



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

## **Annex 1: Country Studies SWEDEN**

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### Annex 1: Country Studies SWEDEN

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

## The Kingdom of Sweden – Konungariket Sverige



### Socio-Demographic Situation (Selected Indicators)

Indicators	Sweden	Europe (EU-27)
Area	449,964 sq. km	4,324,782 sq. km
Population (06/2011)	9,088,728	495,400,000 (2007)
Population density (pop. per sq. km)	20.5 inhabitants per sq. km	115 Inhabitants per sq. km
Capital	Stockholm	
Form of Government	Monarchy with a parliamentary form of government	
Number of Children per Woman	1.67 (2011)	1.52 (2005)

Average Age	40.1	40.3 not EU27, but the average of the ten participating countries
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[www.ipicture.de](http://www.ipicture.de); 14.04.2012

<http://www.imf.org/external/pubs/ft/weo/2010/01/weodata>; 13.09.2011

European Commission: The 2009 Ageing Report, Eurostat: <http://epp.eurostat.ec.europa.eu>

Sweden has over 9 million inhabitants. More than 90 % of the population are ethnic Swedes. In 2008, 562,000 foreign citizens were registered in Sweden, which constitutes about 6 % of the country's population. The Finnish population was the largest group with 77.000 people. 85 % of Swedes live in cities.

The birth rate of 1.67 (in 2006 it was still 1.85) children per woman is on the one hand below the reproduction level of 2.1 children/woman, but it is still significantly higher than the EU27 average (1.52/2005).

15% of the population is under 14 years of age, almost 65 % are of the working age between 15 and 64, and almost 20 % are aged 65 and older.

"In 2008, life expectancy in Sweden was 78.6 years for men and 83.2 years for women. Sweden has the largest proportion of people aged 80 or over among the EU member states, totalling 5.3 % of the population. Since more and more citizens in this age group are in good health, their care requirements have declined since the 1980s. Most elderly care is funded by municipal taxes and government grants. In 2008, the total cost of elderly care in Sweden was SEK 91.8 billion. Only 4 % of the financing came from patient charges. Health care costs to be paid by the elderly themselves are subsidised and based on certain rate schedules."

[www.sweden.se](http://www.sweden.se)

### Age and Gender Structure

The changes in the fertility and mortality rates have led to shifts in the age structure. The number of children is declining, whereas the number of older people has increased. Children under 15 years of age constitute now about 20 % of the total population, whereas a hundred years ago it was still one third of the population. In contrast, the proportion of persons aged over 64 has doubled. In 2001 Sweden had one of the world's highest proportions of elderly persons aged over 65. On the basis of demographic projections, this ratio in this age group will change significantly only after the baby boomers from the 1940s reach their retirement age. In 2025 the proportion of persons aged 65 is expected to increase from the current 1.5 million to 2.2 million. It is estimated that the number of 80-year-olds will increase in 2015 from the current 460,000 to 640,000. The decline in mortality has led to a sharp increase of the elderly in the overall population.

Source: Svenska Institutet, Factual Report on the Population

Participation Rate	Sweden	Europe (EU 27)
Participation Rate 15 – 64 (2008) males	81.5	77.8
Participation Rate 15 – 64 (2008) females	76.8	63.4
Old age dependency ratio (2008)	27	25
Old age dependency ratio (2050)	42	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

The participation rate (15-64 years of age) is moderately higher in comparison to other BSR states. However, especially in the case of working women, the participation rate in Sweden is significantly above the EU average.

Sweden has a relatively high proportion of older people. According to data from Statistics Sweden (Statistiska Centralbyrån, SCB), 17 % of the population are currently aged over 65 years and this proportion will increase to 23 % in 2050. Moreover, a substantial part of the generation born in the 1940s will retire in the coming years, creating thus a labour supply shortage.

