



# Employment and labour market policies for an ageing workforce and initiatives at the workplace

## National overview report: Finland

*Part I*

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*References*

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# Part I

## **1. Main characteristics of the evolution of the company case studies over the last decade (expansion, narrowing, extension, abandonment)**

All 7 case studies included measures in the area of work ability and health of the employees, professional skills and know-how, organization of the work, the work community, and the work environment and ergonomics. Many different measures were thus applied already at the beginning. There has not, however, been a lot of narrowing, but many current practices in the companies are still based on the original initiatives. Possibilities to be on part-time pension and to participate in rehabilitation are practices which usually still function well and are often similar at the beginning than currently. The companies already have or are planning follow-up of rehabilitation courses to assure the advantages of the rehabilitation. Usually new projects that have been started during the past decade are not in any new area of development, but rather improve the measures and help to establish the projects and make them permanent practices. Good examples are the development of work shift schedules and flexible working practices, practices to identify and support workers whose work ability, measured with the Work Ability Index (WAI), is low. Although there were many on-going activities, many companies try to concentrate on one or two activities at a time.

All the studied companies have implemented their practices among the entire staff. Special emphasis has nevertheless been placed on ageing workers (over 44 years of age) and older (over 54 years of age). Some companies have launched initiatives among specific age groups, for example those 50–55 years of age, but have later expanded them to cover the whole staff. In the future, four of the seven organizations will be implementing, or are at least planning special programmes or strategies for workers aged 55 years and over. The other three enterprises will continue with the development by integrating all aged workers in the process. The practices started as a result of the original initiatives ended at least temporary or were modified due to the extensive reorganization in two of the cases. Layoffs during the follow-up time significantly changed the progress of the development actions.

## **2. What are the main impacts of measures/initiatives at the company level (e.g. benefits to older workers and benefits to employers, any unintended consequences)?**

In many enterprises one important impact was the increased knowledge about older workers. The attitudes changed so that working until the normal retirement age became an objective of the personnel policy. These changes brought more respect for the older workers. In a couple of companies, the average age of the workers when they are no longer able to continue to work, has changed in a positive direction and more workers are now able to retire at the normal retirement age.

Often the importance of promoting health and well-being is better understood among the personnel. After the initiatives, the work communities are better able to recognize problems related to work ability, and to develop their own work. The development actions have a number of positive effects on the workers' physical and mental capacity. As a result of the development actions and practices, the employees' work ability, measured with the WAI, almost without exception improved or remained stable among older workers as well. The professional competence and job satisfaction of the workers had increased. Furthermore, sickness absenteeism decreased or stayed the same. In some companies the actions had a clear impact on the pension costs. The representatives of the enterprises emphasized that many other things, in addition to the programmes, can also affect the positive development of expenses and sickness absenteeism, and productivity, and it is difficult to determine the genuine impacts of the programmes or the practices that followed the programmes.

In order to exploit the results efficiently and to assure the continuity of the development, the groups that had been set up to promote well-being at the beginning of the initiatives were established as permanent groups. At one enterprise also permanent training and workplace health promotion unit was established, and in another the post of a personnel manager was established.

### **3. Driving forces for implementing good practice at the company level (Please make special reference to the influence of public policy, e.g. legislation or financial incentives, and collective agreements – at national, sector or company level – if applicable)**

In all the companies, the most important driving force for implementing good practices is the high mean age of the employees and the large proportion of the ageing (over 44 years of age) and older (over 54 years of age) workers. The companies are concerned about the costs of disability pensions and sick leaves, therefore try to stabilize or decrease these costs through development actions. They also need to slow down the continuous outflow of skilled older workers. For demographic reasons, hundreds of workers will retire on old age pension during the next 10 years; this calls for more efficient recruiting and increases the importance of being able to work until normal retirement in the future. The promotion of work ability should, however, be started earlier than at the age of 50 years. Furthermore, the standard retirement age of 65 was replaced in the beginning of 2005 by a flexible retirement age ranging from 62 to 68 years. This implies that, if the pension is drawn at the age of 62, it will be substantially reduced but, if delayed, the accrual rate will increase from its standard rate of 1.5% per year to 1.9% for those aged 53–62 and to 4.5% for those aged 63–68.

