

National Policy Recommendations on Age Management (D 1.2.2) Slovenia

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1 COUNTRY AND REGIONAL CONTEXT

1.1 KEY STRATEGIES AND POLICIES

The key strategies and policies related to age management in Slovenia are shaped by national frameworks and supported by European policies. These strategies aim to promote active aging, maintain the employment of older workers, and foster inclusive workplaces that value the experience of the 55+ workforce.

In Slovenia, the **Ministry of Labour, Family, Social Affairs, and Equal Opportunities** leads efforts to formulate and implement labour market policies that include older workers. These policies are supplemented by the **Employment Service of Slovenia**, which supports reintegration into the workforce through training and employment rehabilitation programs. Initiatives often include financial incentives for employers to retain or hire older workers and adjustments to the physical workplace environment to accommodate their needs. Lifelong learning programs are pivotal, helping older employees remain relevant in the labour market, particularly in terms of digital and technology skills .

Slovenia also aligns with broader European strategies, integrating good practices and frameworks from projects like *IntegrAGE*. Examples include the promotion of intergenerational cooperation, workplace adaptations, and initiatives such as the "Silver Skills Initiative" to improve digital literacy among older workers. These align with EU efforts to address demographic shifts and ensure economic sustainability through the active participation of older adults in the labour market .

Policies are further supported by collaboration with social partners, NGOs, and educational institutions to create a holistic framework for age management. These efforts are bolstered by European guidelines on active aging and inclusion, providing a comprehensive approach to retaining and empowering the 55+ workforce .

Key strategies and policies in Slovenia also emphasize combating age discrimination and raising awareness about the value and contributions of older workers. Public awareness campaigns, combined with enforcement of anti-discrimination laws, aim to shift workplace attitudes and reduce biases that often hinder older employees' career progression. Additionally, flexible working arrangements, such as part-time roles, phased retirement, and teleworking options, are increasingly being adopted to address the specific needs of this demographic.

At the regional and local levels, municipalities and smaller organizations have initiated targeted programmes to address age-related employment challenges. For instance, some regions focus on fostering intergenerational knowledge transfer, creating opportunities for mentorship roles where older workers can share their expertise with younger colleagues. These initiatives are often supported by funding from the **European Social Fund (ESF)** and align with EU priorities for building age-inclusive societies.

In conclusion, Slovenia's approach to age management combines national and EU strategies, financial incentives, flexible policies, and community-level programmes. Together, they aim to enhance the employability, well-being, and active engagement of workers aged 55+, while also addressing broader societal and economic goals related to aging populations.

1.2 MAIN FINDINGS FROM COUNTRY ANALYSIS

Slovenia faces significant demographic challenges due to an aging population, with a steady increase in life expectancy and a declining active workforce. While the employment rate of individuals aged 55-64 has improved from 31% in 2011 to 55% in 2022, structural issues persist. Current measures, such as lifelong learning programs and financial incentives for employers to hire or retain older workers, have demonstrated some success. For instance, digital literacy programs and retraining initiatives have enabled older employees to remain competitive in the workforce. However, the limited reach and insufficient coordination of these programs restrict their broader impact.

The analysis highlighted several key challenges that need to be addressed. These include overcoming technological apprehension among older workers, addressing workplace health and ergonomic needs, and reducing widespread age discrimination, which remains a barrier to employment. Additionally, younger employees often advocate for early retirements, creating tensions around intergenerational job competition. Tailored approaches, such as intergenerational cooperation and mentorship programmes, have shown promise but require stronger implementation and policy support to achieve lasting change.

Despite notable progress, the employment landscape for older workers in Slovenia remains fraught with systemic and cultural barriers. Many employers view investment in older employees as less cost-effective, leading to underinvestment in their training and development. Furthermore, rigid labour laws and limited flexibility in work arrangements hinder the ability of older workers to balance health needs and job demands.

To address these issues, it is crucial to strengthen the implementation of existing policies and introduce innovative solutions. Enhanced collaboration between employers, trade unions, and public institutions could improve workplace adaptability and reduce age-related biases. Expanding the scale and accessibility of lifelong learning initiatives, particularly in digital and technical skills, would further empower older workers to remain active and competitive.

Moreover, fostering intergenerational cooperation through structured mentorship programmes can bridge gaps between younger and older employees, creating a more inclusive and productive work environment. Promoting positive societal attitudes towards aging and increasing awareness of the value older workers bring to the labour market are also vital for driving long-term change. By addressing these challenges holistically, Slovenia can create a more sustainable and age-friendly labour market.