The most problematic aspect is that the proportion of people of working age – that is, aged 20–64 years – as a percentage of the total population is among the lowest in the member countries of the Organisation for Economic Cooperation and Development (OECD). In 2001, some 59 % of the population were of working age and this figure will decline to 54 % in 2030, after which it is expected to stabilise. Nevertheless, Sweden compensates for this proportional deficit with a high rate of employment; at present, approximately 78 % of the total working age population are employed, which ranks Sweden in the sixth place among the OECD countries.

Source: EWCO (European Working Conditions Observatory) / <http://www.eurofound.europa.eu/ewco/2007/03/SE0703059I.htm>

Elderly Participation and Retirement	Sweden	Europe (EU 27)
Participation rate 55-64 (2008) males	76.6	57.3
Participation rate 55-64 (2008) females	69.8	38.2
Legal retirement age	65	
Actual retirement age (2008)	63.8	61.4

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

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

Besides Denmark and Norway, the Swedish employees stay at work for a long time. The average retirement age today is almost 64 years, thus 2.4 years more than in the EU 27.

All Swedish citizens are entitled to a pension after they have stopped working. People can choose to start receiving their pension between the age of 61 and 67.

<b>Indicator for Work-Life-Balance</b>	<b>Sweden</b>	<b>Europe (EU 27)</b>
Working hours fit well or very well with family or social obligations (2005)	79.4	79.4
Working hours fit well or very well with family or social obligations (2010)	85.8	81.5
work affects the health negatively (2005)	56.5	35.4
work affects the health negatively (2010)	25.4	25.0
(very) satisfied with the working conditions (2005)	85.3	82.3
(very) satisfied with the working conditions (2010)	87.0	82.3

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 reconciliation of Professional activity and private affairs is traditionally high in Sweden, since the private sector has an important role in the Swedish everyday life. In the last survey from 2010, the work-life balance indicator of Sweden ranks fourth behind Denmark, Norway and the United Kingdom.

The working conditions have improved significantly in the recent years in the perception of employees. In 2005, over a half of the workers were of the opinion that work has a negative impact on health, but this value halved to 25 % in 2010.

During the same period, the satisfaction with the working conditions increased and is now at the level of 87 %, at the top among the countries examined herein (in comparison: Denmark 94.9%; Lithuania 70.5 %).

Indicators for working conditions	Sweden	Europe (EU 27)
can carry out the current profession with 60 years (2005)	69.6	58.3
can carry out the current profession with 60 years (2010)	66.7	58.7

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 spite of the pension reform, only one third of Swedish employees believe that they can perform the current work until the retirement age. This value is almost 10 % points above the EU average and is comparable with the estimates for Norway and Denmark.

Indicators for lifelong learning and participation in vocational trainings	Sweden	Europe (EU 27)
European Lifelong Learning Index (ELLI) (2010)	71.23	52.06 [not EU27, but average of the eight participating countries]
participated in the last 12 months at employer-paid trainings (2005)	51.0	26.1
participated in the last 12 months at employer-paid trainings (2010)	48.7	39.48 [not EU27, but the average of the eight participating countries]

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>

Lifelong learning is a valuable asset in Sweden. In a comparison with countries examined here, the second highest value of the ELLI has been measured behind Denmark, which is significantly above the EU average. An indication of this can also be the participation in occupational training. Before the economic crisis, this figure was almost twice as high as the EU average and also in 2010 nearly 50 % of employees participated in training measures. A higher rate was recorded only in Finland, while Lithuania is ranked last with 25 %.

## General overview

"The Nordic Model" is a term used especially in the 1970s, which refers to the Welfare State, which includes a system of social security and social welfare. The foundations for a social system were laid very early and in the 1930s the establishment of a welfare state was promoted as a political project. The Swedish social system finally included everyone, from toddlers (through the municipal child welfare) to senior citizens (through the municipal elderly care). Only in the last decade of the 20th century dramatic changes took place. A severe economic crisis at the beginning of the 1990s led to a reduction of social benefits and the expected demographic development led to a radical restructuring of the pension system which is now linked to the economic development.