Concern for the health, work ability, competence and well-being of the entire staff is a further important driving force. The increasing demands for productivity, and the constant changes in the business environment have speeded up purposeful development actions in the enterprises.

### **4. Which characteristics of particularly successful measures/policies can you provide? (Please provide short exemplary description of individual cases)**

These three companies still have good practices based on the original initiative, although they have undergone several critical phases, such as the recession, after the first initiatives in the 1990s. The economic recession brought unemployment and other problems. Especially older workers were laid off for economic reasons. The average age of the workers when they are no longer able to continue to work has, however, increased being, for example at one enterprise 56–57 years in 1990, and 58–59 years currently. The development actions and increased knowledge about older workers may be the two reasons for this improvement.

Great technological and structural changes have also taken place. The personnel manager of one company expressed the situation quite well: “Although the company ‘disappeared’ in the reorganization process, the work of the programme was continued”.

Well functioning and enthusiastic health promotion advisory group in the company is also a characteristic of the success. Such a group includes representatives from all levels of the personnel, occupational health and safety personnel, trade unions, as well as internal and external consultants at the beginning of the initiative.

The following is an example of successful action: A slower backward rotating three-shift work system was developed at Ovako Dalsbruk, belong to the Ovako Wire Oy Ab, a steel company specialized in long steel products. The project did not, however, lead to a permanent change in the shift system at the time. Later, the project led to a second project concerning a different, faster forward-rotating shift schedule (2 morning shifts-2 evening shifts-2 night shifts-four days off) at Ovako Koverhar. After a 12-month trial with the new schedule, 88% of the workers voted in favour of the new shift schedule, and it soon became permanent practice in all of the departments in Koverhar. The schedule has also been applied at Dalsbruk, as well as in about 10 other enterprises. The purpose of the new shift schedule is to decrease the negative effects of three-shift work, especially among older workers, and therefore to promote well-being at work. The idea of improving the shift schedule came from the workers themselves.

The second example is from a power and automation technology company: In addition to periodical physical examinations at the age of 40, 45, 50, 55, 58, 62 and 65 years, the unit restarted the practice of having the occupational health service carry out physical examinations during the same year among the entire unit staff. The examinations include also a questionnaire on human resources. The workers first receive individual feedback and recommendations on the basis of the results, and thereafter the entire staff of the unit is given feedback on the work community as a whole. The purpose of this practice is to find measures to prevent a decline in work ability at an early stage. When the entire staff gets feedback at the same time, it is possible for the personnel to jointly design actions to promote work ability as a work community. This practice is meant to become a process that is repeated every third year.

The third example is a promising senior programme at Ruoka-Saarioinen, a food-processing plant. It will be a pilot programme until the end of 2005. The voluntary senior programme is targeted at workers over 54 years of age who have been working in Ruoka-Saarioinen continuously at least 5 years. The first step is a discussion between the worker and his or her superior. The discussion forms the base for planning the future career of the worker. In the discussion, work ability problems, need for changing work content, the need for education and rehabilitation, and other important aspects are taken into consideration. According to the proposal of the superior, the production manager and managing director approve the planned measures and benefits. Senior benefits include, for example, possibilities for a part-time pension or possibility for a senior worker to receive time off instead of annual holiday pay and benefits of the year in service. The company tries to see that ageing workers with health problems or other special reasons do not have to do three-shift work. Senior workers need not change work tasks as often as younger ones either (job rotation). The basic salary remains the same even though the demands of the new work tasks are reduced.

