % of remuneration</li> </ul>
Nettbuss, Sirdalsruta	<ul style="list-style-type: none"> <li>• employees of 58+: more free time with 80 % or 60 % of work at 100 % or 80 % of remuneration</li> </ul>
NRK Ressurser Designseksjonen	<ul style="list-style-type: none"> <li>• individual adjustment to the person through:</li> <li>• milestone meetings (here: called the opportunity talks)</li> </ul>
Sandnes Municipality	<ul style="list-style-type: none"> <li>• reduced workload with 100% salary</li> <li>• focus group: employees aged 62 - 66 years old</li> <li>• 62 years: 100 % salary for working 90 % of the working hours</li> <li>• 63 years: 100 % salary for working 85 % of the working hours</li> <li>• 64 years and older :100 % salary for working 80 % of the working hours</li> </ul>
Sporveisbussene – Nexus Trafikk	<ul style="list-style-type: none"> <li>• health examination for 55+</li> <li>• meetings for seniors of 55+, 62+: 90 % work with 100 % remuneration or additional 10% bonus for 30 years of employment</li> </ul>
Storebrand 2,150 employees	<ul style="list-style-type: none"> <li>• additional days off for 60+</li> <li>• opportunity to work longer than 65.</li> </ul>
Telenor 40,000 employees	<ul style="list-style-type: none"> <li>• Target (2002) through inclusive working life:</li> <li>• Absenteeism should be reduced by 5 %, retirement age should be increased by 1 (till 2005)</li> <li>• Result:</li> <li>• Absenteeism was reduced by 10 % (from 5 % to 4.5 %)</li> <li>• Retirement age was increased by 5.4 years (from 55.2 to 60.6)</li> </ul>
RIMI Grocery chain	<ul style="list-style-type: none"> <li>• Project: recruitment of experienced chefs of 50+</li> </ul>

[www.ihk50plus.de/Download/Beschaffung\\_Älterer\\_in\\_Skandinavien.pdf](http://www.ihk50plus.de/Download/Beschaffung_Älterer_in_Skandinavien.pdf)