Unlike most democracies, Sweden has a political system in which the ministers, i.e. the government, cannot control the executive bodies directly. Instead, there are independently acting central offices (Swedish *ämbetsverk*) (for example Trafikverket, Skolverket – there are about 200 of them in various sizes), which perform the tasks which in other countries are implemented by ministries or state governments. In contrast, the ministries have the task of drafting bills, and the best situation, the possibility to influence the work of the central offices through regulations.

The local administration takes place on two levels: the (2003: 290) municipalities (Swedish *kommun*) and the county councils (Swedish *landsting*), which represent a kind of a local network. The municipalities assume municipal tasks such as i. a. education, social services, child and elderly care, as well as the municipal infrastructure, however, the framework conditions are determined by the central authorities. Whereas county councils are responsible for those areas of local government which exceed the powers of individual municipalities, such as for example health services and nursing, the regional traffic and transport planning.

The participation rate of the elderly in Sweden is quite high in relation to the international average. One explanation for this, apart from the measures of the active labour market policies for the elderly, is the long-term commitment to the principle of work and qualification. In the Swedish labour market policy, the employment always took precedence over labour market programmes or the passive receipt of services. The individual cases of the coordinated control system are also relevant for the Swedish system, through which work is worth performing – also for elderly ladies, as well as good public care facilities for children and the elderly.

## Pension System

A very requiring option to withdraw from the labour market, represented in Sweden the pension for reduced earning capacity. In order to reduce the number of persons receiving pensions, the pension requirements were made stricter at the end of the 1990s. In 1999, the pension system was reformed fundamentally.

The new system is based on three pillars

1. an earning-related pension
2. a pension with funded premiums
3. a tax-financed guarantee pension

Sweden has achieved a high degree of flexibility concerning the retirement age. The pension can be claimed at the age of 61 (but with a discount of 28 %). For each additional year of work, the amount increases, so that at 65 years of age it reaches 100 %, at 67 years already 119 % and at 70 years 156 % (a maximum age limit does not exist).

The social security system has been modified in the recent years. Through the promotion of active labour market policies, and work-related reintegration efforts, people should be dissuaded from the path to the early retirement.

### **Labour Market Policy**

Efforts have been increased for several years to retain the elderly on the labour market. In particular, the employability can be improved through targeted measures of competence development.

Within the period of 1998-2003 the government implemented the Parliamentary Commission SENIOR 2005.

In addition to the government commission, there was also a government working group of the Ministry of Economy, which was used to make quick decisions during the research phase.

The unemployment rate among older workers is still below the EU average. However, older people who lose their job have trouble finding a new one. About 50 % of the long-term unemployed are older than 55 years. Although the unemployment rate among workers over 55 years of age is currently falling, long-term unemployment remains a major problem.

Therefore, it is important to pay special attention to the elderly persons within the framework of the employment measures. This concerns the areas of education, work experience and job search. An employment initiative for persons over 57 years of age was launched in the year 2000. Companies which employ labour force who were unemployed for over two years will bring up to 85 % of income tax for the period of two years.

The unemployment insurance has been reviewed to check whether the functioning of the labour market has improved and whether the duration of unemployment can be reduced further. The prerequisite for the receipt of unemployment benefits is that the applicants are actively seeking work. The terms and conditions of unemployment are closely linked to the obligation to accept appropriate offers as well.

## Programmes of the Government

### "Professional Transition Management"

The approach towards the transition management has been developed by employer associations and trade unions, and can be seen as a supplement and support of the labour market policy measures. The initiative in the form of collective agreements offers help to workers made redundant in finding new jobs. It includes tips, advice, and training measures, as well as the support in setting up a business.

### "Activity Guarantee"

The labour market programme "Activity Guarantee" was introduced in 2000. It is a full-time programme for the long-term unemployed. It provides the participants with a lasting and sustainable full-time employment until they find a new job. The foundation is developing a personal action plan. An important feature here is the cooperation from the part of the companies, municipalities, state employees and trade unions. The programme includes training and reintegration measures as well as experiences in the new jobs.