## **5. Which key lessons can be drawn from implementing measures and initiatives cases (e.g. role of actors, main reasons for success or failure, innovative features)**

The commitment of all levels of the management is of primary importance for the success of the initiatives. Without the support of the management it is very difficult to find resources for the development work and to make the necessary decisions. If the management is not behind the initiative, it is almost impossible that it will later become a part of daily routine. A successful programme cannot, however, be too dependent on the management. The commitment and participation of the whole staff (or the employees involved in specific a measure) ensure the success of the programme. Co-operation and social dialogue are needed at all levels of the personnel. Interaction with occupational health and safety personnel is very important as well. The prerequisite for success is the increased motivation of the staff. It is also necessary that everyone understands the meaning of the development actions and is willing to continue the development process also after the project. Although the project did not lead to permanent change, it had an important impact, and demonstrates how important a persistent work development is. The best effects appeared only just after the actual project ended.

Although the external consultants and specialists are very important, the programme needs to be conducted within the company in order to become everyday practice. External consultants help speed up the progress of the program, especially at the beginning. Information about the project should be extensive. Sufficient information should be given about the purpose of the measures to increase motivation and trust in participating.

Continuous feedback to the personnel and continuous evaluation of the process are also needed to ensure success. Furthermore, sufficient resources are needed for the occupational health services, and external and internal consultants. Resources inside the company should also be realistic. Starting special activities for specific groups is a signal of increased respect for the groups.

## **6. What are future issues concerning age-management raised at company level? (problems not resolved in individual companies so far, challenges faced etc.)**

In many cases, work tasks were physically demanding and redeployment was difficult because the work did not consist of many lighter phases. In addition, the demands on skills and professional competence had increased. These aspects are a big challenge also in the future, and the aim is to support older workers be able to work longer, i.e. until the age of 62–68 years. The organizations are therefore trying to find more effective solutions to make use of older workers as a resource in a part of the work community. The projects aim to find methods to transfer the experience of older workers to the younger generation as well as to maintain special know-how in the field.

Companies will start to plan a more efficient recruiting process, for example, in co-operation with the schools in the fields in question, because many workers will retire on an old age pension within the next 10 years. The purpose is to recruit employees of different ages.

One important goal in the future is to implement more effectively development actions as a process and as a part of business operations, strategies and quality systems. Organizations are planning to create a more systematic age strategy in the future. The age strategy will be part of the comprehensive workplace health promotion development of the well-being of the entire staff.

# Part II

## **I. Perception of demographic/labour market issues in national policy over the last decade and development of national policy concerning an ageing workforce (employment policies incl. legislation, pension reform etc. and influences of EU-policies/programmes)**

### **Demographic developments / labour market issues**

The large age cohorts born in 1945–1950 after World War II have now reached the ages of 55–60 year. This group of the workforce has significantly affected Finland's development as a welfare state during the last 60 decades. Because of this kind of demographic development in Finland, about 40% of the current workforce (i.e., about 900 000 workers) will retire on an old age pension during the next 15 years (1). About 150 000 posts in industry and about 100 000 posts in the building trade will become vacant due to retirement. Currently, the proportions of people aged 0–14, 15–64 and over 64 years are 18%, 67% and 15%, respectively (2).

The proportion of those aged 0–14 years in the Finnish population is expected to decline by 10.4% by the year 2020 (3). Furthermore, the number aged 15–64 years is expected to decline by 5.7% during the next 15 years. Between 2003 and 2030, the Finnish workforce is predicted to decline from 67% to 58% of all inhabitants (2). The number of younger people available to replace the retiring population will not be large enough, and, therefore, productivity is at risk. The deficit, in turn, will lead to a shortage of workers regardless of the current high unemployment rates (1). On the contrary, the proportion of persons over 65 years of age will be 25% of all inhabitants by 2020. In other words, the number of persons over 65 years of age is expected to increase by about 50% by 2020 (3). As of 2003, the old age dependency ratio had risen to 50, and, by 2020 and 2030, it is estimated to be 62 and 73, respectively (2, 3).