1.3 REGIONAL METHODOLOGICAL APPROACH

The regional methodological approach employed for the development of national policy recommendations in Slovenia focused on aligning the process with both local priorities and stakeholders' needs. This approach entailed extensive analysis and collaboration with diverse actors to identify critical areas of intervention that resonate with regional demographics, economic conditions, and societal dynamics.

The process began with **defining priority areas** based on data and stakeholder input. Four main areas of relevance were identified: societal benefits, employee-focused measures, employer-specific adaptations, and state-level policies. These priorities reflect the overarching goals of fostering job retention for workers aged 55+ while ensuring societal, economic, and individual benefits.

Process and adjustments:

- **Stakeholder engagement and co-creation:** The methodology emphasized the involvement of key stakeholders, including employers, trade unions, NGOs, and public institutions, such as the Ministry of Labour and Employment Agency. Their collaboration ensured that the strategies and measures were contextually relevant and implementable.
- **Workshops and feedback loops:** A co-creation workshop with eight stakeholders facilitated the identification of existing policy shortcomings and the design of actionable measures. Participants contributed to refining existing policies, with a focus on enhancing their effectiveness and inclusivity.
- **Use of best practices:** Insights were drawn from European examples of age management strategies, including flexible work arrangements and skill development programmes. These practices were evaluated for their adaptability to the Slovenian context.
- **Data-driven decisions:** Decisions were informed by comprehensive analyses of work-life balance factors, demographic trends, and labour market challenges specific to Slovenia. For example, findings highlighted the need for measures addressing workplace adaptability, lifelong learning, and mental health support for older employees.

This tailored approach enabled the formulation of recommendations that are pragmatic and considerate of Slovenia's unique regional and economic dynamics.

1.4 MAIN STAKEHOLDERS AND PARTICIPANTS

To ensure comprehensive and effective policy recommendations on age management, a quadruple helix approach was employed to identify and engage stakeholders across four primary domains: government, academia, industry, and civil society. This collaborative methodology enabled the inclusion of diverse perspectives and fostered synergies among key actors in Slovenia.

1. **Identification of stakeholders:** the main stakeholders were selected based on their roles, influence, and involvement in age management and workforce integration initiatives. The analysis leveraged existing national policies, labour market data, and stakeholder networks established through the IntegrAGE project and similar past initiatives.
2. **Stakeholders by category:**
 - **Employers:** companies and organisations employing older workers, particularly those implementing age management strategies and workplace adaptations.
 - **Public institutions** - these include:
 - **The Ministry of Labour, Family, Social Affairs, and Equal Opportunities**, a pivotal body in formulating labour and social inclusion policies.
 - **The Employment Agency of the Republic of Slovenia (ZRSZ)**, supporting older workers' reintegration through training and rehabilitation programs.

- **Social enterprises:** organisations fostering social innovation and self-employment opportunities for hard-to-employ groups, including workers aged 55+.
- **Non-governmental organisations (NGOs):** advocacy groups such as associations for the elderly, which deliver skill enhancement and support programs.
- **Educational institutions:** adult education and training centers that offer digital and professional skill-building for older employees.
- **(Regional) Development Agencies:** entities like BSC Kranj and RAGOR, which facilitate project-based support for integrating older workers into employment.
- **Trade unions:** advocates for fair working conditions and rights of older workers.
- **Chambers of Commerce:** they act as intermediaries between businesses and stakeholders, promoting the benefits of employing older workers.

3. Stakeholder engagement approach

A stakeholder validation meeting was organised to ensure inclusive representation and active participation. Eight key stakeholders participated, contributing insights into existing measures, their effectiveness, and areas for improvement. This co-creation workshop focused on analysing the positive impacts and identifying gaps for future interventions. The discussions were structured to align with societal, employee, employer, and state priorities.

4. Outcome of the engagement

The engagement reinforced the importance of intergenerational cooperation, adaptation of workplace environments, and active efforts to address ageism. Participants emphasized the need for sustainable and replicable measures, guided by evidence-based practices and continuous stakeholder collaboration.

This integrated approach reflects the commitment of the IntegrAGE project to leveraging the expertise and insights of diverse stakeholders for crafting impactful, inclusive, and sustainable age management policies.

