

A background image showing a professional meeting in a modern office. A man with glasses and a beard stands in the center, gesturing with his right hand while holding a tablet in his left. He is smiling and appears to be presenting. Two other people, a man on the left and a woman on the right, are seated at a table, looking towards the presenter. The table has a laptop, papers, and a cup of coffee. The room has large windows with blinds, letting in natural light.

Comprehensive analysis of work-life balance factors for 55+ employees

Project name: A practical approach to support the healthy adaptation and integration of 55+ workforce into the labour market!

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1.Introduction

Work-life balance is an increasingly important topic when it comes to the labour market. To live a healthy and fulfilling life, people need to carefully balance their employment and personal lives. But what does it take to find this right balance, and what factors are involved? Is there a right way to do it, or is it different from person to person? How does it change as employees get older?

The document Deliverable 1.1.2. in the project: **A practical approach to support the healthy adaptation and integration of 55+ workforce into the labour market!** addresses these subjects.

The main purpose of this document is to provide a comprehensive overview of work-life balance factors for employees aged 55+, addressing their specific needs and barriers while presenting strategies to enhance their well-being.

Every day, millions of Europeans, both men and women, struggle with finding the right balance between their professional, family, and personal lives. Work-life balance refers to the effective prioritisation between one's career (work) and other aspects of life (family, relaxation, etc.), aiming to achieve harmony between work and personal commitments. It's important to note that achieving work-life balance doesn't necessarily mean dividing time equally between work and personal activities, as this approach is often impractical. Instead, it involves adapting to individual circumstances and finding a flexible arrangement that suits one's needs. The European Union considers factors like **flexibility, effective time management, pension reforms, and changes in the labour market as part of its approach to promoting work-life balance.**

As we navigate through the complexities of modern life, achieving a harmonious balance between work responsibilities and personal pursuits has become increasingly vital. This equilibrium, commonly referred to as "work-life balance," holds significant implications for **individuals' overall well-being, productivity, and satisfaction.** While the concept

of work-life balance is pertinent across all age groups, it takes on a particular significance for older adults, aged 55 and above, who may be at a stage where they seek fulfilment beyond traditional career obligations.

For individuals in this demographic, the pursuit of work-life balance often encompasses various dimensions. As they approach or enter retirement, they may confront a profound shift in lifestyle dynamics, transitioning from structured work routines to more flexible schedules. While this transition presents newfound opportunities for personal enrichment and leisure activities, it also raises considerations regarding effectively allocating time between leisure, family commitments, and continued engagement in meaningful pursuits.

Moreover, older adults may grapple with unique challenges in maintaining **work-life balance, such as caregiving responsibilities for ageing parents or grandchildren, managing health concerns, or finding avenues for social connection and community involvement**. Balancing these diverse obligations while nurturing personal well-being becomes paramount for older individuals striving to lead fulfilling and purposeful lives in their later years.

Furthermore, the concept of work-life balance for older adults extends beyond mere time management. It encompasses a holistic approach that prioritises not only the division of time but also the quality of experiences and the alignment of activities with personal values and aspirations. Achieving a sense of equilibrium involves introspection, prioritisation, and proactive decision-making to cultivate a lifestyle that fosters fulfilment, vitality, and resilience.

Considering these thoughts, exploring strategies and resources tailored to the unique needs and aspirations of older adults becomes imperative in promoting their holistic well-being. By fostering awareness, offering support networks, and advocating for policies conducive to work-life balance, **society can empower individuals aged 55 and above to navigate this pivotal stage of life with purpose, fulfilment, and resilience.**

1.1. Analysis objective

The objective of this analysis is to comprehensively examine the factors influencing work-life balance for employees aged 55 and above. By identifying obstacles and challenges specific to this demographic, the analysis aims to shed light on the unique barriers they face in achieving a satisfying personal and professional life. Additionally, the analysis seeks to explore strategies aimed at improving the well-being of older employees, both within organisational frameworks and on an individual basis. Through the presentation of successful implementations and case studies, the analysis aims to provide insights into effective approaches for promoting work-life balance among employees aged 55 and above. Ultimately, the analysis aims to distil key findings, highlight challenges and opportunities, and **offer actionable recommendations for organisations and individuals alike.**

The information outlined in this analysis will be further leveraged within the project's activities. Additionally, **based on the findings from this analysis, recommendations will be formulated to guide future actions and strategies.**

1.2. Importance of work-life balance for employees aged 55+

Maintaining a work-life balance is extremely important and it directly impacts their overall well-being, productivity, and satisfaction in both personal and professional realms. **As individuals age, maintaining good health becomes increasingly vital.** Achieving a balance between work and personal life allows older employees to dedicate time to activities that promote physical and mental well-being, such as exercise, relaxation, and spending quality time with loved ones. Prioritising health through a balanced lifestyle can contribute to longevity, vitality, and overall quality of life in later years.

Employees aged 55 and above may not necessarily be on the verge of retirement or already retired. Many in this age group still have at least a decade or more of work ahead of them. However, achieving a healthy work-life balance becomes increasingly important for them as they navigate this stage of their careers. Finding harmony between work commitments and personal pursuits allows for a smoother transition into retirement when the time does come, enabling individuals to gradually shift towards a lifestyle that includes leisure activities, hobbies, and ongoing personal growth beyond their professional lives.

Older employees often have diverse socio-emotional needs that extend beyond the workplace. Prioritising work-life balance enables them to fulfil important roles outside of work, such as caregiving for family members, maintaining social connections, and engaging in community activities. Addressing these needs fosters a sense of fulfilment, belonging, and purpose beyond professional achievements.

Many older employees derive a sense of fulfilment from their work. **However, maintaining a healthy work-life balance is crucial to prevent burnout and maintain job satisfaction.** By managing workload, setting boundaries, and pursuing personal interests, older employees can sustain their passion for work while also nurturing other aspects of their lives.

Organisations stand to benefit significantly from retaining older employees' valuable experience, expertise, and institutional knowledge. However, to ensure their continued engagement and productivity, employers must support their efforts to achieve work-life balance. Providing flexible work arrangements, opportunities for skills development, and recognition of their contributions can help retain this valuable talent pool.

Work-life balance plays a crucial role in facilitating effective financial planning and security for older employees. By balancing work and personal commitments, individuals can allocate time for activities such as retirement savings, investment planning, and pursuing

hobbies or interests that may have financial implications. Achieving a balance between work and personal finances contributes to long-term financial stability and peace of mind. Work-life balance for employees aged 55 and above is essential for promoting their health, well-being, and professional satisfaction. By recognising and addressing the unique needs of this demographic, organizations and individuals can foster a supportive environment that enables older employees to thrive both personally and professionally.

1.3. Methodology

This analysis utilised knowledge from various credible sources and was developed based on a common methodology for analyses D1.1.1 and D1.1.2. It combines secondary data with primary data. Desk research was complemented by information obtained from stakeholders from all countries involved in the IntegrAGE project (Austria, Bulgaria, Croatia, Czech Republic, Germany, Hungary, Serbia, Slovakia, and Slovenia).

Each country involved in the project conducted several interviews with stakeholders and experts from Ministries, Non-Governmental Organizations, and Companies implementing Age management. Each country was responsible for analysing the work-life balance factors in their respective countries. Documents were subsequently analysed, and information was added to this final document.

2. Theoretical framework

Work-life balance refers to the **level of prioritisation between an individual's work and personal life**. A good work-life balance is achieved when an individual's right to a fulfilled life inside and outside paid work is accepted and respected as the norm – **to the mutual benefit of the individual, business and society**. Enabling a better work-life balance for workers across the life course has been an EU policy goal for many years as it is central to ensuring that work is sustainable for all¹.

The key document discussing balancing work and personal life is a document published by Eurofound: *Striking a balance: Reconciling work and life in the EU*². Balancing work and personal life is a fundamental issue that policymakers, social partners, businesses, and individuals strive to resolve. However, new challenges and solutions, such as an ageing population, technological changes, higher employment rates, and fewer working hours per week, are simultaneously reshaping the relationship between work and personal life. This report explores the relationship between **people's work and personal lives** in the EU, the circumstances under which they attempt to **harmonise these two spheres**, and what is most important to them in achieving work-life balance.

Critical discoveries essential for establishing balance can be found in diverse sources of information. An interesting source of information that can help to set the balance in life is the European Quality of Life Survey (hereinafter referred to as "EQLS")³ and the European Working Conditions Survey (hereinafter referred to as "EWCS")⁴. The EQLS is a

¹ <https://www.eurofound.europa.eu/en/topic/work-life-balance>

² Eurofound (2018), *Striking a balance: Reconciling work and life in the EU*, Publications Office of the European Union, Luxembourg. Available online [cited May 29, 2024]. Available from:

<https://www.eurofound.europa.eu/en/publications/2018/striking-balance-reconciling-work-and-life-eu>

³ European Quality of Life Survey | European Foundation for the Improvement of Living and Working Conditions (europa.eu). Available online [cited May 29, 2024]. Available from: <https://www.eurofound.europa.eu/en/data-catalogue/european-quality-life-survey>

⁴ European Foundation for the Improvement of Living and Working Conditions. Available online [cited May 29, 2024]. Available from: <https://www.eurofound.europa.eu/sk/surveys/european-working-conditions-surveys/europsky-prieskum-pracovnych-podmienok-2024>

monitoring tool that captures quality of life in multiple dimensions. It examines the objective circumstances of European citizens' lives and how they feel about those circumstances and their lives in general. The EWCS provides an overview of working conditions in Europe. Themes covered include employment status, working time duration and organisation, work organisation, learning and training, physical and psychosocial risk factors, health and safety, work-life balance, worker participation, earnings and financial security, as well as work and health.

The study *Working Conditions and Sustainable Work: Psychosocial Risks to Workers' Well-being: Lessons from the COVID-19 Pandemic*⁵, uses data from EWCS from the year 2021 and addresses the topic of healthy and safe working conditions. It examines the prevalence of psychosocial risks and their impact on the health and well-being of workers in the EU. Analyses working conditions related to working time and work intensity. Changes in how work is structured, partly due to the growing reliance on digital technologies, have significantly affected working hours. Additionally, the COVID-19 pandemic has caused disruptions to work schedules in various ways. The study addresses risks that are affected by the broader labour market and economic developments: job insecurity and financial worries. Focuses on adverse social behaviour and discrimination at work, both of which are associated with negative health and well-being outcomes, and the impact these have on employees. Addresses issues with telework and presents the main conclusions on the effects of psychosocial risks on the health and well-being of employees in the EU and reflects on how working conditions could be improved.

⁵ Eurofound (2023), Psychosocial risks to workers' well-being: Lessons from the COVID-19 pandemic, European Working. Conditions Telephone Survey 2021 series, Publications Office of the European Union, Luxembourg. Available online [cited May 29, 2024]. Available from: <file:///C:/Users/minns/Downloads/ef23001en.pdf>

2.1. *Definition of work-life balance*

The definition of work-life balance varies among many authors due to its heavily individualised nature, dependent on personal needs and perceptions of balance. According to the Cambridge dictionary, work-life balance is the amount of time you spend doing your job compared with the amount of time you spend with your family and doing things you enjoy. Work-life balance is about creating a harmonious relationship between the time and energy spent on professional and personal activities⁶. The goal is to ensure that one's personal life, including hobbies, family, and self-care, is not neglected due to work-related responsibilities. Achieving work-life balance can lead to better physical and emotional well-being, improved creativity, and increased job satisfaction⁷.

To some, work-life balance entails the convenience of managing personal life matters during the workday without the need for permission or explanation. Another common definition is the equal allocation of time or priority to personal and professional activities. Essentially, it's about **finding a balance between work and personal life that doesn't cause excessive stress, doesn't negatively impact mental or physical health, and contributes to overall well-being.**

However, achieving work-life balance can be challenging, especially for older workers who may face age-related discrimination and negative attitudes towards their continued employment. The challenges faced by employees aged 55+ in achieving work-life balance include job stress, high job demands, and managing the needs of younger families.

The specific needs of employees aged 55+ in achieving work-life balance include flexible work arrangements, such as flexible work hours and remote work options, to manage

⁶ <https://dictionary.cambridge.org/dictionary/english/work-life-balance>

⁷ <https://www.forbes.com/sites/maurathomas/2022/07/26/what-does-work-life-balance-even-mean/?sh=58d7f05f2617>

their personal and professional responsibilities⁸. They also need support in managing job stress and anxiety, which can be caused by high job demands and the needs of younger families, often including children in their teenage years⁹. Additionally, older workers may need support in navigating generational stereotypes and mindsets and learning how to collaborate and share ideas with younger generations.

Views on work-life balance also vary **depending on the generation to which a person belongs**.

People born between 1945 and 1960, often referred to as Baby Boomers, grew up during a period of significant challenges and limitations following World War II. During this time, securing stable employment was a daunting task, leading this generation to highly valued work and employment opportunities. Stability in the workplace was their priority, and thus, work-life balance wasn't a major concern for them. Members of this generation tended to remain with one company for longer periods than subsequent generations. Many of them currently hold senior or directorial positions, which come with high levels of responsibility. As a result, statistics show that up to 80% of Baby Boomers report experiencing moderate to high levels of stress¹⁰.