The European Union's (EU's) strategic goal is that, by 2010, the employment rate of workers aged 55–64 should increase to 50%, from the 26.3% in 2000 (4). A progressive increase of about 5 years in the effective average age at which people stop working in the EU should be sought by 2010 (5). Among the EU countries, the employment rate of seniors (55–64 years) increased the most in Finland (13.4%) during 1998–2003, being almost at the set goal, 50%, already in 2003 (6). In 2004 the employment rate of older workers was 41.0% (up by 4.4% from 2000) in EU countries and 50.9% in Finland (6).

### **Development of national policy concerning an ageing workforce**

The reasons for the positive development of seniors employment in Finland in 1998–2004 includes the change in national policy concerning an ageing workforce and the general positive development in employment after a recession, the special characteristics of the cohort born after World War II, and the effects of the National Programme on Ageing Workers 1998–2002 (7, 8). A significant change in policy occurred after recommendations of the IKOMI committee in 1996, which was set down by the Ministry of Labour (9). The committee introduced 40 recommendations concerning prerequisites for employing ageing (45–55 years) and older (55–65 years) persons. The essential aim was to stop the use of early retirement pensions as the solution to ageing and older people's employment problems. This stand was a reversal of earlier policy, which tried to reduce ageing workers' unemployment by organizing different kinds of early retirement pensions (7). The National Programme on Ageing Workers was a part of a bigger entity. Therefore, the achieved changes in older workers' employment rate should also be evaluated as the sum of several factors. First, the IKOMI committee, then the government, and also the National Programme on Ageing Workers attempted to affect the development of seniors' employment. In the interval many actors from different organizations, for example, employer organizations, trade unions, different ministries, research institutes and society, struggled actively toward similar goals (7).

In Finland, no separate statute exists for older workers as for younger workers, but separate regulations are a part of labour legislation however. Older workers are taken into account in at least the following legislation (10):

- Constitution (731/1999): states that discrimination based on age is illegal.
- Contracts of Employment Act (22/2001) states that employers must treat their workers equally and that a worker cannot be discriminated against because of his/her age. The ban on discrimination is in force also when a person is being hired. The act prohibits the setting of age limits for a job.
- Occupational Safety and Health Act (738/2002) and the Work Agreement Act (32§): emphasize that the employer must take into account the personal capacities of workers, such as age, as a part of occupational safety procedures.
- Occupational Health Care Act (1383/2001) and Government Decree on the principles of good occupational health care practice, the content of occupational health care and the qualifications of professionals and experts (1484/2001): deals with maintaining, promoting and monitoring the health, work ability and functional capacity of employees at different stages of their work careers.
- Working Hours Act (605/1996; amended 404/2004): permits reduced work hours based on fatigue and the reduction of work efficiency caused by ageing, for example. The employer and employee can to make an agreement for a maximum of 26 weeks with the possibility to continue the arrangement when work hours are reduced.
- Penal Code (39/1889): prohibits discrimination based on age, bringing penalties of a fine or a maximum of 6 months in prison.

The reform of the employment pension regulations (11, 12) primarily began in the beginning of 2005, with changes in the calculation base for pensions, and the introduction of a more flexible pensioning system. The pension reform is aimed at continuing of planned payment of maintaining a reasonable employment pension contribution level, Finland's competitiveness and a high employment rate, and extending citizens' work careers, all of which improves the employment rate and the old age dependency ratio.

The pension reform offers pension increases for workers who remain at work longer, and also revises the conditions for a premature exit from worklife. In September 2002, the social partners reached an agreement on reforming the statutory earnings-related pension scheme. The standard retirement age of 65 was replaced by a flexible retirement age ranging from 63 to 68 years, implying that, if the pension is drawn at the age of 62, it will be substantially reduced (0.6% for each month, maximum 7.2%), but, if it is delayed, the accrual rate will increase from its standard rate of 1.5% per year for those aged 18–52, to 1.9% for those aged 53–62 and to 4.5% for those aged 63–68 years. In addition, pension entitlements are no longer calculated on the income from the last 10 years of each employment contract, but, instead, are based on lifetime earnings after one's 18th birthday. The pension ceiling of 60% of the highest earnings has been abolished, and changes in life expectancy are taken into account when pension entitlements are calculated.

