



Priority area
Pre-Retirement Activities
Final document with proposed measures

Autors:
Mojca Gabrijelčič Blenkuš, Nina Scagnetti, Urška Gračner, Andreja Mezinec

Ljubljana, October 2015

Introduction – Presentation of the area and priority guidelines

Rapidly ageing population is related to numerous social and political challenges, therefore sustaining an active and healthy population until and during the old age is of great importance for a modern society. Actions designed to solve this issue are a prerequisite for the economic prosperity of the society and the welfare of its residents. Pre-retirement activities or preparations enable workers who are retiring to gain information and skills for active, quality and healthy ageing and old age. Systematic measures on a national level would enable the access to this type of information and skills to all the residents. Pre-retirement activities on the level of an individual contribute to the longer healthy life expectancy, the goal that was also recommended to Slovenia by the European Union. From the community and state viewpoint, the pre-retirement activities increase social cohesion, contribute to reducing the burden of a disease and the expenses of a long-lasting care, as well as increase the human and indirectly the social and economic capital. Through the AHA.SI project we have examined how pre-retirement activities are organised in Slovenia and abroad, and made an overview for good practices. At the time of preparing the reports we held meetings with various stakeholders and acquired different views regarding the matter.

In the last few years prior to retirement, activities can be carried out as a continuation of promoting health among senior workers, which can significantly improve the quality of life and active ageing of those retiring, as well as empower them to contribute to the society. In the period of ending a career active workers are still very valuable for work organisations due to their knowledge and experience in their field. Therefore, in some countries various methods of gradual transition to retirement have already been implemented. According to the stakeholders, Slovenia should also invest more actively not only in planning a career, but also in its termination. The changes that should be implemented for a more transitory and less stressful termination of a career are not necessarily dramatic according to the stakeholders. The practice analysis in Slovenia and abroad has shown that the solutions and actions in the field of pre-retirement activities include education in the field of financial consulting, real estate management, promoting a healthy lifestyle, presenting the possibilities of carrying out a paid or voluntary work, information on structuring time and spending it actively, as well as teaching the skills of maintaining a social network.

In Austria, pre-retirement activities are defined in the framework of the Austrian Lifelong Learning Strategy and are carried out unsystematically on a national and regional level. The programmes are sporadic, the Active Ageing programme is carried out by the Chamber of Labour of Lower Austria (lifestyle), the Federal Academy of Public Administration carried out the Activa Vita programme (various topics, planning a second career), and the Seniors4Success platform was implemented in Vienna (emphasis on personal development). Austria is the only country that carried out the pre-retirement programme for workers from lower socio-economic groups, but only for a short period. It also has luxury pre-retirement programmes for managers.

The Netherlands do not have a legal basis for pre-retirement activities. They are organised upon fee in the form of seminars with the possibility of various additional activities by six certified private-owned companies: Stavoor, Odyssee, Blooming, SBI Formaat, DeEsserburg, and Succesvol met Pensioen. In addition, an internet forum of the non-profit initiative Life in Retirement is active which connects people in the process of retiring. The HOVO Netherland platform is used by higher education institutions to offer a wide range of study programmes intended for those over 50. Also, 6

other organisations are active in representing the interests of the elders, among which the biggest one is ANBO.

In Finland, pre-retirement activities are not defined in the legislation and are therefore not carried out systematically for the entire population on the threshold of retiring. However, various non-governmental organisations exist which operate on a local level. This type of education intended for transiting to retirement is carried through projects at the Finnish Red Cross and will continue to take place until 2017 in collaboration with numerous employers at all the local associations of the Red Cross and thus throughout the entire country. A similar pre-retirement seminar is organised for the residents of Pori, one of the four Finnish cities where on the basis of the act supporting the functional capacities of the older population in association with the social and health services a pilot system was developed which offers 24-hour counselling to the elders, and local councils of elders were established which are coordinated by the Association of Finnish Pensioners.