As the offspring of Baby Boomers, Generation X, typically born between 1961 and 1980, observed firsthand the demanding work schedules and lack of work-life balance experienced by their parents. Witnessing the impact this had on family dynamics, many Gen Xers became determined to prioritize achieving a healthier balance between their personal and professional lives. Unlike their parents' generation, they place greater importance on spending quality time with their families and are more inclined to take advantage of their paid time off (PTO). Consequently, Gen Xers view work-life balance as a fundamental aspect of their employment criteria. They seek out companies offering

⁸ <https://unternehmer.de/lexikon/existenzgruender-lexikon/work-life-balance>

⁹ <https://enrichretirement.com/older-workers-still-struggling-with-work-life-balance/>

¹⁰ Alan Kohll. The Evolving Definition Of Work-Life Balance.

<https://www.forbes.com/sites/alankohll/2018/03/27/the-evolving-definition-of-work-life-balance/>

benefits such as remote work options, extended parental leave, and sufficient vacation time to support this balance¹¹.

2.2. Factors influencing work-life balance

Several factors influence work-life balance, **including legal regulations, workplace culture, economic conditions, and societal norms**. In most countries, the Labour Code sets out the regulations for maximum working hours, overtime, and holiday entitlements. Similarly, in Germany, the Arbeitszeitgesetz (Working Hours Act) and Bundesurlaubsgesetz (Federal Leave Act) govern these aspects and provide detailed rules on working hours, overtime, and annual leave. Economic variables include the protection of employees under the Labour Code, which has an impact on the (in)flexibility of the labour market, and the level of wages, where higher wages usually allow a better reconciliation of work and personal life through paid services such as childcare, care for needy family members, etc. The availability of these services (including health services) is crucial.

Social and cultural norms adore leisure time, especially weekends, as an opportunity to spend time with family and friends. At the same time, the preferences of the emerging Generation Z, which attaches unprecedented importance to the value of leisure, should also be mentioned.

Company culture significantly impacts the work-life balance of ageing workers. Supportive employers, who promote flexible work arrangements, remote work options, and predictable schedules can greatly enhance their ability to maintain a balanced life. However, work-life balance is also influenced by personal circumstances such as financial

¹¹ Alan Kohll. The Evolving Definition Of Work-Life Balance.

<https://www.forbes.com/sites/alankohll/2018/03/27/the-evolving-definition-of-work-life-balance/>

security, family obligations, and health. Access to affordable childcare or eldercare services plays a crucial role as well.

At different stages of an employee's life, various factors influence their work-life balance, overall well-being, and satisfaction. These factors affect individuals differently, with varying degrees of importance and priority. The impact on work-life balance depends on the combination of these factors and everyone's specific situation.

According to the World Health Organization (hereinafter referred to as "WHO") **well-being in the workplace influences health and productivity**. One of the risk factors that contribute to the development of mental illness is poor and insufficient management communication, as well as poor communication and management practices. Other factors, that can impact the mental health of workers are related to inadequate managerial and organisational environments, stressful occupations, lack of support, and lack of individual skills and competencies. Lost productivity due to mental health in the WHO European Region accounts for costs of US\$ 140 billion annually¹².

Stress can play a significant role in the development of various serious illnesses, affecting both physical and psychological health, and it is considered one of the triggers of the so-called **burnout syndrome**. According to an online survey conducted in Slovakia in 2018¹³, excessive workload (45%), unrealistic (high) expectations from superiors (27%), poor working conditions (25%), and neglect of their private lives (21%) are the main causes of stress among employees.

Examples of factors influencing work-life balance and well-being of employees are:

- stress,

¹² WHO. (2024). Promoting good mental health in the workplace. Available online [cited May 4, 2024]. Available from: <https://www.who.int/europe/activities/supporting-country-work-around-mental-health/promoting-good-mental-health-in-the-workplace>

¹³ Profesia. (2018). Nearly half of Slovaks experience regular stress at work. The biggest problem is excessive workload. Available online [cited May 4, 2024]. Available from: <https://firma.profesia.sk/pravidelny-stres-na-pracovisku-zaziva-takmer-polovica-slovakov-najviac-problemov-nam-robi-nadmerne-mnozstvo-prace/>

- workplace (working conditions),
- heavy workloads,
- negative behaviours,
- technological advancements,
- society and company restructuring,
- the natural ageing process,
- management communication,
- inadequate managerial and organisational environments,
- stressful occupations,
- dissatisfaction,
- prioritising (What am I prioritising?),
- sacrificing (What am I giving up in pursuit of my priorities?),
- emotions,
- aspects of work and life (components of your job, work patterns, time spent with family/hobbies),
- lack of support,
- lack of individual skills and competencies.

The topic of mental health is being discussed more and more, and an increasing number of people are addressing their mental well-being.

Work-life balance is not a one-time activity, but an ongoing cycle in which individuals continuously reassess their evolving feelings and priorities and adapt their work and life choices accordingly¹⁴.

¹⁴ Lupu, I. and Ruiz-Castro, M. (2021). Work-Life Balance Is a Cycle, Not an Achievement. Available online [cited May 4, 2024]. Available from: <https://hbr.org/2021/01/work-life-balance-is-a-cycle-not-an-achievement>

2.3. *Work ability model*

While work-life balance focuses on the distribution of time and energy between work and personal life, the work ability model assesses the individual's capability to perform their job tasks effectively. Together, they form a holistic approach to promoting employee well-being, productivity, and longevity in the workplace.

The work ability model was developed in the 1980s at the Finnish Institute of Occupational Health¹⁵ as an instrument for predicting retirement age by analysing various factors affecting work ability. The concept of work ability within an organisation can be depicted as a "**work ability house**," with each floor symbolising different aspects.

1. At the foundation lies **health and functional capacities**, encompassing physical and mental well-being, lifestyle choices, and habits. Any changes in this area directly impact an individual's ability to perform (work) effectively.
2. Moving up, the second floor represents **professional knowledge and skills**, reflecting the increasing importance of lifelong learning and adaptability in today's evolving work landscape.
3. The third floor **embodies social and moral values**, including respect, loyalty, appreciation, fairness, and motivation, which influence an individual's approach to learning and growth. As values and attitudes evolve and are influenced by external factors, the third floor represents employees' subjective perception of work, encompassing their opinions and sentiments regarding various aspects of their daily tasks. The importance of achieving a work-life balance is much more significant than on other floors.

¹⁵ Prof. Juhani Ilmarinen. Promoting active ageing in the workplace. JIC Ltd, Gerontology Research Centre University of Jyväskylä, Finnish Institute of Occupational Health. <https://osha.europa.eu/en/publications/promoting-active-ageing-workplace>

4. Finally, the **top floor encompasses working conditions**, such as leadership styles, shaped by the employer. This floor serves as a reflection of the organisation's impact on an individual's work-life balance and overall well-being.

All four floors must rest on solid foundations, and their relationship must be in balance. The staircase inside the house indicates the interconnectedness of each floor and their mutual influence. Therefore, when examining the impacts on work capacity and work-life balance factors, it is necessary to consider all floors. **Employees bear greater responsibility for their health and competencies, while employers have greater responsibility for organising work and working conditions.** This analysis primarily focuses on work-life balance and overall employee well-being; hence it is later structured to address what both employees and employers can do in this regard.

In every stage of an employee's life, personal resources and the work environment evolve, influenced by factors such as technological advancements, company restructuring, or the natural ageing process. If employees cannot maintain a balance between their personal resources and work environment, they are likely to leave their current job, change employers, or even exit the workforce earlier than those who can sustain their ability to work. Of course, this is in combination with suitable working conditions and job roles. In essence, the "work ability house" illustrates the multifaceted nature of work capacity, emphasising the interconnectedness of health, skills, values, and working conditions in achieving a sustainable work-life balance.

Work ability can be evaluated by the Work Ability Index (hereinafter referred to as "WAI"). WAI is the process of assessing employees' ability to perform their work concerning their physical and mental health, skills, working conditions, and job requirements. This concept is often linked to identifying and supporting factors that enhance or maintain employees' work ability, especially in the context of an ageing workforce. WAI is measured in multiple project countries and the assessment questionnaire was translated into 30 languages. Since 2015, Age Management z.s. has

held the rights to the Czech version of the WAI questionnaire. In Slovakia, the rights are currently being negotiated, but there is a strong collaboration between Slovakia and the Czech Republic. More information is available at the Czech portal of Age Management.¹⁶ Austria has licences WAI Netzwerk Austria, Nestor Gold, and Fit2Work. In Germany WAI Netzwerk Germany¹⁷, Institute of Safety Technology, Wuppertal.

Tools for measuring work ability can be utilised effectively in the workplace. Work ability measurement can reveal areas where further training or skill development is needed, enhancing performance and employee readiness. Identifying risks and implementing preventive measures can improve workplace safety and health protection. Data from measurement can be used for strategic workforce planning, such as succession planning, job role reorganisation, or retirement planning. Implementing work ability measurement is an investment in human capital that can bring long-term benefits to both the company and its employees.

Digitální kouč¹⁸ is a web application focused on introducing the concept of work ability. It includes practical work ability assessments that trained advisors can conduct. The application aims to foster individual potential development and support learning, planning, and career management across all stages of life.

Assessing work ability can help organisations identify and address issues that may affect employees' work ability and the company can increase overall productivity. Proactively addressing health and work-related problems can reduce the number of sick leaves and improve attendance. Supporting the work ability of older employees can help extend their active work life, which is particularly important in the context of an ageing workforce.

¹⁶ Age management. (2024). Work Ability. Available online [cited June 20, 2024]. Available from: <https://www.agemanagement.cz/>

¹⁷ Questionarre WAI. Available online [cited June 20, 2024]. Available from: <https://www.wainetzwerk.de/de/testen-sie-ihre-arbeitsfaehigkeit-493.html>

¹⁸ Digikouc. Available online [cited June 20, 2024]. Available from: <https://www.digikouc.cz/>

Improving working conditions and supporting employees' health and well-being leads to higher job satisfaction and engagement.

2.4. Work-life balance cycle

Research based on nearly 200 interviews with mid-level and senior-level managers at two global firms, definitively indicates that **overwork is detrimental to both employees and their companies**. Breaking unhealthy work habits and attaining a more sustainable work-life balance can be challenging in practice. Many respondents assumed that working long hours was unavoidable. Nevertheless, a significant minority managed to resist this pressure and achieve a healthier balance through increased awareness, deliberate reprioritisation, and the implementation of both public and private changes. The authors stress that achieving lasting change requires viewing this process not as a one-time activity, but as an ongoing cycle in which individuals continuously reassess their evolving feelings and priorities and adapt their work and life choices accordingly¹⁹. This cycle is made up of five distinct steps:

1. Pause and denormalise. Take a mental pause and acknowledge these factors: What is currently causing me stress, unbalance, or dissatisfaction? How are they impacting my personal life? What am I prioritising? What am I sacrificing?

2. Pay attention to your emotions. Examine how that situation makes you feel. Ask yourself, do I feel energised, fulfilled, satisfied? Or do I feel angry, resentful, sad?

3. Reprioritise – put things into perspective and determine how your priorities need to be adjusted. What am I willing to sacrifice, and for how long? What regrets do I already have, and what will I regret if I continue along my current path?

¹⁹ Ioana Lupu and Mayra Ruiz-Castro. Work-Life Balance Is a Cycle, Not an Achievement. January 29, 2021. <https://hbr.org/2021/01/work-life-balance-is-a-cycle-not-an-achievement>

4. Consider your alternatives. Reflect on the aspects of your work and life that could be different to better align with your priorities. Are there components of your job that you would like to see changed? How much time would you like to spend with your family, or on hobbies?

5. Implement changes. Once you've recognised your priorities and carefully considered the options that could help you improve, it's time to take action. That can mean a "public" change – something that explicitly shifts your colleagues' expectations, such as taking on a new role that's designed to be less time-demanding or allows for a compressed-week model – or a "private" change, in which you informally change your work patterns, without necessarily attempting to change your colleagues' expectations.

3. Empirical part

3.1. *Specific needs of employees aged 55+*

Based on our research conducted through **semi-structured interviews** with **stakeholders** from the corporate sphere, public administration, non-profit sector and representatives of the academic environment, the following specific needs of people 55+ were identified.

"In the Czech Republic, people stayed in the same job for 20 years. The problem is that when they get into the job market at 55, the current setup is completely different. It's common to change jobs after 2 years, or not to have a job at all. So, you just go to a café with your computer, or you're in a home office. You have to have enough equipment at home to be able to work from home, which most of those people 55+ were not used to. They were used to just the principle of here's my workplace, I've got all the conditions, so I'm going to do it for the next 20 years." (academia, respondent)

First and foremost, the key variable is **the health status of older employees**, which translates into their performance, more frequent sickness, the energy they devote to work and, last but not least, it can also affect their willingness to commute, work in noisy environments, etc. Employees aged 55 and older often have distinct needs compared to their younger colleagues.

At the same time, the question is whether the 55+ generation is more concerned about their physical or mental health. This was answered very differently depending on the industry/sphere in which they work. At the same time, likely, the issue of early departures may then be related to this.

Another specificity **is the preference for social contact (face-to-face)** over online communication (chats, meetings, emails). However, it should be mentioned that in the COVID era, even people 55+ were forced to adopt electronic means of communication.