The individual early retirement pension will be abolished for persons born in 1944 and later by relaxing the medical assessments required for an ordinary disability pension for workers aged 60 years and older. The professional characteristics of disability, for example, physically or/and mentally demanding work and long work career, are stressed in pension entitlements. The risk of disability to work is fought by providing occupational rehabilitation (13). Unemployment pensions stay in the current provisions for persons born 1949 and earlier. Younger workers have the possibility with additional unemployment benefit days until the age of 65 or the possibility for prematurely retiring at the age of 62 years. The intention is also to raise the minimum qualifying age for entering the unemployment "tunnel" from 55 to 57 years. In addition, workers who are already on a part-time pension or persons born in 1946 or before, current legislation will be enforced, and persons born after 1947 or after the eligibility age for a part-time pension was raised from 56 to 58 (1, 11, 12). Legislation cannot, however, intervene in matters that are the responsibility of employer,



for example, management development and salary increases (14). Individual differences in the effects of ageing are considerable. Therefore, individual solutions in developing work should also be possible. Furthermore, the success of the pension reform affects people's conceptions of and experience with work and worklife. Therefore, the success of the pension reform also needs reforms in worklife at same time (14).

The government platform stresses that preparations should be made for the retirement of large age cohorts (15). The ministry of Social Affairs and Health aims to promote the populations' health, prevent diseases and support individuals' life control, to promote work ability, functional capacities and independent initiatives. Pension policies are directed towards the growth of the economy and being able to extend the length of worklife. Many measures have already been taken by the government to increase the attractiveness of worklife. The challenge of ageing was already addressed at the end of 1990, and development is continuing in 2000 though the influence of public politicise, for example, the employment pension reform, the Occupational Health Care Act, the Occupational Safety and Health Act, and many kinds of national programmes, the National Programme on Ageing Workers 1998–2002 (8) being the most important from the viewpoint of ageing. Government measures are creating a good base at the macro level for increasing the attractiveness of worklife. In the Finnish model also at the meso level, for example, occupational health care and occupational safety, and at the micro level (i.e., workplaces) the attractiveness of worklife is being promoted actively (14).

## **II. Relevant actions of social partners and other key actors: policies and practices**

Finland has been one of the most active EU countries to promote the well-being of ageing workers. During the EU Presidency in 1999, Finland took the ageing workforce and their work ability as a focus of actions and gained significant EU support. Two significant publications on ageing workers were produced (16, 17). The Finnish Institute of Occupational Health (FIOH) executed an action programme to promote the work ability and well-being of aging workers (FinnAge) during 1990–1996 (16). Several case studies were conducted and good practices were created and tested. The key strategy was broad-based cooperation within companies and organizations, as well as universities, and support of the work ability of ageing workers through a combination of different measures positively affecting the work environment, the work organization, and the individual worker (16). The work was continued by the Ministry of Labour, which appointed a committee to chart the employment prerequisites for ageing (45–55 years) and older (55–65 years) persons (9). The Council of State made a decision in principle to establish the National Programme on Ageing Workers in 1997 for the years 1998–2002 (8) and to put the recommendations into practice with the slogan 'experience is a national treasure'.

The Programme included a reform of worklife structures and legislation, as well as various surveys, training and pilot projects. It was furthered by communication giving rise to an active debate on the issue of ageing. The main responsibility for the Programme as a whole was born by the Ministry of Social Affairs and Health, which answers together with the Ministry of Labour and the Ministry of Education, for the implementation of the Programme. The other agencies taking part in the project are the Ministry of Trade and Industry, the Ministry of Finance, the Ministry of Agriculture and Forestry, most of the representative labour market organizations, the Association of Finnish Local Authorities, the Social Insurance Institution, FIOH, and pension companies. The advisory board for the National Programme on Ageing Workers steered the implementation and monitoring of the Programme and prepared possible development measures related to the Programme.