2 SELECTED MEASURES

2.1 MEASURE 1: FULL DUAL STATUS - WORKER AND RETIREE

2.1.1 Description of the measure

Slovenia has a range of measures related to the conditions for both retiring and staying on the labour market. Many of the measures have been developed and put into effect in recent years, promoted by the State, and are accepted by both employees and employers. The State has promoted measures mainly to encourage later retirement, in the face of labour shortages, but also for the social inclusion of the elderly and the stability of the pension system.

In Slovenia, a full pension and a full salary cannot normally be paid at the same time, because the pension and invalidity insurance system does not allow people to receive a full retirement pension and continue working full-time at the same time. Pensioners can also work at the same time, but there are certain restrictions and rules that

limit many of their options. The proposed measure would allow retired workers to receive a full pension while remaining in full employment and receiving a full salary for their work. This is not ideal for everyone and would perhaps benefit a smaller part of the population, but it is also a measure that would motivate some older people to continue working even after they have met the conditions for retirement and have therefore retired. Potentially, the most interested would be people with high pensions who work for personal satisfaction and a visible role in society, but also professionals with specific skills that are in high demand on the market. Potentially, low-pension pensioners would also be interested, as this would improve their material situation.

The introduction of the possibility to work full-time even after retirement and receive a full pension is expected to have a multifaceted impact, covering economic, social and individual aspects. The economic effects would be reflected in an increase in the available labour force, which is in very short supply in Slovenia, and additional revenues from income tax and social security contributions would increase the inflow to the state coffers. The additional income of pensioners would also boost individual consumption, thereby stimulating the local and national economy. The measure would encourage labour force participation among younger and able-bodied pensioners, which often has a positive impact on health well-being, while allowing for a longer and more flexible transition from work to retirement. The desire to work among pensioners in Slovenia already exists, as evidenced by the interest in occasional work among pensioners, which is a popular choice as it allows for additional earnings without a complete break with the pension system. There are many other reasons, from feelings of usefulness, to maintaining routines and social contacts, but also simple economic needs, especially among craftsmen and business owners, which make it easier to pass on a business or trade to the younger generation. On the other hand, many employers in certain sectors (e.g. health, education) often invite retired workers to join them because of a shortage of qualified staff.

Analyses show that many EU countries allow a combination of full employment and full pensions, as this supports the financial stability of individuals and also allows the economy to retain much-needed labour. The conditions, scope of work and tax obligations are, of course, country-specific. In nearby Austria, for example, pensioners can work and receive a pension at the same time, regardless of the amount of work or earnings, and while income from work is taxed, it does not affect the amount of the pension. Similar arrangements exist in Germany, where pensioners can work and receive a full old-age pension if they have reached the statutory retirement age. Retirees who work no longer contribute to the pension scheme unless they voluntarily choose to do so, but they do pay health and other social contributions. This is also the case in France, Sweden, the Netherlands and Italy.

2.1.2 Preconditions and barriers to the implementation of the action

In Slovenia, pensioners who have fulfilled the conditions for retirement and are receiving a full pension can work or be employed at the same time, but there are certain restrictions and rules about this. A key obstacle to dual status is that while a pensioner may have an employment contract, he/she is not normally allowed to receive a pension. If he/she is employed full-time, the pension is suspended. Pensioners may also work occasionally or temporarily, which is specifically regulated by the Labour Market Regulation Act and allows them to keep their pension and additional earnings, but in this case the work is limited to a maximum of 60 hours per month, and the maximum gross earnings are subject to an annual sum, which is varied by an appropriate regulation setting the amount in a given year

Retired entrepreneurs and craftspeople also have the option of continuing to work, either through their own business, employment or various contracts. However, there are a number of legal restrictions and conditions governing the relationship between work and the receipt of a pension which are not tax favourable and discourage many from making such arrangements.

The fact is that any form of work by pensioners is subject to certain tax and contribution obligations which do not incentivise the choice of dual status. The obstacles stem from the legislation and rules governing pension and disability insurance, the employment relationship and taxation. Underlying all barriers is the requirement that the pensioner must choose between receiving a full salary for work or a full pension. Once a pensioner is employed, he and his employer must pay compulsory contributions to pension, health and invalidity insurance. As the pensioner is already receiving pension benefits, this means additional costs for the employer, which is not attractive for this status and full retirement is usually the choice. Income from work (salary, fees or income from casual work) is of course taxed and if the pensioner receives a pension and works extra, there may also be a higher income tax rate, which reduces the actual net earnings. Status adjustments between worker and pensioner are also complex and employers are mostly reluctant to employ pensioners because of the additional administration and costs. There are also insufficient financial incentives or tax breaks for employers to hire pensioners, which reduces their willingness to employ older workers

The gap between labour shortages and the ability to integrate the retired and work-ready part of the population is unambiguous. The main obstacle to dual worker-retiree status is the current legislation, which forces pensioners to choose between pensions and full-time employment. At the same time, taxation, work restrictions and administrative barriers are additional challenges that make it difficult to combine the two statuses.