Since half of the long-term unemployed are older people, the "Activity Guarantee" is a very important instrument of protection and improvement of working capacity and competence of the persons concerned, and enables re-entering the labour market. The "Activity Guarantee" aims to offer people a stable and sustainable full-time job until they find a job or choose education or further training measures. The "Activity Guarantee" should be based on individual strategies which are designed in consultations between the unemployed and the labour market authorities, and are based on organised job search. It includes all the traditional labour market measures such as labour market training, reintegration approaches, and practical work experience. A central component of the "Activity Guarantee" is cooperation. When it comes to providing a job to jobseekers, businesses, municipalities, government employers and unions are equally challenged.

Source: [www.mutual-learning-employment.net](http://www.mutual-learning-employment.net)

### "Forum 50+"

Forum 50+ is an NGO, which operates in cooperation with the state employment agencies and institutions of social partnership a project for the unemployed over 50 years of age.

The NGO "Forum 50plus" initiated a program addressed to the unemployed over 50 years of age in order to increase the employment rate of older workers in cooperation with the state employment agencies and social partners. It will increase the chances of older workers in long-term employment and help develop methods that can be connected with the other approaches of labour market areas. In addition, it is about the general attitude towards ageing and the impact on it in order to cause a change

in the assessment of skills and qualifications of older workers. Thus the prejudices concerning the professional skills of elderly workers can be contradicted.

Source: [www.mutual-learning-employment.net](http://www.mutual-learning-employment.net)

### Operational Measures

<b>Komvux Malmö</b>	Objective: increasing the retirement age from 58 to 65 years, older teachers are released from the regular teacher work and can assume other tasks at school (25%, 50% or 75%).
<b>Galaxen</b>	Older employees train young unemployed in the construction industry.
<b>Swedish Steel, Borlänge</b>	Improving working conditions in order to retain older workers
<b>Sydkraft</b>	The Project "Educating Ageing Workforce" focuses on the issues of reintegration, creativity and health training for older workers.
<b>Volvo Cars Torslanda</b>	"Senior Working Group" Teams are created, which comprise 10-15 older people. The performed work has been reduced to 75% MTM (of 111%). A preventive measure in order to prevent the expected absenteeism.
<b>Thorax Klinik Uppsala University Hospital</b>	Target group: 45+, health training
<b>Volvo Penta</b>	Objective: Enhancing mobility of 40+ employees, 26 people attended, 14 of whom have changed their work situation

Source: [www.ihk50plus.de](http://www.ihk50plus.de)

### Galaxen Company - The Galaxen back to work model. A win to win concept

Galaxen Company is a private owned non-profit organisation. Involved are the 5 largest Swedish construction companies (Skanska, NCC, Peab, JM, Bravida), the Association of the Swedish Painting Companies and the Industrial Association.

The model consists of:

- reintegration and the subsequent return to an employment relationship and
- primary prevention

The First Pillar: Reintegration

The regional reintegration organisation is involved in the work ability, skills, reintegration plans and salary subsidies. An employee is first offered employment in the Galaxen Company and then they are outsourced to a job which corresponds to the functionally limited ability. The outsourcing company will be supported with about 40 % of the remuneration. The principle is that in spite of the unemployment due to the reduced work ability is often a limited operational capability.

Already in the reintegration phase, employment should be achieved through outsourcing a job which corresponds to the reduced capacity for work, through personal mediation in an appropriate company. The company receives a remuneration subsidy. The objective is full employment without subsidies.

26 % of the Galaxen employees came from the 5 largest construction companies, 9 % of painting, installation and electric companies, and the rest from the SMEs.

In the year 2004, 1,693 persons were employed in the Galaxen factories. 614 of them were hired during the year, 477 left the factories. 35 % of those who left, found a job without subsidies. The average working time with subsidies amounted to 2.5 years.

#### The Second Pillar: Primary Prevention

Preventive actions are intended to improve individual career paths. Each enterprise in the construction industry should have the tools available which are required for an optimum work technique. Vocational students, university students of civil engineering, construction workers and the customers of the construction companies should be made aware of the areas of practical ergonomics (ergonomic equipment), safety equipment and precautionary measures. Within the framework of a pilot project, employees who are partially unable to work should be trained in terms of information sources in the area of ergonomics.