"The older generation still needs to talk, shake hands and share something in person."

(enterprise, respondent)

Technological factors play a significant role in the concept of work-life balance. They make remote work more accessible, but they are also an obstacle to the separation of work and private life. Last but not least, **individual factors such as personal preferences and time management skills must also be considered.**

Numerous stakeholders have stated during interviews the importance of maintaining a **well-managed work-life balance** to sustain their productivity and overall job satisfaction. **According to a stakeholder interviewed, employers should be mindful not to intrude outside working hours.**

"As employees grow older, the work-life balance often takes on a new meaning. While career development and a high salary may have been the most important earlier in life, priorities can shift towards pursuing personal goals and taking care of relationships as retirement approaches". (respondent)

Maintaining a healthy balance might involve transitioning towards flexible and atypical work arrangements to dedicate more time to family, hobbies, or travel. Additionally, this stage of life might highlight the importance of financial security, leading to a desire for continued employment that offers competitive compensation and benefits.

According to interviewed stakeholders, as a person gets older, they begin to reflect more on priorities. Once they reach the age of 50, their values start to change, and they begin to reassess and prioritise what suits them best. This is linked to their motivation – **the older they get, the more they value family life, hobbies, and other aspects of personal fulfilment.**

People in their mature years typically have grown-up children, they no longer need to stay at home, drive them to school, pick them up, take them to the doctor, or take care of sick children. But they could have different family responsibilities often including caring for

elderly family members or grandchildren. This **"sandwich generation"** requires more **flexibility in working hours and schedules than most employers offer**. So delayed parenthood makes it more difficult to handle work-life balance for 55+.

According to some interviewed – different generations often have varied approaches to work-life balance and work. For instance, younger generations such as **Millennials and Generation Z** tend to prioritise **flexibility, remote work options, and achieving a balance between their professional and personal lives**. They seek employment opportunities, that allow them **to maintain this equilibrium and offer a more liberated work environment**.

Conversely, older generations like **Baby Boomers** may be more accustomed to traditional work settings and may place greater emphasis on **separating work from personal life**. They may adhere more closely to established work structures and hierarchies. **It's important to recognise these generational differences in approach, when managing and supporting work-life balance in the workplace, to appropriately accommodate the needs and preferences of diverse employees**.

According to one of the stakeholders, older individuals are invaluable – they have a lot of experience and can adapt to different industries if needed. According to the interviewee, young people lack internal motivation to work. Older individuals, she argues, had to fight for everything, therefore they are hardworking, but it cannot be generalised.

4. Obstacles and challenges

Work-life balance depends on the individual and their specific job, but factors affecting it change with age. Employees aged 55 and older face various professional and personal challenges that impact their work-life balance. These challenges include age discrimination, technology skills gaps, physical and mental health issues, generational differences, lack of training and development opportunities, and feeling undervalued or marginalised.

Individuals vary in their desired ratio of work and personal life. Everyone must establish their work-life balance in a way that suits them best, ensuring they do not compromise their physical health or risk burnout and mental well-being. Interviewees pointed out that employers should respect boundaries beyond work hours and not expect employees to be available 24/7. Employees should clarify with their employers when their working hours are and when it is best to contact them.

Supporting older workers involves creating a flexible, age-friendly environment that respects their boundaries beyond work hours and fosters a positive workplace culture. Environments that prioritise youth or demand long hours make it difficult for senior employees to maintain a healthy balance between their personal and professional lives. Workability, reflecting an individual's capacity to handle job demands, is crucial and must adapt as both the worker and the job evolve over time²⁰.

Typical obstacles and challenges:

- "Sandwich generation" (caring for both elderly parents and children),
- Increasing demands (employers expect more hours worked, higher productivity, overtime),

²⁰ Age management. (2024). Work Ability. Available online [cited May 4, 2024]. Available from: <https://www.digikouc.cz/en/work-ability/>

- Lack of knowledge/non-use of age management practices in companies (considering the working ability of 55+ employees, adjusting benefits for them, etc.),
- Age discrimination,
- (In)sufficient capacities of educational activities for 55+,
- (Lack of) adaptation of workplaces for older employees,
- (In)sufficient support from the work environment,
- (In)sufficient use of flexible work options and remote work,
- Gradual transition to retirement.

Older employees may face challenges in achieving a healthy work-life balance due to **financial needs, employer demands, limited labour market options, company culture, and peer pressure**. As employees age, their priorities and the obstacles they face evolve. Additionally, they may struggle with rapidly changing workplace demands and tasks, requiring more time to adapt to **new skill sets**. The use of digital tools and emerging technologies can be particularly challenging, leading to increased stress and workload. Older **employees are sometimes excluded from training programs** due to assumptions about their potential benefit or likelihood of staying with the company.

Personal health needs increase with age, necessitating preventative healthcare, doctor's appointments, and managing chronic health conditions. Traditional work schedules that lack flexibility make it difficult to prioritise these health needs without sacrificing work commitments.

Moreover, physically demanding jobs or workplaces not adapted for **ergonomic needs** can lead to increased fatigue and discomfort, further impacting overall well-being. Issues such as age discrimination and ageism increase stress and complicate work-life balance, stemming from judgments about decreased productivity based on age. Another important issue is the transition to retirement. Senior workers nearing retirement face difficulties such as concerns about financial stability and finding meaningful activities outside of work.

Older employees may experience **social isolation** as their colleagues retire, negatively impacting their overall well-being and work-life balance. Workplace cultures that prioritise youth or demand long hours make it difficult for senior employees to draw boundaries between their personal and professional lives. These environments often undervalue the experience and knowledge that senior staff members offer, leading to feelings of marginalisation and undervaluation.

Also, **state support is crucial for successfully reconciling employees' personal and work lives**. In the Czech Republic, family policy focuses on creating, implementing, and modernising individual instruments for work-life balance, particularly to support parents of young children. However, it is important to ensure that all employees, regardless of age or family status, feel entitled to work-life balance.

Financial responsibilities, such as supporting adult children or saving for retirement, also influence decisions about job and personal life priorities. Additionally, older workers may receive lower pay or fewer benefits due to assumptions about their financial needs or perceived productivity.

Ageism is discrimination, prejudice, or stereotyping based on a person's age. It often involves negative assumptions or attitudes about individuals simply because they are perceived to be "too old" or "too young." Ageism can create environments that undervalue the experience and knowledge of senior staff, leading to exclusion from social activities and decision-making processes. **Creating age-friendly workplaces that offer flexibility, autonomy, opportunities for learning and skill development, and transparent communication can help support older workers in adapting to a changing work environment.** This, in turn, promotes their work ability and job satisfaction. Additionally, initiatives such as reducing work hours, implementing stress management techniques, offering physical fitness programs, and creating more supportive workplaces can facilitate the retention and engagement of older workers in the workforce.

In the pursuit of a more effective work-life balance, both organizational culture and company policies, as well as the individual's efforts to maintain this balance, are crucial. Within organisations, flexible working hours and remote work (benefits that have become more important after the COVID-19 pandemic) are frequently highlighted in job advertisements. Additionally, some companies are adopting a four-day workweek model, which is particularly appealing to employees aged 55 and above.

4.1. Discrimination and biases against older employees

Discrimination and biases against older employees, particularly those aged 50 and above, are widespread. Nearly two-thirds of adults over 50 believe that older workers face discrimination, which can manifest in negative evaluations, layoff threats, buyout offers, demotions, and pay cuts. Subtle forms of ageism include job ads seeking "digital natives" or younger colleagues making remarks about senior colleagues. This discrimination hinders job prospects and promotions, with older workers facing barriers and negative comments about their age.

Work-life balance for older employees is complex and multifaceted, requiring tailored approaches that respect their unique needs and circumstances. Employers should provide flexibility, avoid intruding outside of working hours, and foster a culture of respect and inclusivity. Addressing these challenges can create a more supportive and productive work environment for all.

Age discrimination is associated with negative stereotypes about older employees, many of which are unfounded myths. Contrary to popular belief, older employees are not just waiting to retire; surveys indicate that motivation and responsibility are highest among employees around the age of 50. Another stereotype is that older employees are more prone to illness, but the opposite is often true. People in their mature years typically have

grown-up children, are more responsible for their health, and prioritise preventive measures.

It's also assumed that older employees struggle with new technologies, but this is misguided. Older individuals can be diligent and conscientious learners if treated with respect and provided with stress-free training environments.

There is a misconception that older workers are less productive than their younger counterparts. However, numerous studies have shown, **that there is no substantial correlation between age and productivity**, as indicated by work output and supervisory evaluations. Moreover, the expertise and experience of older workers can compensate for any cognitive declines that may occur with age.

Discrimination can manifest in various forms, including negative evaluations, layoff threats, buyout offers, demotions, and pay cuts.

Subtle forms of ageism, **such as job ads seeking "digital natives" or younger colleagues** making remarks about senior employees, exacerbate these challenges. In professional literature, it is still debated whether the economic output increases or decreases with age. Some empirical studies suggest that economic output peaks around the age of 50-55 and then starts to slowly decline. Others claim that these capabilities reach their maximum between ages 40 and 45, and don't show any significant decline well into the 60's. Still, it is generally agreed, that as most people reach 70, their economic output will be lower than previously. Regardless of what the truth may be, in most of the project countries, employers prefer younger workers, and even if not necessarily directly, age plays a role when choosing candidates. **This means, that as an individual gets older, they are less likely to find new employment, and their perceived value in the labour market declines.** A similar tendency is often experienced within the workplace as well. Employees over 55 tend to receive fewer and fewer responsibilities, and the range

of their day-to-day tasks shrinks. Especially, when there is an organisational restructuring or new role divisions.

However, according to a stakeholder interviewed, it emerged that companies in Slovakia are reluctant to hire people over 45 years old. According to her, there is noticeable age discrimination in Slovakia. Older job applicants retouch their photos and do not include the date they finished school in their resumes to avoid discrimination. However, according to her, older individuals are invaluable – they have a lot of experience and can adapt to different industries if needed. She believes that young people lack internal motivation to work. Older individuals, she argues, had to fight for everything, they are hardworking, but it cannot be generalised.

It is often cited that ageing employees are **less resilient, are slower to adapt or are generally more resistant towards change**. Additionally, it is widely believed that their **skill sets are outdated, they have difficulties navigating a digital work environment, and they have insufficient knowledge of the use of computers and other devices**. Employees over the age of 55 also **have higher healthcare expenses, and are more frequently absent, due to different health-related reasons**. While some of these might have more truth to them than others, there are countless benefits as well in favour of employing an older worker. **They are proven to be more loyal, pose less liability and bring valuable knowledge to the table**.

Discrimination and biases against older employees, particularly those aged 50 and above, are widespread in the workplace. Research indicates that nearly two-thirds of adults over 50 believe, that older workers face discrimination in the workplace. This discrimination can manifest in various forms, including negative evaluations, layoff threats, buyout offers, demotions, and pay cuts, which can be devastating for older workers, especially after their peak earning years in their 40s and early 50s.

The lack of adaptation of workplaces for older employees can have significant implications for their work experience and overall well-being. Older workers often face challenges in

the workplace due to age-related factors, such as **physical challenges, new work processes, tight time allowances, age stereotypes, and inadequate management of workplace interventions.**

The constitutions and labour laws of many European countries enshrine the principle of equality before the law and non-discrimination on various grounds, including age. For instance, the Constitution of the Slovak Republic²¹ stipulates these principles, ensuring that employers do not violate the principle of equal treatment during the recruitment process. This protection is reinforced by specific laws, such as the Law on Equal Treatment in certain areas and on protection against Discrimination, which explicitly prohibits age discrimination. Similarly, the European Union's Employment Equality Directive (2000/78/EC) establishes a general framework for equal treatment in employment and occupation, providing robust protection against age discrimination across EU member states. This legislative framework ensures that all individuals, regardless of age, are afforded equal opportunities and protection in the workplace.

However, according to interviewed stakeholders, **companies are reluctant to hire people over 45 years old (sometimes even those over 40, 45, or 55 years old). According to respondents in the interview, there is noticeable age discrimination in some countries.** Older job applicants retouch their photos and do not include the date they finished school in their resumes to avoid discrimination. This was confirmed by several interview participants.

This also depends on the work experience of the employees. One interviewee mentioned that people aged 55+, who **have significant managerial experience**, have been CEOs, and similar positions have been seeking employment opportunities for over a year. **It's**

²¹ ACT No. 365/2004 Coll. on Equal Treatment in Certain Areas and Protection against Discrimination, and on amending and supplementing certain other laws as amended (Antidiscrimination Act). Available from: https://www.gender.gov.sk/en/files/2012/07/antidiscrimination_act.pdf

notable to mention the prolonged duration of their job search for experienced older workers.

A second stakeholder countered this opinion by stating that it is up to the employer to choose the employee and it is up to individuals to convince the employer that they are the best choice. **According to the interviewee, age discrimination is not as pronounced today as it was in the past. Today, employers no longer resist older people; they are concerned about the quality of the individual.**

In this context, another participant mentioned, that the shortage of human resources in the job market could address this discrimination because it will be necessary to employ people aged 55 and older. Another option may not be available. This could lead to greater openness among employers towards older employees and strengthen their value in the job market.