It can be concluded that the introduction of such a measure requires an adjustment of pension, labour and tax legislation. However, many other adjustments are also needed, including adjustments to the working environment (greater job flexibility, ergonomic and physical adaptation of workplaces for older workers with different health needs, education and training). Various incentives would also be necessary (financial incentives for employers, raising awareness among employers and promoting intergenerational cooperation at a broader societal level).

2.1.3 Instruments for implementing the action

Political will and social dialogue are among the key instruments for implementing the dual status measure. The most important is certainly the legal framework, i.e. the adaptation of pension legislation to allow pensioners to receive their full pension without reduction or additional taxation if they decide to continue working, while also regulating the payment of work-related obligations such as social contributions, health insurance and others. This does not always have to be 100% employment. The receipt of a full pension should not be undermined by an additional working status, which is not administratively restricted but depends on the pensioner's capacity and the employer's needs. It is therefore a question of introducing a flexible working model for full pensioners who want and are able to work. It is about removing the limit on earnings or the number of hours a pensioner can work in casual employment without affecting his pension.

Effective tax incentives, ranging from lower taxation of pensioners' work and reduced income tax rates or contributions for pensioners who continue to work to encourage them to join the labour market, to income tax

relief for workers who work beyond retirement age, are also important instruments that should be put in place. Incentives for companies employing pensioners (e.g. exempting part of the social security contributions of employed pensioners) would be welcome.

Another necessary instrument is the introduction of a more transparent dual-status system and clearer rules on the combination of work and retirement, as well as the reduction of administrative barriers to allow a flexible transition between work and retirement.

However, we must not ignore the need for a social consensus and a change in the mentality that work after retirement is desirable and rewarding, and to reduce the stigma that pensioners are "taking jobs from the young". Information, awareness-raising and good communication with the public on the benefits of full employment and full pensions for the individual, the economy and society as a whole is necessary and inevitable.

2.1.4 Political actors for the implementation of the action

The introduction of full employment after retirement requires a comprehensive approach, involving all stakeholders (government, employers, trade unions, pensioners) in designing solutions that are fair, sustainable and beneficial for all. However, given the nature of the measure described above, it is clear that stakeholders working in the legislative, economic and social policy fields have the most to contribute to the regulation of the dual status of working pensioners.

The government, which is the main decision-maker on strategic orientations and legislative changes, can prepare and submit for decision amendments to laws that will allow a more flexible combination of work and full pension, including full employment status and full pensioner status, which can be used to receive a full pension. It is also the government that can introduce tax incentives for retired employees and the employers who employ them

The active cooperation between the Ministry of Labour, Family, Social Affairs and Equal Opportunities (MDDSZ) and the Pension and Disability Insurance Institute (ZPIZ) is essential.

A regulated status, of course, requires further action by employers, employers' and business associations, as well as trade unions and non-governmental organisations, especially pensioners' associations and, of course, the media, which are indispensable in the implementation of the various laws.

2.1.5 Impact assessment of the measure

The introduction of a dual-status measure, allowing an individual to be both fully employed and fully retired, has several expected effects. These effects vary according to different aspects such as the economy, the labour market, social policy and individual benefits.

The effectiveness of the measure is expected to be reflected in a more flexible labour market for older workers and a reduction in skills shortages. The labour force participation of older workers is expected to increase, which among other things increases the possibilities of transferring knowledge and experience to the younger generation. The measure will consequently increase individuals' available resources and thus improve their material situation. Higher income burdens and consumption can also increase government revenue. It is also

important to maintain the social inclusion of the elderly, which gives a sense of belonging and usefulness, and work activity is often associated with better mental and physical fitness and health of the elderly.

Effective implementation is based on effective social dialogue in the adoption of the measure. In this context, it is essential to take into account the debate of recent years, which has highlighted the futility of limiting the dual status of employed pensioners.

When considering **impact and sustainability**, the measure benefits both older workers by allowing them to remain in the labour market and employers by reducing the shortages of a certain experienced workforce. And of course there are long-term benefits for society in terms of reduced burdens on social support systems and in terms of better health outcomes for older people

Given that dual status is already partly introduced in Slovenian law and practice, it can **be implemented** quite easily and quickly. However, as already mentioned, political will and social dialogue are essential.