The construction industry participates in the machinery and equipment rental for the evaluation of ergonomic equipment; the results will be submitted to the producers for improvement. Local managers, safety officers, supervisors and construction inspectors form a planning group for ergonomics and safety. Frequent visits of construction inspectors with digital cameras led to a documentation of best practice working methods, equipment, etc. as well as comprehensive information materials.

Sources: [www.arbeitundalter.at](http://www.arbeitundalter.at), see also [www.galaxenbygg.se](http://www.galaxenbygg.se) (Swedish)

#### **Volvo Concern – Ergonomic Strain Matrix** as an instrument for age-oriented staff employment in automotive production of Volvo

The vehicle body factory of Volvo in Göteborg was confronted in the late 1980s with high sick leave and disability rates, as well as a high age-dependent resignation rate. The diagnoses and motives were mainly musculoskeletal disorders and physical overload; both of which were experienced increasingly with age. The once young employees were getting older and with age the work-related physical signs of deterioration were noticeable.

The disorders led to increased strain and to work ability limitations, and sometimes irreversible diseases, and thus to resignation or early retirement. The competitive pressure in the automotive industry was at the same time so massive that profound changes were regarded as necessary in the work processes at Volvo Torslanda. The main reasons recognised for the negative development in the health of the workers was the lack of ergonomic quality of physical work requirements in the production and production planning: at that time there was little knowledge of ergonomics in this factory, the process and project planning was conducted without ergonomic expertise and without testing the ergonomic compatibility.

Two correlations for individual ageing are significantly emphasised:

- the emergence of a disease takes decades of bad stress on the run
- the reduction of physical capacity with age results with the same physical work demands to a greater strain, more stress and stress-related disorders such as back pain. Therefore, musculoskeletal disorders are correlated with age.

As a result, in 1988 Volvo initiated the "Production Ergonomics Project", which aimed to prevent the work-related disorders and the beginning of rehabilitation measures. The aim was to gain work management skills by the workforce and implement the necessary changes in a successful way.

The project was carried out by the internal division of the "Centre for Work and Health Promotion" at Volvo/Göteborg and conducted by an ergonomist, Ann-Christine Falck. The project was based on a Board decision. It was implemented at two levels:

Increasing the expertise and ergonomic relationships in order to optimise the existing work requirements ergonomically or to make the working requirements ergonomically correct in the case of new installations: The criterion for the job requirements was an average power capacity of men and women with normal health. Training concerning the ergonomic posture and movement exercises based on the working tasks of all target groups: The objective was to improve cooperation and the reduction of physical exertion by means of skills and techniques. 1,800 people were involved in training programmes.

All job requirements and tasks were analysed in terms of ergonomics, categorised in accordance with their strain and assigned to particular groups of employees who are capable of performing such tasks. The developed **stress matrix** consisted of dimensions and characteristics:

- Demands on the motor functions and the and the musculoskeletal system:
  - high
  - medium
  - low
- Physical effect of a task:
  - hazardous
  - massive to not hazardous

- not massive
- Stress level:
  - very high (3+)
  - low (1)
- The aptitude of groups of persons and duration:
  - e.g. young, strong men for a short time
  - e.g. older persons with a mild impairment of physical capacity
- Need for action:
  - urgent improvement - realistic work requirements in the automotive industry - for older workers and rehabilitation.

The results of this analysis were large ergonomic improvements and age-appropriate coordination of the workplace and the person. The excessive physical demands on the elderly can be prevented by reducing the physical demands and by age-specific allocation of work, resulting in a reduction of stress, absenteeism and staff turnover. Also an improvement in the operational cost structure has been reached. The realignment in Torslanda was so successful economically and medically that this model was declared a standard at all the Volvo plants. It now comprises four core tasks:

- systematic ergonomics training of all the target groups
- stress matrix of all tasks and facilities
- early involvement of employees in the construction or renovation of facilities
- development of analysis instruments, checklist and special instructions.