The labour laws across Europe, while varying by country, generally do not explicitly specify protections for older workers against long-term unemployment. It is common for older workers to face dismissal before reaching retirement age. However, many European labour codes include provisions to protect all workers during organisational changes, requiring retraining and adjustments to work positions or duties as needed. Additionally, these laws often promote further training and skill enhancement for employees. Employers are typically mandated to provide leave and salary compensation to employees upgrading their qualifications in line with job requirements. This incentivises employers to invest in their existing workforce rather than replacing employees who may lack the latest skills, thus supporting the growth and retention of older workers within companies.

4.2. Insufficient support from the work environment

Age management remains a neglected topic in most of the countries involved in the project, lacking priority among organisations. Many are hesitant to implement specific measures targeting employees aged 55 and above. Only companies facing labour shortages and low interest from younger generations in available jobs are beginning to consider support measures to retain older workers in the workforce longer.

Despite their invaluable knowledge and experience, the contributions of ageing employees evolve. Employers need to recognise this and adapt accordingly. Proper age management benefits both employees aged 55+ and the organisation, yet few companies in Hungary, Slovakia, Serbia, and similar regions adopt effective practices. Instead, there is often a tendency to neglect the needs of older employees in favour of focusing on younger staff.

Most companies in these regions do not offer flexible work arrangements tailored for employees aged 55+, pay little attention to their health needs, lack plans for gradual retirement, and offer inadequate training programs for ageing workers. As the retirement age increases and labour market resources remain scarce, there is a growing necessity for people to remain employed longer. Employers must acknowledge the distinct needs of workers aged 55+ and support a different work-life balance to leverage their considerable potential.

Responsible companies can offer various benefits to support older employees, including:

Benefits of responsible companies²²:

- health check-ups,

²² BUSINESS LEADERS FORUM. (2013). Recommendations of leaders in responsible business for the area of EMPLOYEES. Topic: Active aging at work. Available online [cited May 4, 2024]. Available from: https://www.old-nadaciapontis.sk/data/files/Odpor%C3%BA%C4%8Dania%20BLF/Odporucania_BLF_Aktivne%20starnutie_april2013.pdf

- contributions to health and relaxation activities,
- extra healthcare,
- contributions in case of a serious illness,
- purchasing defibrillators in case of a heart attack,
- offering older employees extended preventive health check-ups,
- training employees in providing first aid.

The transition to retirement should not be abrupt but gradual. Often, however, it happens that a person reaches retirement age, packs their things, and leaves work one day. For the retiree, it can be a shock. According to the stakeholders, they may enjoy the first few days, weeks, or months, but then they realise that they don't know what to do. They get bored at home, and they no longer have work. In this context, it is important to start gradually preparing for retirement. Retirement strategies can be divided into short-term (3-5 years), medium-term (approximately 10 years), and long-term (lifelong).

1. Financial preparation: This includes building savings, investing in retirement funds, and planning a budget to ensure a stable income after ending an active working career.
2. Health preparation: Maintaining a healthy lifestyle, having regular medical check-ups, and taking preventive measures to preserve physical and mental health to minimise health problems in old age.
3. Social preparation: Maintaining and developing social relationships to avoid isolation and loneliness in old age. This may also include planning activities and hobbies that will fill free time after retirement.
4. Mental preparation: Preparing for lifestyle changes and adapting to new situations and roles that come with retirement. This can also involve education in new areas or finding new interests.

Preparing for retirement is a complex process that requires conscious and systematic effort. By starting preparations early, people can ensure a peaceful and dignified

retirement, where they are financially secure, healthy, and satisfied with their lives. In the Czech Republic, there is a program called Maják, created by the Czech Age Management Association, which specifically focuses on preparing for retirement.

The Maják program offers various services and resources aimed at helping individuals transition smoothly into retirement. It includes workshops, counselling, and educational materials that address financial planning, health maintenance, social engagement, and mental well-being. By participating in this program, individuals can receive personalised guidance and support to ensure they are well-prepared for the different aspects of retirement life. Additionally, the program emphasises the importance of starting retirement preparations early, ideally around the age of 45, to ensure a secure and fulfilling retirement. The comprehensive approach of the Maják program helps individuals not only plan for their financial future but also maintain their health, stay socially connected, and adapt mentally to the changes that come with retirement.

Sometimes, the health condition of employees approaching retirement age may not allow them to continue in their original occupation. Employers should offer them alternative positions within the company, thus strengthening their loyalty and credibility among other employees. A popular intermediate step before the complete retirement of a retired employee in Western Europe is also part-time work or involvement in a mentoring program where a retired employee passes on their knowledge.

4.3. Lack of adaptation of workplaces for older employees

Only employers where the 55+ generation dominates the workforce or where there is a shortage of younger jobseekers are considering or already implementing adjustments to their terms and conditions. An example in the Czech Republic is the social services or healthcare sector, which often faces an ageing employee base. For other sectors, the potential needs of 55+ employees remain largely invisible. This invisibility is not solely the

fault of employers; employees concerned often do not raise their specific demands, likely due to personal reasons or fear of being seen as less efficient.

A pleasant and healthy environment is essential for workers of all ages, with particular emphasis on ergonomics for older individuals. For instance, employees aged between 40 and 55 may require lighting that is 50% stronger. Employers should also assist in adjusting computer screen contrast and font size to accommodate older workers. In manufacturing settings, adjustable-height workstations have proven beneficial.

Beyond basic safety and health training, employers should provide instruction on exercises that can relieve tired eyes, alleviate back pain, and help manage stress for older employees. Companies supporting age management should distribute posters or documents with basic tips on exercising within the workplace. Regular health check-ups with a doctor, consultations with physiotherapists, and wellness or sports vouchers should be offered as benefits.

Benefits should be tailored to reflect the specific needs of older workers. If company space permits, dedicated relaxation areas can be established to allow employees a moment of respite in a stress-free environment. Employees should be regularly educated about health, proper nutrition, and well-being, and seminars specifically tailored to their age group would also be valuable²³.

²³ BUSINESS LEADERS FORUM. (2013). Recommendations of leaders in responsible business for the area of EMPLOYEES. Topic: Active aging at work. Available online [cited May 4, 2024]. Available from: https://www.old-nadaciapontis.sk/data/files/Odpor%C3%BA%C4%8Dania%20BLF/Odporucania_BLF_Aktivne%20starnutie_april2013.pdf

5. Strategies to improve work-life balance

Age management doesn't solely concern older individuals. It encompasses all individuals from their entry into the workforce to their retirement. Similarly, **when addressing work-life balance, it's crucial to start with graduates entering the labour market.** If they are overwhelmed with work from the beginning, they may experience burnout or health issues, both physical and mental, in a few years. As a result, they may not be capable or motivated to continue working in the later stages of their careers, leading to losses for the company or the economy.

Work-life balance has two sides: work-life and personal life. Everyone must manage their personal life. However, **both employers and employees have an impact on the work life.** Therefore, this chapter is divided into strategies and specific steps, that companies and individuals can or should take to achieve a healthy work-life balance.

5.1. Within the organisation

Companies should analyse the age structure of their employees both current and future (estimated) to understand their current situation and how the composition of their workforce will look in 5 or 10 years. Subsequently, they should adjust human resource planning, as well as the work environment and employment arrangements accordingly.

To support employees in achieving a balance between their family and work life, employers can implement measures related to organising work and working conditions, including breaks for family, personal reasons, and education. However, employers are obligated to comply with the legislative conditions applicable in individual states, which also influences the diversity of their utilisation in employer organisations of EU member countries.

Awareness of age management and active ageing is often low in companies involved in such projects, leading to misinterpretations of these concepts. Emphasising communication is crucial to familiarise company management with demographic trends and the benefits of employing older workers. Internal communication with both younger and older employees is essential, along with promoting the advantages of age diversity in the workplace, particularly the contributions of older employees.

Employers have control over various aspects of working conditions, including the workplace environment, team composition, performance requirements, and the length of working hours.

Pro-family measures should not be limited to women with young children but should be inclusive, and accessible to everyone regardless of their family status (including singles, childless individuals, or older employees). These measures should be offered in diverse forms that accommodate the life stages and situations of each worker. Forward-thinking companies extend cultural, sports, or other leisure-time benefits to employees' family members as well.

5.1.1. Flexible working hours and remote work

As discussed previously, **flexible working arrangements** are one of the key aspects of work-life balance for 55+ employees. There are multiple reasons, why the option to work outside regular office hours or work from home is so important. Ageing employees often must take care of elderly parents, or young grandchildren. Older workers must pay close attention to their health as well, which means they must take preventative healthcare actions, attend doctor's appointments, or manage chronic health conditions. Additionally, as employees approach retirement they might **decide to travel more and explore the world**. All these factors (and many more) require **some degree of freedom**, that traditional working hours don't allow.

By allowing flexible working arrangements, or other types of atypical working options, it becomes much easier for ageing employees to balance their professional responsibilities and personal commitments, vastly improving their work-life balance. It also means that they don't have to choose between one or the other. Older workers can stay at home to take care of elderly parents, or watch their grandchildren, and still get work done.

Employers from the countries participating in the project commonly **utilise flexible work arrangements and remote work as key strategies to enhance work-life balance**. This encompasses providing options like part-time schedules, job sharing, and telecommuting to align with the preferences and external responsibilities of older employees.

An employee, who is allowed by the employer to balance work with family or adapt it to their health condition, has greater motivation and delivers higher quality performance.

Steps that an employer can take include²⁴:

- flexible work options,
- flexible working hours (enable employees to adjust their working hours),
- the possibility of working from home (home office).

Employers should engage in dialogue, ask their older employees about their needs, and collectively seek solutions!

Once considered uncommon, home office gradually became the norm due to COVID-19. Consequently, workers remained at home consistently. However, according to a stakeholder interviewed, prolonged remote work led to social isolation among employees, resulting in deteriorating mental health. When balanced properly, remote work can be advantageous. The stakeholder during interview expressed the opinion that job sharing, where two older employees work part-time, would be a good practice. She

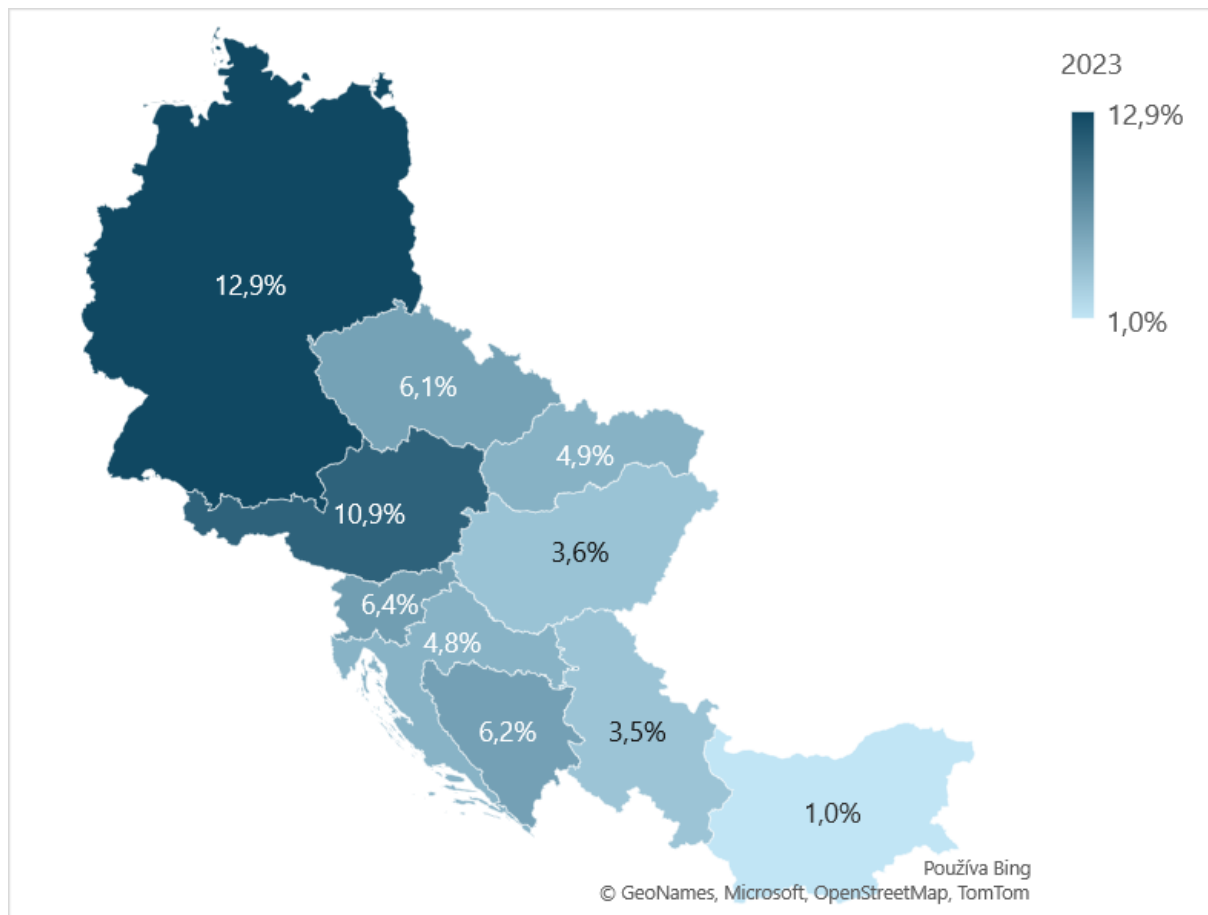
²⁴ BUSINESS LEADERS FORUM. (2013). Recommendations of leaders in responsible business for the area of EMPLOYEES. Topic: Active aging at work. Available online [cited May 4, 2024]. Available from: https://www.old-nadaciapontis.sk/data/files/Odpor%C3%BA%C4%8Dania%20BLF/Odporucania_BLF_Aktivne%20starnutie_april2013.pdf

believes it is necessary to motivate people of all generations, including older individuals, to participate in the work process to prevent them from staying at home. Otherwise, they risk losing work habits, skills, as well as social interaction. Isolation at home can lead to difficulties reintegrating into the workforce, or even experiencing anxiety, depression, and other related issues.