2.2 MEASURE 2: PRE-RETIREMENT SHORTER WORKING HOURS AND FULL PAYMENT OF CONTRIBUTIONS

2.2.1 Description of the measure

In Slovenia, many measures are already in place to gradually reduce the workload, for example by allowing people to work part-time or in other less demanding jobs, which have usually been shown to reduce the sense of loss of identity associated with sudden retirement and to allow better adaptation to new circumstances.

Among the existing measures, we highlight the action among younger employees who are balancing their work commitments with parenthood. The measure allows for shorter working hours due to parenthood. The right to work part-time on parental grounds is granted to a parent who is caring for and looking after one child up to the age of three or at least two children up to the age of 8 for the youngest child. Such rights may also be extended to parents of children with special needs, where the age limit of the child may be extended. The measure is governed by labour law (the Labour Relations Act) and family policy legislation (the Parental Care and Family Benefits Act). The beneficiary is paid a salary and contributions by the employer according to the hours actually worked, and the Republic of Slovenia guarantees payment of all social security contributions from the base to full-time, which cannot be less than a pro rata share of the minimum wage. No precise data are available on the financial aspect of this measure, but it is estimated that approximately 5,000 parents benefit from this right and that the cost to the State is no more than €20 million per year.

The measure could reasonably be adjusted for the last 5 years before retirement eligibility. The employee would be allowed to work part-time, which, together with the relevant contributions, would be paid by the employer and the Republic of Slovenia would guarantee payment of all social security contributions from the base to full-time, which cannot be less than a pro rata part of the minimum wage. Of course, this means financially less income for the employee, who would only be paid for the hours actually worked, but for many who would otherwise have

retired early or even on disability, or who would have found it difficult to work full time due to fatigue and illness, such a measure would have enabled them to access a full pension

The advantages of such a measure are many. Shorter working hours in the few years before retirement are likely to encourage older workers to stay in work longer, reducing early retirement and thus the pressure on pension coffers. Shorter working hours also reduce the physical and mental strain on older workers, which can reduce sickness absenteeism and health-care costs. Shorter working hours also allow employees to gradually adjust to retirement and improve their quality of life. By reducing the working hours of older workers, companies could recruit additional younger workers, which strengthens intergenerational cooperation and reduces unemployment among the younger generation, while at the same time the simultaneous employment of an older employee leaving and a younger employee starting work allows for knowledge transfer and mentoring, which also benefits the economy.

2.2.2 Preconditions and barriers to the implementation of the action

Shorter working time for the period before retirement is already possible in Slovenia and is designed to help all employees gradually transition from active work to retirement. It is therefore designed to gradually reduce the physical and mental strain on older workers while they remain in employment. The measure is regulated in Slovenia by the Labour Relations Act and certain other regulations.

This is the right to work part-time before retirement, when a worker who qualifies for early retirement or is a few years short of full retirement age (usually 5) can apply for part-time work. If an agreement is reached between the employee and the employer, the employee may work fewer hours per week, usually 4 hours per day, with pay proportional to the hours worked, but social contributions for the time not worked are only covered by the state budget in certain cases

The disadvantage of part-time work before retirement is, of course, the lower salary received by the employee, as workers receive a salary and pro-rata contributions according to the actual hours worked. However, all contributions up to the full salary, including pension insurance, which means that the length of service is the same as in full-time employment, and social security would also be covered by the State. The measure is almost certainly not universally available to all professions, as some jobs do not allow for shorter working hours, or employers are burdened with organising work, having to make up for missing hours or reorganise the work process. But it gives employees the opportunity to work, in agreement with the employer, of course.

In addition to its shortcomings, there are many positive effects that could make the measure of the possibility of working shorter hours during the pre-retirement period more widely known and more widely accepted. A gradual transition to retirement improves the quality of life of older people, reduces the risk of health problems and maintains social cohesion and inclusion. For example, it can also increase employment opportunities for younger generations, as older workers can gradually hand over some of their tasks to younger colleagues. The economic impact is also recognised, as it can also mean that older people work longer, lower absenteeism rates and easier transfer of experience and mentoring, all of which have a positive impact on economic productivity and reduce pressure on social systems.