This ergonomics programme was retained in the new era of virtual planning. In 1998 Volvo Established the Virtual Manufacturing Center (VMC), in order to drastically reduce the planning time of a new car model, the implementation time of the system and the accompanying training and ultimately the costs with the uses of the virtual methodology. This model included a virtual translation of the stress matrix. An evaluation of this approach in 1999 underlined the strengths, weaknesses and limitations of the virtual method and found gaps in the stress matrix in terms of the entire Volvo Car Group. A website with the latest ergonomic analysis, specifications and instructions was launched in the year 2000.

From 2001, this part of the website became a part of the work programme of all the Volvo engineers. This project also changed the position of ergonomics. All production engineers undergone extensive training on ergonomics on the basis of the ergonomics website. Interdisciplinary module groups were operated from the beginning of the development of new models. Also the (male and female) ergonomists had a "production training." Their task is to design the workplace to help shape the tool planning and training needs.

An age-optimised production organisation was implemented with this ergonomics programme without making the expected demographic changes in the working world the central theme.

Sources: Corporate Initiatives in Ergonomic - Wikström/Hägg, Stockholm, 1999

Load Ergonomics, a Comparison and Evaluation by Transom Jack, Ergonomics for People and Car Models in Igrip - A. Falck, 1999

Link: [http://www.ergonomiayhdistys.fi/nes2001/nes2001\\_p120.pdf](http://www.ergonomiayhdistys.fi/nes2001/nes2001_p120.pdf)

Source: <http://www.arbeitundalter.at>

## Vattenfall: The 80-90-100 Programme

At the Vattenfall company the age management is viewed as a strategic priority for the next decade. The company has been focusing for example on retaining the older workers, the promotion of employability and intergenerational transfer of knowledge and competences. The "Ageing Workforce Management Programme" was introduced to support the increase of the retirement age in the company to 65 years. It includes seminars for employees aged over 57 to improve their skills and motivation to extend their career, a special programme (80-90-100) in order to reduce workload and working hours of employees aged over 58, leadership training for age and health management, the development of a "Senior Resource Pool" - a special structure for the re-employment of dismissed older workers and networking for managers and older workers.

- Targets: longer work careers (65-67-70), decrease of sickness absence, transfer of tacit knowledge
- Decrease in the work load and work time for 58+
- Concept: 80-90-100:
  - Work time 80 %
  - Salary 90 %
  - Pension 100 %
    - Open for everybody – pilot 6 months – back to old or wish to continue
    - Employer's decision
    - From 1300 employees about 330 in programme
    - Employees and employers satisfied
- Results: Retirement ages increased by about 3 years
  - All participating workforce satisfied with the 80/90/100 working schedules
  - Facilitates continued work with chronic health problems
  - One day less for long distance commuters
  - Prepares for retirement, practically, socially, emotionally
  - Feel more motivated and energised for, and alert at work (win/win)
  - Will continue working to 65 provided a continuation of the schedule
  - Perceived and valued as recognition for seniority competence at the workplace
  - Feel uncertain about the continuation as it is re-negotiated every 6th month

- Managers observe
  - More motivated and engaged workforce with more ideas for problem solving
  - More administrative work
  - Difficulties on teams due to reduced manning / increased workload on colleagues
  - Some instances of unintended use of the benefits
  - Lacking organisational support for replacing the lost man-hours
- Organisational practices regarding the 80/90/100 differ between units
  - Some demands health reasons as the only valid entrance key to the schedule
  - Some units are not offering the schedule
  - Fits well with double manning as part of the “generation relay”

Vattenfall AB Nordic. Age and Health Management – A Case Study. Nils Friberg, Senior Adviser of Vattenfall AB Nordic, Human Resources  
“Energetic Ageing” – The Ageing Workforce Management Program in Vattenfall AB Nordic. Professor Reidar J. Mykletun, University of Stavanger, Norway