What helps with motivation during remote work? This is an important incentive for employers, who can adjust working conditions to enable employees to work more effectively while also supporting their mental health. Flexible rules ensure, that people can organise their matters and work throughout the day according to their preferences.

The impact varies depending on individual circumstances. While telecommuting offers flexibility, factors such as family obligations and job nature influence its effectiveness. Older employees may benefit from remote work, provided it aligns with their lifestyle and job requirements.

Graph no. 1: Employed persons working from home as a percentage of the total employment in 2023



Source: EUROSTAT²⁵

In 2023, the prevalence of remote work varied significantly across European regions, reflecting differences in digital infrastructure, occupational structures, and cultural attitudes. The European Union had an average of 8.9% of employed persons working from home. Germany led with 12.9%, attributable to its advanced technological capabilities and a significant number of jobs in remote-compatible sectors such as IT and finance. Austria also reported a high percentage (10.9%), likely due to its emphasis on work-life balance and proactive flexible working measures. Conversely, Bulgaria and Hungary had much lower percentages (1% and 3.6%, respectively), indicating a higher concentration of jobs

²⁵ https://ec.europa.eu/eurostat/databrowser/view/lfsa_ehomp/default/table?lang=en

requiring physical presence and potentially less developed digital infrastructure. Serbia, with 3.5% of its workforce working from home in 2022, shows a modest adoption of remote work compared to its EU counterparts. This figure is lower than neighbouring Bosnia and Herzegovina (6.2%) and significantly lower than Germany.

Table no. 1: Average number of usual weekly hours of work in main job, by full-time/part-time and age group in 2013-2022

Country	Employment Type	Age Group	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
European Union - 27 countries (from 2020)	part-time	25-54 years	21.6	21.6	21.7	21.9	22.1	22.3	22.5	22.9	23.1	23.4
		55-64 years	19.9	20.1	20.3	20.4	20.5	20.8	20.9	21.4	21.7	21.8
	full-time	25-54 years	41.4	41.3	41.3	41.2	41.1	41.0	41.0	40.7	40.6	40.6
		55-64 years	41.6	41.5	41.5	41.4	41.3	41.3	41.2	40.9	40.7	40.8
Bulgaria	part-time	25-54 years	20.3	20.2	20.1	20.4	20.7	20.3	20.2	20.3	21.9	20.9
		55-64 years	20.5	19.6	19.7	18.7	19.8	20.3	19.8	19.5	20.8	20.7
	full-time	25-54 years	41.2	41.2	41.2	41.2	41.2	41.0	40.8	40.7	40.6	40.4
		55-64 years	41.2	41.2	41.1	41.0	41.0	41.0	40.8	40.7	40.7	40.5
Czechia	part-time	25-54 years	22.7	22.9	22.7	22.7	22.8	23.4	23.3	23.2	22.8	23.1
		55-64 years	20.2	20.4	21.0	21.5	21.2	21.1	21.6	22.2	22.0	22.3
	full-time	25-54 years	42.0	41.8	41.8	41.8	41.7	41.7	41.6	41.3	40.7	40.9
		55-64 years	41.9	41.8	41.9	41.7	41.8	41.7	41.6	41.3	40.8	41.0
Germany	part-time	25-54 years	19.9	20.2	20.4	20.7	20.8	21.0	21.3	22.4	22.7	22.9
		55-64 years	18.7	18.9	19.1	19.3	19.4	19.8	20.0	21.1	21.5	21.6
	full-time	25-54 years	41.8	41.7	41.5	41.4	41.2	41.1	41.0	40.6	40.7	40.6
		55-64 years	42.1	42.0	41.8	41.8	41.5	41.4	41.4	40.7	40.8	40.7

Country	Employment Type	Age Group	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Croatia	part-time	25-54 years	20.5	20.9	20.8	20.0	21.4	21.1	21.3	20.9	21.6	21.8
		55-64 years	21.9	19.5	18.9	20.7	19.8	20.3	20.7	21.3	20.9	21.7
	full-time	25-54 years	41.1	41.1	41.0	40.7	40.8	40.8	40.8	40.7	40.6	40.4
		55-64 years	41.0	41.4	41.1	40.8	40.8	41.2	41.1	40.6	40.6	40.6
Hungary	part-time	25-54 years	23.8	23.4	23.1	22.7	22.9	22.7	22.4	22.9	22.4	22.2
		55-64 years	23.0	22.4	22.3	21.9	22.1	21.1	20.7	21.2	22.0	21.7
	full-time	25-54 years	40.7	40.9	40.9	40.7	40.7	40.5	40.5	40.3	40.4	40.4
		55-64 years	40.8	41.0	40.9	40.7	40.7	40.5	40.4	40.4	40.4	40.4
Austria	part-time	25-54 years	22.2	21.9	22.0	22.3	22.3	22.4	22.6	22.8	22.9	23.3
		55-64 years	17.9	17.9	18.8	18.4	19.6	19.8	20.2	20.5	20.8	21.0
	full-time	25-54 years	43.3	43.2	43.1	43.1	42.9	42.6	42.4	42.1	41.9	41.9
		55-64 years	44.8	44.5	44.1	44.1	43.9	43.9	43.7	43.5	42.9	42.6
Slovenia	part-time	25-54 years	21.2	21.0	21.5	21.9	22.7	22.9	22.7	23.1	24.1	23.1
		55-64 years	18.1	18.5	19.0	19.3	18.9	19.1	19.6	20.2	20.7	20.8
	full-time	25-54 years	41.7	41.7	41.5	41.4	41.4	41.3	41.3	41.3	41.3	41.1
		55-64 years	42.9	43.1	42.3	41.7	41.8	41.9	41.8	41.4	41.6	41.4
Slovakia	part-time	25-54 years	19.9	19.6	18.7	19.0	18.9	19.8	19.8	20.4	20.9	21.8
		55-64 years	19.6	19.1	19.2	19.7	19.9	20.2	20.1	20.2	19.8	20.2
	full-time	25-54 years	41.8	41.7	41.6	41.5	41.3	41.1	41.2	40.9	40.2	40.2
		55-64 years	41.6	41.6	41.4	41.2	41.2	41.3	41.3	40.9	40.2	40.2
Bosnia and Herzegovina	part-time	25-54 years	:	:	:	:	:	:	:	:	18.9	19.9

Country	Employment Type	Age Group	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
		55-64 years	:	:	:	:	:	:	:	:	19.3	20.2
		25-54 years	:	:	:	:	:	:	:	:	42.3	42.4
		55-64 years	:	:	:	:	:	:	:	:	42.0	42.3
Serbia	full-time	25-54 years	22.0	23.2	24.0	25.0	24.5	24.2	25.1	23.7	24.2	25.0
		55-64 years	22.8	22.7	23.6	24.8	24.8	24.9	24.0	23.0	24.5	24.7
	part-time	25-54 years	44.7	44.4	44.6	44.2	43.9	43.8	43.6	44.1	44.0	43.9
		55-64 years	45.2	45.7	45.9	44.9	44.3	44.0	43.8	44.9	45.0	44.8

Source: Eurostat²⁶

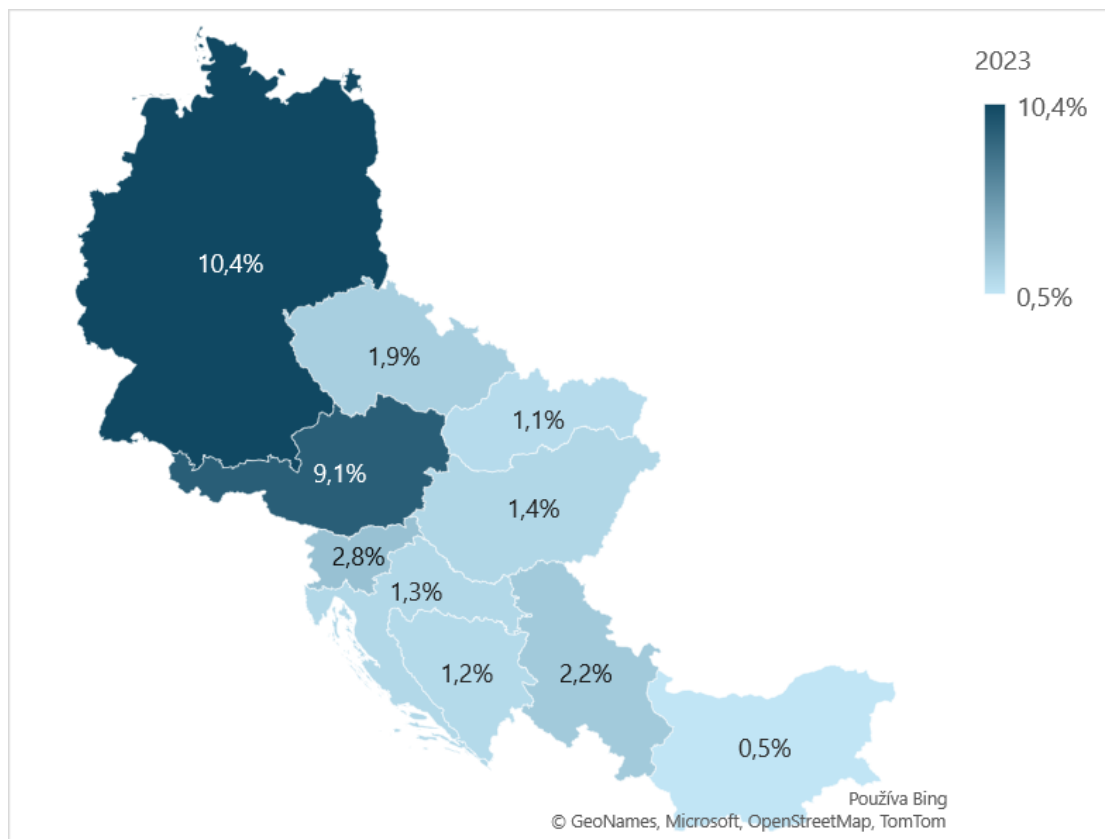
Full-time roles generally entail higher weekly hours compared to part-time positions. For example, Serbia consistently recorded the highest average weekly hours for full-time employees aged 55+, peaking at 45.9 hours in 2015 and gradually declining to 44.8 hours by 2022. In contrast, part-time employment across these regions typically involves fewer weekly hours. Austria, for instance, reported the lowest average weekly hours for part-time workers aged 55+, with a minimum of 17.9 hours in 2013 and fluctuating up to 21 hours in 2022. This variability underscores varying levels of work flexibility and economic conditions affecting part-time employment across different years.

Comparing trends among countries reveals notable disparities and interesting patterns. Slovakia experienced a slight decrease in weekly hours for full-time 55+ employees, from 41.6 hours in 2013 to 40.2 hours in 2022, while simultaneously observing an increase in part-time hours from 19.6 to 22 hours over the same period. This suggests a potential

²⁶ Eurostat. Average number of usual weekly hours of work in main job, by sex, age, professional status, full-time/part-time and economic activity (from 2008 onwards, NACE Rev. 2). Available online [cited May 4, 2024]. Available from: https://ec.europa.eu/eurostat/databrowser/view/lfsa_ewhun2_custom_10523293/default/table?lang=en.

shift towards more flexible working arrangements amidst changing economic landscapes. The average amount of hours worked doesn't differ significantly among age groups.

Graph no. 2: Percentage of employed persons aged 50-64 working part-time relative to the total working population aged 15 and above in various European regions, 2023



Source: EUROSTAT²⁷

The map highlights notable differences in the share of employed persons aged 50-64 working part-time as a percentage of the total working population aged 15 and above across various European regions in 2023. Germany leads with 10.4%, reflecting its flexible labour policies and supportive work environment that accommodate older workers. Similarly, Austria shows a high percentage of 9.1%, indicating effective measures to promote part-time work among older employees. These high figures contrast sharply with Eastern European countries like Bulgaria (0.5%), Slovakia (1.1%), Croatia (1.3%) and

²⁷ https://ec.europa.eu/eurostat/databrowser/view/lfsa_epgais_custom_11805579/default/table?lang=en

Hungary (1.4%), where part-time employment for older workers is significantly less common, possibly due to economic structures favouring full-time employment and limited policy support for part-time work. Czechia (1.9%) also exhibits low percentage, suggesting limited part-time work opportunities or cultural norms favouring full-time employment. In the middle range, Serbia reports 2.2%, higher than Bosnia and Herzegovina (1.2%) but lower than Slovenia (2.8%), indicating moderate acceptance of part-time work for older employees.