In Slovenia, there is also the option of registering with the Employment Service 25 months before retirement, which many people use as a "bridge" to retirement. The measure is very well established and is used by many employers and workers, as it allows older workers to move from employment to unemployment with special support and from this status to retirement. It is linked to unemployment insurance benefits and involves specific conditions to be met by both the employer and the employee. The measure is financed by unemployment insurance contributions. However, it is not uncommon for employers and workers to use the measure to terminate a contract by mutual agreement, even if the worker is still fit for work. At the same time, workers eligible for the measure do not usually actively seek new employment, which reduces the effectiveness of the measure as an active employment policy instrument.

The "part-time work before retirement on full pay" measure would introduce the possibility of combining the "part-time work due to parenthood" measure with the "25 months before retirement to an employment service" measure. It would mean abolishing the right to transfer out of employment status 25 months before retirement and transferring the funds used for this purpose to the measure of part-time work before retirement.

A measure that allows people to receive unemployment benefits for up to 25 months before retirement. Precise data on the number of people benefiting from this measure and the total cost to the state are not publicly available. However, it is estimated that in 2016, for example, around 3,000 employees applied to the Employment Service in this way, representing just over 20% of all those who became entitled to an old-age or early retirement pension in that year.

2.2.3 Instruments and policy actors for the implementation of the action

The instruments for introducing part-time work before retirement, while at the same time repaying contributions up to full salary from the state, need to be comprehensive, as this is the only way to allow an effective transition for workers and to minimise any negative effects on companies. A combination of legislative, financial, organisational and educational measures can ensure that this policy successfully supports older workers while contributing to the stability of the labour market and the social system.

There should be a stronger link with active employment policies, and those covered by this measure should participate to the maximum extent possible in training or mentoring schemes, where they pass on their knowledge to younger workers or help with other socially useful projects. There should also be a regular practice of drawing up an individualised transition plan to retirement, involving a gradual reduction in work activity and the definition of obligations and responsibilities for such a fixed period.

Financial incentives for employers, for which subsidies should be introduced, would also be an important instrument to keep older workers in part-time jobs adapted to their abilities, rather than sending them to the labour market.

Of course, the measure requires the preparation and adoption of legislative instruments, i.e. the regulation of the right of older workers to part-time work before retirement in the Working Conditions Act. It should regulate the age limit for exercising the right (e.g. 5 years before retirement), the minimum number of hours to be worked (e.g. part-time), the possibility of an individual contract between the employer and the worker to adjust working conditions, and many others.

Financial instruments include government subsidies for social contributions, subsidies or tax breaks for employers to allow employees to work part-time before retirement, and income incentives for workers for income lost due to part-time work, which must be financed by agreement by the government or the employer.

Awareness-raising, education and counselling instruments are also important, as is the wider social promotion of such action through the media.

2.2.4 Impact assessment of the measure

The wider societal impact of shorter working hours for older workers in the way set out in this proposal would have important implications for individuals, society and the economy. Above all, and in all respects, it would significantly improve the quality of life of employees before retirement. However, the measure needs to be considered very carefully to ensure that it does not have too large a financial impact on the budget and that it does not lead to too many inequalities between employees in different sectors. A comprehensive strategy involving the cooperation of the state, employers and workers is key to the success of this measure.

The effectiveness of the measure is expected to be felt by employees and their families: From better health and well-being (reduced workloads will help improve the physical and mental health of older workers, and longer periods of activity without excessive stress will extend healthy life expectancy), to making such a gradual transition to retirement, many older workers with reduced workloads would be able to devote more time to their families, including supporting children and grandchildren, and increasingly also elderly family members, preventing the high institutionalisation of elderly care that is becoming an increasing problem in our ageing society.

The impact and effectiveness of such a defined and enabled measure would also be significant for the economy and society, as such a measure would reduce absenteeism, which is a major problem in our system. Many older workers would also stay longer in the labour market, allowing companies to maintain the level of their workforce and better transfer knowledge and experience to younger generations. Of course, it is true that the state would have to provide financial subsidies to cover social security contributions, which would be a burden on the public budget. A large part of these funds could also be poured into a measure that is already in place (the possibility of registering with the Employment Service 25 months before retirement) and has fallen into disuse in many contexts.

The effectiveness of implementation is based on effective social dialogue in the adoption of the measure.

When considering **impact and sustainability**, the measure benefits both older workers by allowing them to remain in the labour market and employers by reducing the shortage of experienced labour. And there are long-term benefits for society in terms of reduced pressure on the health and long-term care coffers.

Given that part-time work before retirement is already a legal category that is rarely used in practice, the proposed changes would make the measure more feasible and, in particular, more attractive and useful for a certain segment of the population. While this does not yet guarantee easy **feasibility**, the measure can be introduced fairly quickly in legislation and in practice. As already mentioned, political will and social dialogue and the provision of financial resources are certainly needed.