During and after the National Programme on Ageing Workers, several national and municipal programmes were started for increasing the attractiveness of worklife and promoting the situation of ageing and older workers. These programmes are as follows:

- Research Programme on Ageing at the University of Jyväskylä 2000–2002 (18).



- The Well-being at Work Programme 2000–2003 (19).
- Promotion of Occupational Well-being among State Employees (KAIKU) 2002–2004 (20).
- The National Action Programme for the Continuation of Staying on at Work, Employee Well-being and Rehabilitation (VETO) 2003–2007 (21).
- The Programme Improve the Employability, Career Prospects and Staying at Work among the Least Educated Adults (NOSTE) 2003–2007 (22).
- Sustainable Work Career Development 2004–2007 (KESTO) (23).
- The Workplace Development Programme for Improvement of Productivity and the Quality of Worklife 2004–2009 (TYKES) (24). TYKES is a follow-up of the following programmes: National Productivity Programme 2000–2003 (25), the Productivity Programme 1996–1999 and the Productivity for the Future Campaign 1993–1995.
- Healthy Work – Healthy Municipalities (KUNTATYÖ) (26).

### **III. Status of the issue of older workers in current policy and public debates – identification of future issues**

The recent pension reforms need for the success of the reform of Finnish worklife as well. Many measures have already been carried out by the government, different ministries, employer organizations, trade unions, different institutions and workplaces. National programmes, VETO, NOSTE, KESTO, TYKES and KUNTATYÖ (municipal), are continuing until 2007–2009, with the aim of increasing the attractiveness of worklife and promoting the employment of ageing workers. The VETO programme focuses on developing the activities of institutions, such as occupational safety and health inspectorates, occupational health service providers, and rehabilitation institutes, which help workplaces to cope with the continuation of staying at work, employee well-being and rehabilitation. The programme influences the maintenance and promotion of an individual's ability to work and helps improve the opportunities to return to work. The main responsibility for the programme is held by the Ministry of Social Affairs and Health (21).

The NOSTE programme supports the improvement of employee and entrepreneurial skills. The Ministry of Labour also supports the training of unemployed, less-skilled people for attaining a professional examination or degree and training in computer literacy, including ageing people. Both the Ministry of Education and the Ministry of Labour are involved (22).

The KESTO programme encourages Finns to work longer. The programme draws on research data on worklife, and the aim is to come up with practical measures that provide answers to the main issues raised in the project Strategies for Social Protection 2010 (promoting health and functional capacity, making work more attractive, and preventing and combating social exclusion). Programme coordination is in the hands of the Executive Committee of FIOH and a monitoring group (23).

Furthermore, the TYKES programme promotes new work and human resource management practices and develops methods, models and tools tried out in programme-funded development projects at workplaces. The programme should become a source of learning and inspiration for other workplaces and stakeholder groups. The management group comprises representatives from the government, labour market organizations, trade associations and the financers of worklife research (24).

The KUNTATYÖ programme promotes work capacity by aiming to improve conditions at workplaces in the municipal government sector. It collects and describes good practices for maintaining work capacity in the local government sector

and provides information on issues related to the maintenance of work capacity and training for local government employees. The ultimate aim is to improve the overall quality at workplaces (26).

The future focus in developing worklife is to develop management efficiently in the point of view of the ageing population in different enterprises (14). Good management takes into consideration the effects of ageing, which concern all aged workers during their work career. The changes due to ageing are very individual, and they can be either negative or positive. Managers and supervisors, as well as employees, should have realistic knowledge on ageing. It is realized that often negative attitudes against ageing people exist because of a lack of knowledge on the physiology and psychology of ageing (27). Age-management programmes, which concern workers of all age groups, should be developed in workplaces. Ageing is handled differently in different kinds of work communities. An overall understanding of different viewpoints of ageing is necessary in workplaces before age management is implemented (28). The culture of organizations should be developed so that they support workers of all ages (14).

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