5.1.2. Health support programs

Why should companies address the mental health of employees? They should address it because mental health directly affects employee performance. **This means that where mental health declines, performance also declines.** This is confirmed by over a hundred studies worldwide²⁸. Additionally, companies should be interested in this because the workplace is a community where we spend a significant amount of time and form bonds. When people need help with their mental health or balance, they often rely on what are known as "loose ties" or acquaintances.

Health becomes an increasingly important factor as employees pass the age of 55. **It takes effort time and money to remain physically and mentally fit.** By providing health support programs, employers can help lighten the burden on older workers. This frees up some of their focus, which can be spent to perform their workplace duties or pursue personal passions. Health support programs can be looked at as investments, keeping 55+ employees healthier and therefore more active and productive for longer. Health support programs can manifest in a variety of forms, primarily as subsidised health screenings and **preventative healthcare services** or **flexible spending accounts for healthcare-related expenses.**

²⁸ "Global Burden of Disease Study" conducted by the World Health Organization (WHO)

However, the healthcare system is only part of physical well-being. For a well-rounded approach, elements of active ageing and healthy lifestyle, such as on-site **fitness centres, discounted gym memberships or workshops promoting healthy diets could be included in these programs.** It is also important to take care of the **mental health** and **fitness** of ageing employees.

Research confirms that employees would prefer if the company invested more in their well-being and mental health. Conversely, C-level executives, including leadership and HR leaders, largely believe, that the company should not finance or support employee well-being and mental health to such an extent. This represents a fundamental clash of values. In interviews, some participants noted, that the primary goal of companies is to generate profits and fulfil tax obligations rather than extensively engage with social issues. The impact of work on an individual's privacy and psychology is so strong, that the company should be the source of assistance. Indeed, most people rely on their community and the people around them to help them overcome this period²⁹.

In response to the COVID-19 pandemic, governments across Europe have initiated various projects aimed at providing mental health support to individuals, including those aged 55 and above. These programs aim to offer essential assistance and promote well-being among older citizens. While the effectiveness of such support systems may vary, initiatives like counselling services have shown promising results in many European countries. However, continuous evaluation and adaptation are crucial to ensure the holistic well-being of older employees across the region. Also, various NGOs across Europe are involved in providing mental health support initiatives. These organizations' often work in partnership with governments and other stakeholders to reach vulnerable populations, including older individuals.

²⁹ Pomothy, K. (2021). Many people are still dependent on work. The goal should not be work-life balance. In: Forbes. Available online [cited May 4, 2024]. Available from: <https://www.forbes.sk/este-stale-je-mnoho-ludi-zavislych-od-prace-cielom-by-nemal-byt-work-life-balance/>

Usually, **strategies and programs addressing the mental health and well-being of employees aged 55+ are implemented by large companies and corporations. However, a stakeholder emphasised that small businesses should adopt them as well because health, both physical and mental, is fundamental.** Furthermore, she highlighted the need/recommendation for regular check-ups, as they can prevent many diseases that may lead to death. She stated, that 48 out of 100 people could live longer if they attended regular check-ups. Today, for example, many children are obese, which later leads to diabetes. So, when they grow up, they could have an incurable disease. **Many diseases stem from stress, particularly work-related stress.** When a person or their relative has such a disease, it overwhelms them, making it difficult to focus and work.

Support systems for achieving physical and mental health, as well as other tools to promote employment, courses, and overall Age management, are implemented for older people, according to the stakeholders. However, this approach is considered flawed as it no longer effectively provides real assistance. Prioritising prevention should once again take precedence. It is necessary to address the younger population because they will age and form the group of elders in 5, 10, and 15 years. **It should start with the younger generation to ensure their workload is manageable, prevent burnout and avoid mental and physical health issues. They are gradually, reducing work responsibilities as they age is crucial. They should start focusing on themselves, and their mental and physical health, from a young age, to get used to an active lifestyle that they will continue in later years.**

Health support programs implemented by many companies significantly enhance the quality of life for employees and enable early diagnosis of diseases through regular systematic examinations. These programs often include the provision of health multisport cards, encouraging employees to maintain their physical fitness. Additionally, organising networking events for staff members of all ages fosters a sense of community and belonging at work.

Recognising and appreciating the contributions of older employees through awards and opportunities for leadership or special projects reaffirms their value to the organization. Companies can enhance healthcare and socialisation by organising employee sports events in mountain and spa tourist centres. Team agreements to use mobile apps that track steps for humanitarian purposes foster better team spirit and add purpose to group activities. Additionally, sports business teams often participate in charity races within the city.

Innovative combinations of sport and work are becoming increasingly common. Facilities such as table tennis tables, Pilates balls for desk seating, and bicycles for computer stands help reduce stress in the work environment, positively impacting mental health. A recognised health support program targeting those over 50 includes organising professional lectures by doctors and specialists, such as gynaecologists and cosmetic surgeons. Despite these efforts, there are no widely recognised topics and programs specifically targeting employees aged 55 and older.

5.1.3. Development opportunities for older employees

While employees over 55 are slowly approaching retirement, many remain highly motivated and eager to contribute to the success of their organisation. Their good intentions and determination are a strong foundation, but their skills may need enhancement. Offering development opportunities demonstrates that employers value the experience and capabilities of ageing workers. By supporting them in staying current with industry trends and technological advancements, employees aged 55+ can maintain high productivity and provide a unique perspective on contemporary issues.

Development opportunities for older employees can take various forms, targeting different core competencies or areas of expertise. Enhancing soft skills can improve organisational culture and lead to more efficient workflows. Mentorship programs allow

older employees to pass on their decades of experience, giving the next generation a valuable head start. In return, younger colleagues can help them stay updated with the latest trends and technologies, fostering an environment of mutual learning and respect. This environment is crucial for achieving fulfilment in employment, which supports mental well-being and contributes to a healthy work-life balance.

Employers should support further education for all employees, including language courses and courses on communication, assertiveness, and negotiation skills. It is essential to allow employees of all ages to participate in training sessions, workshops, and courses, ensuring that everyone could develop their skills and knowledge. By investing in the development of older employees, companies not only enhance their workforce's capabilities but also show a commitment to valuing and utilising the full potential of their ageing workers. This approach can lead to a more engaged, productive, and satisfied workforce, benefiting the organisation.

Employers should prepare individual development plans and career growth opportunities for older workers, focusing on areas beyond their current positions to maintain their employability. This could include training in mentoring and coaching, effective knowledge transfer, additional training in IT skills, or language courses to ensure they are not at a disadvantage compared to younger employees. Specialised exercises for concentration, association, or structuring of information will help employees to be more productive.

Employers should invest time in identifying the specific needs and preferences of older workers, as they have different development requirements than their younger counterparts. They also tend to be less inclined towards teambuilding or volunteering activities. Older employees should be allowed to propose activities that are suitable for their age. By integrating them into the company's activities, their self-development will be facilitated, and their motivation and enthusiasm for work will be strengthened.

Based on insights from stakeholders, opportunities for skill development for employees aged 55+ are often left to the discretion of individual companies across Europe. Unless mandated by labour codes or other laws and regulations, these opportunities are not prioritised. Governments primarily focus on the unemployed, offering training and courses targeted at this group.

In many European countries, people aged 55 and above are not considered a distinct group requiring dedicated support or specific educational projects. However, these individuals are often included in broader categories, such as disadvantaged or vulnerable groups, which typically encompass people aged 50 and above.

Older employees frequently face multiple disadvantages, which can compound their challenges in the workforce. While all employees and job applicants generally have equal access to education and training opportunities, tailored programs specifically for the 55+ demographic are rare. Courses that allow individuals to choose their training paths, such as language courses, have been found particularly beneficial in helping them retain their jobs.

However, the demand for these educational opportunities for seniors often exceeds the available supply. **Courses for the 55+ age group are frequently fully booked immediately, leaving no places for others who are interested.** This high level of interest is particularly noticeable in larger cities, highlighting the pressing need for more tailored programs to support the continued employment and skill development of older workers.

This approach highlights a gap in targeted support for older workers, emphasising the need for more structured initiatives to address their unique needs and enhance their employability and well-being.

5.2. *On an individual basis*

Employees themselves should contribute to a more positive change. They should know how to help themselves and take regular breaks at work, prioritise their sleep, and relationships, and pay great attention to how their physical body functions. They should also try to occasionally step away from work, especially during periods of high workload. Then there's deeper work, which involves addressing their so-called "stress triggers" - understanding themselves, how they react to different stressful situations, what triggers stress in them, and in which situations they feel most tense. Once individuals understand this about themselves, they can better recognise it in others, talk about it with them, and support each other through it³⁰.

Individually, key areas for conscious engagement include health check-ups, leisure activities such as plays and cultural events, exercise, and outdoor pursuits. In the corporate environment, there is a growing emphasis on planning and time management training for teams. This focus is crucial due to the prevalence of social media, digital distractions, and other time-consuming activities that impact productivity. Many companies now offer workshops on these topics to help employees effectively manage their time and maximize efficiency in their work and personal lives.

5.2.1. *Time planning and management*

Individuals aged 55 and above can significantly improve their work-life balance through effective time planning and management strategies. **By prioritising tasks and setting realistic goals, they can ensure, that their time is allocated efficiently between work responsibilities, personal activities, and leisure time.** Additionally, utilising tools such

³⁰ Pomothly, K. (2021). Many people are still dependent on work. The goal should not be work-life balance. In: Forbes. Available online [cited May 4, 2024]. Available from: <https://www.forbes.sk/este-stale-je-mnoho-ludi-zavislych-od-prace-cielom-by-nemal-byt-work-life-balance/>

as calendars, to-do lists, and time-tracking apps can help them stay organised and on track with their daily schedules.

Moreover, embracing techniques like delegation and saying “no” when necessary, can prevent overcommitment and reduce stress levels. By learning to delegate tasks effectively and setting boundaries, individuals can create space for self-care activities and leisure time, leading to a more balanced and fulfilling lifestyle.

Effective time planning and management is necessary for employees of all ages but requires a unique approach for all age groups. 55+ employees often have personal commitments during office hours. This means they need to prioritize tasks efficiently to make sure they and their teams reach deadlines, and everyone is kept in the loop. Adequate planning and management of time allows ageing employees can keep up with increasing personal demands, and still make the most of their employment, before retirement. **Older workers also need to account for a possible decline in cognitive speed, which makes them more susceptible to burnout.** There are plenty of applications with simple-to-understand interfaces, but a workshop organised by the employer can make it even simpler for 55+ workers, to pick up effective time management.

5.2.2. Active engagement in leisure activities

Active engagement in leisure activities is crucial for maintaining physical and mental well-being as people age. Engaging in a variety of activities, cultivating hobbies, and potentially remaining in the workforce can contribute to a fulfilling life in later years. Regular physical activity is essential, as a sedentary lifestyle often leads to illnesses and the rapid deterioration of physical health. Leisure activities provide numerous benefits, including fulfilment, well-being, and stress reduction. This is important for people of all ages, but preserving mental fitness becomes increasingly crucial as employees grow older. Participating in enjoyable and stimulating activities allows employees aged 55+ to

disconnect from work, recharge their energy, and return to their professional duties feeling refreshed and more focused. Moreover, engaging in activities that promote social interaction can combat feelings of isolation and loneliness, which can sometimes affect older adults.

Engaging in leisure activities, such as sports, gardening, arts and crafts, or music, can enhance cognitive functions and improve overall happiness. Encouraging older employees to pursue these interests can lead to a more balanced and satisfying life. Furthermore, activities that involve learning new skills or hobbies can keep the mind sharp and help older adults stay mentally active.

Volunteering is another recommended form of active engagement that supports a healthy lifestyle and self-education. Volunteering not only provides a sense of purpose but also fosters social connections and community involvement. **For older employees, volunteering can be a meaningful way to give back to society, stay engaged, and maintain a sense of belonging.**

Employers can support active engagement in leisure activities by offering flexible work schedules, providing access to recreational facilities, or organising social events and hobby clubs. By promoting a culture that values work-life balance and active living, companies can help their older employees maintain their health, well-being, and productivity.

5.2.3. Healthy lifestyle and self-education

Maintaining a healthy lifestyle is crucial for individuals aged 55 and above, encompassing regular physical activity, a balanced diet, and sufficient sleep. These practices not only boost resilience to stress but also improve the ability to manage work demands while maintaining personal health. Physical activity, leisure pursuits, and educational activities

provide opportunities for socialization, enhancing mental health and overall well-being through social connections and personal growth.

Investing in self-education and personal development empowers older individuals to enhance skills and knowledge, boosting confidence and job satisfaction. Whether through formal education programs, online courses, or self-directed learning, ongoing education enables adaptation to evolving job requirements and maintains competitiveness in the workforce.

Overall, maintaining a healthy lifestyle and pursuing continuous learning are essential for achieving work-life balance and ensuring a fulfilling life in later years. By prioritising these aspects, individuals can sustain physical and mental well-being, reduce the risk of chronic diseases, and promote longevity.