2.3 MEASURE 3: A SINGLE INFORMATION PLATFORM FOR 55+ JOBS

2.3.1 Description of the measure

Our companies already have a number of measures and incentives to keep older workers in their jobs. However, there is a distinct lack of transparency about these measures and many companies, let alone employees, cannot find their way to them. In Slovenia, the share of SMEs is high at 99.8%, within which micro enterprises, i.e. those with up to 10 employees, account for more than 93%, small enterprises with 10 to 50 employees account for around 5% and medium-sized enterprises with up to 250 employees account for around 1.8%. Small and medium-sized enterprises often lack the human and financial resources to research and implement measures for older employees. A centralised platform presenting in one place the possibilities for pre-retirement employees and employers who have or would like to recruit 55+ workers would greatly facilitate access to key information and procedures that are currently scattered in different environments. At the same time, such a platform should also be a hub for a variety of online content on the advantages and disadvantages faced by employees and employers with 55+ employees. The fact is that there are many organisations and projects in Slovenia working on this content, but there are too few links between them, which is also why a lot of good content does not reach the right audience and have the right impact.

Such a platform would be a powerful instrument for strengthening the employment of older people and ensuring the long-term competitiveness of the Slovenian labour market. At the same time, it would also be a good source of information for employees facing retirement in the coming years, who would find it very helpful to prepare for it and to have a choice of options, all gathered in one place.

2.3.2 Preconditions and barriers to the implementation of the action

Given the dispersion of information on possible programmes and measures implemented in Slovenia to preserve the jobs of older workers, the benefits of a single information platform providing access to comprehensive information on possible measures to preserve the jobs of older workers would be significant. Such a platform could address many of the current challenges faced by businesses, older workers and public institutions. It would also help to improve communication between employers, employees and institutions offering support for older workers.

Currently, information on subsidies, legislation, training programmes and good practices is scattered among different institutions (Employment Service, ministries, chambers of commerce, etc.), making it difficult to access for SMEs and employees, as well as for large companies and all those in need of such information. A centralised source of information would also allow policy makers to have a better insight into the needs and results of actions and to design targeted strategies.

A platform set up and functioning in this way would allow a better understanding of measures such as subsidies for job adjustment, training co-financing programmes and counselling for older workers.

The platform should be functional and offer an overview of current measures (national, regional, European) and incentives. It should also offer tools for older workers in one place, such as career advice, information on

retraining or self-employment, and an overview of access to courses, webinars and mentoring tailored to older people.

The development and operation of a single information platform to review measures to safeguard jobs for the over-55s may face several obstacles, ranging from technical and organisational to financial and legal. There would undoubtedly be difficulties in linking the existing systems and databases of the various institutions. The most important work on such a platform comes, of course, once it has been set up, i.e. in its continuous updating and maintenance, which requires advanced technical solutions, professional staff and, of course, a responsible operator. The platform could fall victim to political changes or changes in priorities, which would jeopardise its long-term sustainability. It could also be hampered by a lack of cooperation and poor coordination between different institutions such as employment services, ministries, NGOs and employers' organisations. The different policies and measures naturally involve a lot of administrative procedures, which makes it difficult to easily integrate into the platform.

The development of such a technology platform and the establishment of its functionality requires significant initial funding, as well as ongoing financial support for maintenance, upgrades and promotion of the platform.

2.3.3 Instruments and policy actors for the implementation of the action

The platform would only be effective if it brought together businesses, trade unions, educational institutions, public services and NGOs to work together more effectively and implement measures related to older workers.

It would therefore be necessary to bring together institutions, employers, trade unions and various NGOs. The measure could not, of course, be implemented without adequate resources from European funds, public-private partnerships or dedicated state funding. However, the platform set up should establish a high presence among all the players and make itself visible as a focal point for anyone who wants any information related to older workers and the opportunities offered by the system. The platform should therefore be very well communicated to all publics.

Such an information platform should be developed by the state for the benefit of companies and employees, linking institutions such as the Employment Service, the Ministry of Labour, Family, Social Affairs and Equal Opportunities and business associations. The platform could be financed from public funds, European funds or through public-private partnerships. It could, of course, use funding from the European Social Fund (ESF+), both for development and for the necessary maintenance of the platform's relevance.