6. Examples of successful implementations

6.1. Brief stories or case studies illustrating successful examples of improving work-life balance for employees aged 55+

Short stories or case studies showcasing successful initiatives to enhance work-life balance for employees over 55 serve as valuable models for promoting this concept across businesses of varying sizes. These examples highlight companies that recognise the significance of fostering tolerance and embracing diversity to enhance job satisfaction and productivity. Moreover, they emphasise the importance of facilitating knowledge transfer between generations, which not only enriches the working environment but also improves overall processes for the employer. This chapter presents examples from selected European countries. The presented information is based on interviews with stakeholders.

The interviews in Hungary did not provide much information on brief stories or case studies illustrating good practices. It seems that even in multinational companies, there is no real practice in the entrepreneurial sector to balance work and life for all age groups, including those aged 55+. To address this issue, a lecture or a day of workshops with the employer company could be beneficial. For example, during **Leadec Learning Week**, employees can attend free online lectures on various topics related to mental and physical health and well-being. Based on research following good practices for work-life balance for the 55+ age group in Hungary were collected:

CedrusNet Association³¹ aims to promote a change of mindset in thinking about ageing, to disseminate new knowledge and the CédrusNet concept and programmes of senior knowledge exploitation and to exchange social solutions internationally. **CedrusNet** is a programme aimed at senior employment and leveraging life experience. It provides

³¹ CedrusNet - a programme for senior employment and the use of life experience (<https://cedrusnet.hu>)

initiatives that support the employment and engagement of older adults, highlighting the importance of their contributions and experiences in the workforce. The program focuses on creating opportunities for seniors to remain active and involved, both professionally and socially, thus promoting a balanced and fulfilling lifestyle. CedrusNet seeks to integrate Western ageing practices with those in post-socialist states, promoting self-care, cooperation, and volunteering among older adults. It challenges stereotypes and utilizes their valuable life experience through senior knowledge management. Acting as a strategic framework, CedrusNet aims to foster social change by enhancing collaboration among local government, society, and the economy to manage demographic shifts effectively.

The WellOSyst³² programme addresses the challenges faced by older individuals in the modern workforce and society, amidst rapid digitalisation, globalisation, and ageing populations. Its objectives include enhancing the quality of life and employment for individuals over 55, retirees, university students, academics, employers, and municipal decision-makers. The programme aims to develop organisations and communities for older people, bolster their sustainability, and enhance their adaptability to future challenges. It also seeks to promote employability, social cohesion, and individual well-being by fostering competence development.

Key initiatives within the programme encompass surveys among employers, NGOs, individuals, and experts, as well as workshops focused on improving the quality of life for older individuals. Efforts are also directed towards the development and sustainability of NGOs, along with proposals for enhancing services catering to the well-being of older people. The program emphasises the wide dissemination of its results to maximise its impact and reach.

³² <https://civilcentrum.hu/wellosyst-program-az-idosek-jolleteert>

The Conscious Ageing Club and Portal³³ were established as a community initiative focused on exploring the various aspects of ageing, work-life balance, and societal well-being. Through informal and formal dialogues, projects, and research, they have gathered national and international insights and developed practical solutions. The portal serves as a repository of articles and discussions on these topics, while the Ageing Well Club provides a platform for real-time, geographically accessible dialogue and planning. Participants engage in open discussions on ageing, society, and the environment, shaping the direction of the conversation collectively. These events are not recorded or replayed, fostering a sense of openness and inclusivity among participants.

In Slovakia, there is a working group called Active Ageing, which operates within the **Business Leaders Forum**³⁴ (hereinafter referred to as “BLF”) platform. BLF currently brings together 51 companies committed to responsible business practices and inspiring other entities to engage in responsible business with a vision of Slovakia's long-term prosperity. BLF created recommendations from leaders in responsible business for the areas of Age management³⁵:

- 1) Health and Ergonomics,
- 2) Work organisation,
- 3) Education and Development,
- 4) Utilisation of experience, Involvement of seniors,
- 5) Retirement preparation,
- 6) Corporate culture.

Utilise older workers as mentors for newcomers in the company. Thanks to their experience, they will naturally represent authority figures, balancing their dynamism with

³³ <https://tudatosoregedes.org>

³⁴ Pontis Foundation. (2024). About Business Leaders Forum. Available online [cited May 4, 2024]. Available from: <https://www.blf.sk/blf/>

³⁵ BUSINESS LEADERS FORUM. (2013). Recommendations of leaders in responsible business for the area of EMPLOYEES. Topic: Active aging at work. Available online [cited May 4, 2024]. Available from: https://www.old-nadaciapontis.sk/data/files/Odpor%C3%BA%C4%8Dania%20BLF/Odporucania_BLF_Aktivne%20starnutie_april2013.pdf

caution and precision. They will also show them how to solve problems in broader contexts and positively motivate them towards better work discipline and loyalty.

Preparation for retirement – the transition to retirement should be gradual rather than sudden. Offer departing employees the opportunity for part-time work and the option to return to the company for consultations or mentoring. This approach, common in Western Europe, serves as an intermediary step before full retirement. Additionally, consider providing alternative positions within the company for employees approaching retirement age, who may no longer be able to continue in their current roles due to health reasons. This strategy fosters loyalty and credibility among all employees.

The company **Embraco Slovakia** (Spišská Nová Ves, average age 39) allows capitalising on knowledge and experience not only to its older employees but also to those who have already retired. During the annual company-wide vacation, he cooperates with retirees - e.g. technicians who know the machines and equipment intimately and help with their maintenance.

Work organisation: an employee who is allowed by their employer to balance work with family commitments or adapt it to their health condition, is more motivated and delivers higher quality performance in **Východoslovenská energetika** (VSE Group). VSE Group (Košice and surroundings, average age 42 years) allows its employees to adjust their working hours, part-time and work from home. Working from home is possible not only for parents of small children but also for workers who need to take care of an ageing family member within the framework of the "Opatera program" ("Care program")³⁶.

Creating a comfortable and health-conscious workspace is crucial for employees of all age groups, especially when it comes to prioritising ergonomic conditions for older workers. For instance, individuals aged between 40 and 55 might benefit from lighting, that is 50%

³⁶ BUSINESS LEADERS FORUM. (2013). Recommendations of leaders in responsible business for the area of EMPLOYEES. Topic: Active aging at work. Available online [cited May 4, 2024]. Available from: https://www.old-nadaciapontis.sk/data/files/Odpor%C3%BA%C4%8Dania%20BLF/Odporucania_BLF_Aktivne%20starnutie_april2013.pdf

stronger. Moreover, helping in adjusting computer screens to enhance contrast and font size can significantly contribute to their well-being. Companies like Slovalco, Pfizer serve as excellent models for promoting employee health and well-being. Medical examinations or contributions to health-relaxation activities are standard benefit in responsible companies. At Slovalco (Žiar nad Hronom, average age 45) more than 200 oldest employees are offered extra health care, originally intended only for managers. They also contribute to case of serious illnesses and in 2012 they purchased 5 defibrillators for employees - in case of a heart attack. The Pfizer company (Bratislava, average age 34) offers older employees an extended preventive health check-up. As part of the "Land of Rescuers" project and its e-learning program at www.prvapomoc.sk, the organization also trains its employees in first aid³⁷.

An important aspect of the corporate culture of any responsible company is non-discrimination, with a special emphasis on hiring new employees from all age groups based on their competencies and considering the benefits of multigenerational teams. It's also important to raise awareness about the contributions of older employees. It's common practice in the company to reward employees for their loyalty demonstrated by years of service. And to stay in touch with them even after retirement.

Companies associated with the BLF contribute to supplementary pension insurance for their employees as a standard, payment of bonuses for work and life anniversaries, or a loyalty bonus to the salary is common. At U.S. Steel Košice, they maintain contact with employees who have retired, not only through social events, but also by supporting the

³⁷ BUSINESS LEADERS FORUM. (2013). Recommendations of leaders in responsible business for the area of EMPLOYEES. Topic: Active aging at work. Available online [cited May 4, 2024]. Available from: https://www.old-nadaciapontis.sk/data/files/Odpor%C3%BA%C4%8Dania%20BLF/Odporucania_BLF_Aktivne%20starnutie_april2013.pdf

“Jeseň života” pensioners' club, a senior gym, or a contribution to meal tickets. They also involve them in the traditional Days of Volunteering every year³⁸.

Individual approach from the employer also contributes to mental balance. The company **O2 Slovakia** has implemented paid time off beyond the standard vacation allowance. They believe, that if a company allows employees to take extra days off if needed, it helps them address physical or psychological issues at an early stage.

As part of their employee healthcare initiatives, **Volkswagen Slovakia** established a space for psychological counselling in 2015. Adjacent to the plant, there is a psychological counselling centre operating within the health facility for 6 hours a week, accessible to all employees regardless of their job type or position. The service is not limited in terms of hours per employee, and if necessary, family members can also utilize it. Visiting a psychologist may be stigmatizing, especially for older generations, so external services ensuring higher privacy levels may prove to be more effective³⁹.

The company **Accenture** prioritised mental health as a key theme in its diversity and inclusion initiatives. The company launched a communication campaign to raise awareness among employees, helping to inform them about the most common symptoms of mental disorders. Additionally, employees were offered access to free psychological assistance, which could also be utilized by their family members, available 24/7. During the so-called Mental Health Week, employees had the opportunity to attend

³⁸ BUSINESS LEADERS FORUM. (2013). Recommendations of leaders in responsible business for the area of EMPLOYEES. Topic: Active aging at work. Available online [cited May 4, 2024]. Available from: https://www.old-nadaciapontis.sk/data/files/Odpor%C3%BA%C4%8Dania%20BLF/Odporucania_BLF_Aktivne%20starnutie_april2013.pdf

³⁹ BUSINESS LEADERS FORUM. (2019). Recommendations for responsible business. Topic: Mental health in the workplace. Available online [cited May 4, 2024]. Available from: https://www.nadaciapontis.sk/wp-content/uploads/2020/01/BLF_Odporucania_Dusevne_zdravie_WEB.pdf

a series of expert-led lectures on topics such as anxiety, burnout prevention, addiction, mental health issues, and psychological challenges in teams⁴⁰.

Centrálny depozitár cenných papierov SR, a.s.⁴¹ (hereinafter referred to as “CDCP”) (average age 49). Their health care, educational opportunities, community building and well-being at work are exemplary. In 2023, the employees underwent a health check-up focusing on eye and vascular examinations. In 2024, they will undergo a check-up focusing on the cardiovascular system and blood sampling for cancer markers. Lung and neurological examinations are planned for next year. CDCP supports the education of its employees. Various educational activities for whole teams and individuals are organised according to their needs. If an employee wishes to go beyond the training offered by the company and achieves excellent results, the company reimburses 100% of the cost of the course of his or her choice. English language courses are refunded at 50%. The employee receives a financial reward after every 5 years of service and on the 50th and 60th birthdays. The subsistence allowance is above the statutory level. Team-building activities, trips to the countryside, holiday celebrations, gifts and the CEO's annual breakfast with each department - all help to create a sense of belonging, friendly relationships and a pleasant working atmosphere.

UniCredit Bank Slovakia has been implementing and applying the Diversity Programme, which is aimed at all forms of discrimination (including age discrimination). The Bank has established a dedicated position to ensure that the Diversity Programme works in practice. Compliance with anti-discrimination rules is strictly monitored. Regular discussions are held with employees in the form of group and individual interviews and

⁴⁰ BUSINESS LEADERS FORUM. (2019). Recommendations for responsible business. Topic: Mental health in the workplace. Available online [cited May 4, 2024]. Available from: https://www.nadaciapontis.sk/wp-content/uploads/2020/01/BLF_Odporucania_Dusevne_zdravie_WEB.pdf

⁴¹ BUSINESS LEADERS FORUM. (2013). Recommendations of leaders in responsible business for the area of EMPLOYEES. Topic: Active aging at work. Available online [cited May 4, 2024]. Available from: https://www.old-nadaciapontis.sk/data/files/Odpor%C3%BA%C4%8Dania%20BLF/Odporucania_BLF_Aktivne%20starnutie_april2013.pdf

various questionnaires. When an employee reaches retirement age, the company is subject to the provisions of the Labour Code, but the employee is protected beyond the scope of the Code by the Collective Agreement. If the Bank cancels the position of an employee who has three years or less to go before retirement, the employee will receive a severance payment based on the number of years of service. Each position is evaluated individually. If the employee decides to continue working after reaching retirement age, and if the employee's position has been agreed, he or she may switch to part-time work. They can choose the length of their working hours. They also have the option of working from home. The company offers variable benefits as well – sports (Yoga), massage, cultural and leisure time benefits, day off for the birthday of the employee. Regular and mandatory health checks are provided by the private health care institution AGEL, a.s.⁴².