2.3.4 Political actors for the implementation of the action

Cooperation between national institutions, local authorities, business and trade union associations and international organisations is crucial for the successful implementation of the Platform. Key actors are the government (in particular the relevant ministries: Ministry of Labour, Family, Social Affairs and Equal Opportunities, Ministry of Economy, Tourism and Sport, Ministry of Digital Transformation and Ministry of Education) and the Employment Service. To a certain extent, it is also necessary to involve municipalities and, in particular, regional development agencies, of which there are 12 in Slovenia and which are key institutions for promoting coherent and sustainable development at regional level. Their tasks include the preparation,

coordination, monitoring and evaluation of regional development programmes and the implementation of other development tasks in the public interest. Synergy between all these stakeholders is essential for the successful establishment of the Platform and its long-term operation

An important player in the implementation of such a project is, of course, the various employers' organisations and associations, such as the Chamber of Commerce and Industry of Slovenia, the Chamber of Commerce and Industry of Slovenia and, of course, individual employers. The European Union and its funding from European funds (e.g. the European Social Fund, the Just Transition Fund) will also be an extremely important player. Supporting actors include trade unions, NGOs and research institutions with research on the effectiveness of measures and on the needs of older workers and support for the development of training programmes and tools.

Without the political support to pass the necessary legislation and the budgetary resources from political parties and parliament, such a measure is virtually unrealistic.

Awareness-raising, education and counselling instruments are also important, as is the wider social promotion of such action through the media.

2.3.5 Impact assessment of the measure

The creation of a single information platform would not only have direct benefits for older workers and the companies that employ them. The effectiveness of such a platform would be demonstrated by a marked increase in information and awareness, and thus in improved employment opportunities for the 55+ workforce. Older workers would gain easy access to information on measures, subsidies, retraining programmes and other opportunities, reducing their unemployment and easing their transition to retirement. The platform would simplify and thus increase the transparency of the different measures, allowing the economy to benefit from different measures and aids for both employment and retention of older people in the workplace.

The transparency of the platform would allow for the effective implementation of all measures adopted and in force in the country, as well as the possibility to monitor and analyse their effectiveness, and the data collected on the platform would be a valuable resource for the design of new policies. The platform would also encourage cooperation between state institutions, employers, trade unions and other actors.

When considering **impact and sustainability**, the Platform offers many answers, but surely the most important is maximum transparency of the different policies, measures and how they can be used.

The establishment and operation of a single information platform for older workers in Slovenia is **feasible**, but requires strong political support, successful acquisition of funding, cooperation between stakeholders and targeted measures to promote digital literacy among all stakeholders targeted by the platform. With the right planning and involvement of relevant stakeholders, the platform could become an effective tool to improve the labour market position of older workers and at the same time an effective tool for business and their human resources policies regarding recruitment. Above all, it would benefit the system as a whole by eliminating the dispersion of information and the implementation of various measures which, due to their lack of transparency, do not achieve the results they could otherwise.

SUMMARY

In Slovenia, several measures have been introduced to support the employment and well-being of individuals aged 55 and above. These measures focus on maintaining workforce participation, improving job accessibility, and fostering a more inclusive labour market.

The **FULL DUAL STATUS – WORKER AND RETIREE** measure enables older employees to combine work with partial retirement, ensuring financial stability and a smoother transition. While it enhances work-life balance and prolongs employment, its success depends on addressing regulatory complexities and providing employer incentives through collaboration with policymakers and social security institutions.

The **Pre-retirement SHORTER WORKING HOURS AND FULL PAYMENT OF CONTRIBUTIONS** measure allows older employees to reduce working hours while retaining full social security contributions. This supports their health and work-life balance while preventing early retirement. Effective implementation requires employer engagement, financial sustainability, and clear legal frameworks.

The **SINGLE INFORMATION PLATFORM FOR 55+ JOBS** offers a centralized hub for job opportunities, reskilling programs, and career support, improving employability and facilitating smoother transitions. Challenges include accessibility, digital literacy, and long-term employer participation.

Overall, these measures present significant opportunities to extend working lives, reduce pension system pressures, and leverage the experience of older employees. However, challenges such as regulatory barriers, employer perceptions, and financial constraints must be addressed through multi-stakeholder collaboration and targeted awareness campaigns.

Implications for Action Plan

To maximize the impact of these measures, the action plan should promote flexible working models and enhance digital skills tailored to older workers. Efforts should focus on reaching underrepresented groups, such as those with outdated skills or from disadvantaged areas. Strong collaboration between government, businesses, and communities is essential for effective implementation and long-term sustainability.