In the Czech Republic – **Bosch Diesel in Jihlava**, with over 4,000 employees and an average age of 44, has implemented a 'pre-retirement reform' to address the ageing workforce. This initiative is designed to support employees aged 55 and above by allowing them to **reduce their working hours without a corresponding reduction in pay**. Employees with three years left until retirement are eligible to apply for the program. Participants can halve their working hours while maintaining their full salary. The program enhances job satisfaction and well-being, reducing the physical and mental strain on older employees. Bosch Diesel benefits from a more experienced workforce that can mentor and train new employees, ensuring knowledge transfer and continuity. The company gains a pipeline of younger talent, fostering a dynamic and evolving work environment. This initiative demonstrates a practical and mutually beneficial approach to managing an ageing workforce, maintaining productivity, and supporting employee well-being.

In response to the growing need to balance work and personal life, many organisations have adopted flexible working arrangements such as home office, flexible hours, part-

⁴² UniCredit Group. (2022). Integrated Report. Available online [cited May 4, 2024]. Available from: https://www.unicreditgroup.eu/content/dam/unicreditgroup-eu/documents/en/sustainability/sustainability-reports/2022/UC_INTEGRATO_2022_ENG.pdf

time work, term-time working, and job-sharing. These options have traditionally targeted employees with young children, but the same flexibility can benefit workers aged 55+ who may need to care for ageing parents or have other personal commitments.

A "**cafeteria system**" approach to age management involves offering a menu of flexible work arrangements tailored to individual employee needs. This system recognises that employees aged 55 and above do not universally require adjusted working hours or special considerations for health reasons. It acknowledges the diversity of needs among employees and provides the flexibility to choose the work arrangement that best suits their circumstances. The cafeteria system offers a customised approach to work-life balance that can enhance employee well-being and organisational appeal, while careful management can address potential drawbacks.

Retirement is a significant life transition that impacts not only an individual's financial status but also their overall lifestyle. Those who prepare and plan for retirement in advance generally adapt better to the new phase of life. In some European countries, organizations (often non-profits) provide various services to ease this transition. These services include financial security advice, active ageing programs, healthy lifestyle tips, and social engagement activities to help retirees remain active after leaving the workforce. Age UK is an example of such an organisation. In the Czech Republic, consultancy firms like ProEduCo offer courses to help employees and their employers plan for retirement, covering financial planning and lifestyle adjustments.

In Serbia age discrimination, particularly against individuals aged 55 and above, remains a significant concern, impacting access to employment, financial services, and social support networks. Entrenched stereotypes and gender disparities further exacerbate the challenges faced by older workers, especially women. It is imperative to examine the various facets of age-related discrimination and explore strategies to promote inclusivity, support work-life balance, and safeguard the rights and dignity of older individuals in the workforce. To support employees in achieving a balance between their family and work

life, employers can implement measures related to organising work and working conditions, including breaks for family, personal reasons, and education. Employers need to comply with legislative conditions applicable in individual states, influencing the diversity of utilisation in EU member countries' employer organisations.

Employers have control over various aspects of working conditions, including the workplace environment, team composition, performance requirements, and the length of working hours. Pro-family measures should be inclusive and accessible to everyone, regardless of family status or age. Forward-thinking companies extend cultural, sports, or other leisure-time benefits to employees' family members.

Gender disparities further compound the challenges faced by older workers, with women disproportionately affected by the unequal distribution of caregiving responsibilities. Insufficient support from the work environment, including inadequate facilities and inflexible management practices, adds to the burden faced by older employees. Despite legal protections provided by labour laws and regulations, effective implementation and enforcement remain key challenges.

Organisations need to foster inclusive cultures that prioritise work-life balance and support the diverse needs of their employees. Strategies should include promoting flexible work arrangements, providing training and support for older workers, and implementing policies to prevent discrimination and protect employee rights. Greater awareness and education are needed to challenge ageist attitudes and stereotypes in the workplace, creating an environment where all employees can thrive regardless of age or gender.

7. Conclusion

7.1. Main findings Work-Life Balance Factors for Employees Aged 55+

Age discrimination, particularly against individuals aged 55 and above, remains a significant issue, affecting their access to employment, financial services, and social support networks. This discrimination is further exacerbated by entrenched stereotypes and gender disparities, which especially impact older women. Addressing age discrimination involves promoting inclusivity, supporting work-life balance, and safeguarding the rights and dignity of older workers.

While work-life balance is often associated with young workers who have childcare responsibilities, the 55+ generation faces equally demanding challenges that require attention. Organisations, particularly in sectors like social services or healthcare, where there is a shortage of younger applicants, must address the specific needs of older employees to retain them.

Achieving work-life balance is crucial for individuals across all age groups, including those aged 55 and above. It enhances overall well-being, promotes gender equality, increases productivity, and strengthens the social security system. For older workers, this balance requires self-awareness, planning, motivation, physical activity, and regular exercise.

Creating a supportive work environment with a focus on ergonomics is essential. For instance, stronger lighting and adjustable workstations can benefit older employees. In addition to basic safety and health training, employers should guide exercises to relieve eye strain, back pain, and stress. Regular health check-ups, consultations with physiotherapists, and wellness or sports vouchers are beneficial.

Tailored benefits for older workers can include dedicated relaxation areas and educational seminars on health and well-being.

The issue of burnout, recognised by the World Health Organization, highlights the importance of a balanced work-life equation. For employees aged 55 and above, addressing both personal and professional aspects is crucial to reducing stress and maintaining overall well-being. Employers play a key role by creating a supportive work environment.

Effective strategies for improving work-life balance include flexible working arrangements and telecommuting options. Health support programs and mental health initiatives are also essential. Employers should conduct workforce analyses to tailor HR policies to the diverse needs of employees at different life stages. Pro-family measures should be inclusive, considering the needs of older employees.

In conclusion, fostering a supportive work environment that prioritises work-life balance is essential for employees aged 55 and above. By adopting holistic approaches to well-being and providing tailored resources and opportunities, organisations can empower individuals to lead fulfilling and sustainable lives throughout their careers and into retirement.

7.2. Challenges and opportunities in work-life balance for employees aged 55+

Work-life balance is a pressing issue for individuals of all ages, including those aged 55 and above. However, older employees often face unique challenges in achieving this balance within today's workplace dynamics. These challenges include age discrimination, insufficient workplace accommodations, and limited opportunities for skill development. Despite these hurdles, there are opportunities for both employees and employers to cultivate a more supportive and rewarding work environment.

Challenges:

1. Older employees may encounter bias that restricts their advancement opportunities and undermines their value within the organisation.
2. Many workplaces are not adequately adjusted to meet the needs of older workers, such as ergonomic adjustments or flexible work arrangements.
3. Older workers may lack sufficient support for their health needs or caregiving responsibilities, leading to increased stress and workload.
4. While remote work offers flexibility, it can contribute to social isolation among older employees, impacting their mental well-being and sense of belonging.
5. Limited opportunities for skill enhancement and career growth may raise concerns about job satisfaction and long-term employability.

Opportunities:

1. Choosing a job that aligns with personal values can significantly enhance overall quality of life and reduce work-related stress.
2. Identifying and addressing obstacles to work-life balance through better time management, clarifying personal goals, and nurturing supportive relationships.
3. Prioritising self-care activities like exercise and relaxation is crucial for maintaining physical and mental well-being amidst work and personal demands.
4. Managing excessive digital consumption through strategies like digital detoxes can reclaim time for meaningful activities and reduce the stress associated with constant connectivity.

Achieving work-life balance for employees aged 55 and above requires a comprehensive approach. Organisations play a crucial role in creating supportive and inclusive environments that empower older workers to thrive both professionally and personally.

By addressing systemic challenges and promoting individual coping strategies, companies can foster a workplace culture that enhances overall well-being and productivity among older employees.

8. Recommendations

Implementing the recommendations can help organisations **cultivate a work environment that is inclusive, supportive, and conducive to the well-being of older workers**. This approach empowers older employees to make meaningful contributions while prioritising their health and overall quality of life.

8.1. For policymakers

- Explore **reinstating schemes for employer-funded education**, encouraging not just intra-company but inter-company skill development collaborations. Such efforts could **bridge existing gaps in skill development opportunities for older individuals**.
- Strengthen and enforce **anti-discrimination laws** to protect older workers from age-based discrimination in the workplace.
- Develop and promote policies that support **age-inclusive workplaces, including flexible working arrangements and health promotion initiatives**.
- **Offer financial incentives or tax breaks** to employers, who implement age-friendly policies and support programs for older workers.
- Invest in **lifelong learning programs and initiatives** to ensure, that older workers have access to training and development opportunities throughout their careers.
- **Allocate resources for research and data collection on the needs and experiences of older workers** in the workforce, informing evidence-based policy decisions.
- Encourage organisations to offer **alternative learning opportunities tailored to the needs of older workers**, particularly in areas such as information technology.

This can include accessible courses and skill-sharing workshops to help older employees adapt to evolving job requirements.

- Work towards **eliminating age and gender gaps in earnings** to incentivize older employees to remain in or re-enter the workforce. This can be achieved through targeted measures aimed at reducing wage disparities and promoting equal opportunities for all workers, regardless of age or gender.
- **Encourage employers to support the social engagement of older workers** through work, education, volunteering, and recreation activities. Emphasize the importance of balancing work and personal life, particularly for women who often juggle multiple responsibilities.
- Conceptualise and implement **promotional campaigns to raise awareness among employers**, particularly in the private sector, about the benefits of enabling work-life balance for older workers. Pilot initiatives in socially responsible companies and promote successful practices to encourage broader adoption across industries.
- **Develop and implement nationwide policies that require employers to establish comprehensive health promotion programs tailored to the needs of older workers. These programs should focus on preventive healthcare, ergonomic workplace adjustments, and flexible work arrangements to support the health and well-being of employees aged 55 and above.**
- Mandate employers to provide regular health screenings (e.g., blood pressure, cholesterol, diabetes) and preventive services (e.g., flu vaccinations) for older workers. Ensure these services are easily accessible and free or subsidised.

8.2. For employers

- To contribute to **improving the work-life balance** of older employees. Employers should consider the family dynamics of their employees, e.g. **counselling services and family support programs**.
- Ensure **Work Ability Measurement** in the organisation – process of assessing employees' ability to perform their work concerning their physical and mental health, skills, working conditions, and job requirements. This concept is often linked to identifying and supporting factors that enhance or maintain employees' work ability, especially in the context of an ageing workforce.
- Foster a workplace culture that celebrates age diversity and encourages collaboration across generations.
- Implement clear policies that explicitly prohibit age discrimination in all aspects of employment.
- Review hiring, promotion, and termination processes to eliminate age-related biases.
- To support special health and well-being programs for employees and to invest in them. Provide educational workshops and seminars focusing on ageing-related health topics, such as nutrition, physical fitness, stress management, and mental health awareness. Collaborate with healthcare professionals to deliver evidence-based information tailored to the needs of older workers.
- To foster collaboration and **knowledge transfer** between employees of different age groups through initiatives like reverse mentoring, cross-generational team projects, and flexible work arrangements. This inclusive approach not only benefits older workers by leveraging their experience but also creates a dynamic workplace culture that values diversity.
- To prioritise the prevention of musculoskeletal disorders **through ergonomic interventions, training, and education on physical activity**.

- **The transition to retirement should not be abrupt but gradual.** Prepare corporate retirement preparation strategy.
- Employees should be allowed to transition to part-time work, given the opportunity to return to the company, and provided with consultation or mentoring. Employers should offer them alternative positions within the company, thus strengthening their loyalty and credibility among other employees.
- To develop programs and initiatives to promote **social inclusion and integration** among older workers, both in the workplace and in the community.
- To support **skills development** for older workers, according to their specific needs.
- Employers should also foster a culture, that values work-life balance and **encourages open communication about employees' needs and priorities.**
- To prioritise **tailored lifelong learning initiatives**, including IT literacy and adapting to automation, to ensure older workers maintain relevant skills.
- To implement retention strategies, such as **phased retirement options and flexible work arrangements**, specifically designed to accommodate older workers' preferences and health needs.
- Encourage employees to prioritize their physical and mental health for improved job performance and well-being.

8.3. For employees

- To take advantage of flexible working arrangements. **Seek opportunities for flexible working hours, remote work options, and job-sharing if they better suit your needs and lifestyle.**
- To discuss with your employer the **possibility of adapting your work schedule** to better fit your circumstances and priorities.

- To engage in **continuous learning and skill development**. Participate in programs and courses offered by your organisation aimed at continuous education and skill development.
- To stay informed about **new technologies and industry trends** to maintain your competitiveness in the labour market.
- To get involved in **mentoring programs**, either as a mentor to share your experience with younger colleagues or as a mentee to learn new skills from younger colleagues.
- To encourage open dialogue and understanding among colleagues of different age groups. To **engage in reverse mentoring opportunities** to improve communication and understanding between different generations in the workplace.
- To take advantage of supplementary health services and psychological counselling provided by employer to **support overall well-being**.
- To take advantage of regular physical activity, healthy eating, and adequate sleep for optimal performance at work and overall well-being.
- To follow best practices for ergonomic work environments to enhance comfort and productivity.
- To request **ergonomic assessments and adjustments** to your workstation to prevent physical strain and injury.
- To be **proactive in addressing any instances of age discrimination and advocate for the recognition and valuation of your qualifications and experience**.
- To support initiatives within your company that aim to **combat ageism and promote the inclusion of older workers**.
- To engage actively in creating a positive and **inclusive workplace culture that values the contributions of employees of all ages**.