Among other EU members with the tradition of pre-retirement activities are also Great Britain and Ireland, where the area is not systematically organised, however numerous activities take place with a wide variety of contents for target groups of different ages, which are organised by the Pre-retirement Association of Great Britain and Northern Ireland (established in 1964), trade union associations, Later Life, Age Scotland and 55Life Scotland, as well as the Retirement Planning Council in Northern Ireland and Ireland. In Germany, pre-retirement activities are not systematically organised, however they do have some programmes organised by the German National Association of Senior Citizens' Organisations, some bigger companies or public institutions (Henkel, German armed forces, some academies, for example Bad Boll). In Belgium, the area is also not systematically organised, the programmes are carried out by various institutions and also third age universities. In France, according to Article 87 of the Act regulating social security, issued in 2009, companies are obliged to sign an agreement or develop an action plan for informing senior employees about retirement.

In Slovenia, we do not have a systemic practice of organising pre-retirement activities. Where the practices were already implemented, both employers and retiring employees were satisfied. The programmes are mostly payable which restricts their execution. The activities were carried out for the longest period, almost three decades, at the Slovenian Third Age University as a one-year pre-retirement training entitled "My parents are old" – Critical Geragogy. The Anton Trstenjak Institute organises courses for quality living in the framework of the Network of intergenerational programmes for quality ageing. The courses are targeting to those who are in the process of retiring or have already retired. In 2013, the Uršulinka Institute also started engaging in pre-retirement activities.

Due to occupational retirement, pre-retirement activities are organised at the Slovenian Ministry of Defence (MORS pre-retirement seminar) as a one-week residential seminar with a wide range of topics for members of the Slovenian Army and their partners. The MORS pre-retirement seminar was evaluated in the framework of the AHA.SI project as a good practice in Slovenia. We established that in the course of the seminar the attitude towards retirement is improved among the participants and also that the participants are more satisfied with the programme for most of the presented topics than expected. The Ministry of Public Education (Administrative Academy) in collaboration with the Emonicum Institute also has a few years of experience in organising such seminars for retiring employees. The topics include the attitude towards senior employees and implementing their knowledge and experience for successful work in administrative and public institutions and services.

Priority

The support of the state and the employer can improve the quality of life of future pensioners and empower them for active involvement and contribution to the society in the period of ageing, as well as prolong the healthy life expectancy and reduce the burden of a disease and the expenses of a long-lasting care, therefore we suggest a gradual legal implementation of mandatory organisation of pre-retirement activities for all workers in Slovenia as a right at work for the employed or unemployed in the period of 3 to 5 years before retirement.

Definition

By definition, pre-retirement activities are activities through which a worker (also unemployed) **gains the required knowledge for planning a second life career** before retiring. At the same time it is necessary **to establish conditions on a social level** for executing pre-retirement activities, as well as the conditions for a successful transition into retirement and adjustment of life.

Purpose of measures

Through pre-retirement activities we wish to raise awareness among the elders and provide them the knowledge and skills on how to lead a successful/quality life after retirement. We also wish to enable them active ageing in a way that they represent the potential of the society even after retiring. In addition, we also wish to raise awareness among political decision makers and representatives of various stakeholders about the importance and added value of pre-retirement activities. We wish to provide the envisaged action to all the workers in Slovenia and thus reduce the differences in health and quality of life of the elders.

Strategic goal

To systematically regulate retirement planning which encourages educated, qualified and healthier pensioners with a better quality of life to age actively and optimally contribute to the society.

Specific (execution) plan

1. To enable to each and every worker to participate in pre-retirement activities and to provide the participants the knowledge and skills necessary to face the changes after retirement.
2. To ensure the organisation and execution possibilities for executing pre-retirement activities with adequate contents.
3. To ensure the possibility of integrating into the local community to all pensioners.

Measures and activities

- Promoting awareness among all relevant stakeholders and organised promotion of health at work for senior employees;
- Informing senior employees of the possibilities of joining the pre-retirement activities (informing by Pension and Disability Insurance Institute of Slovenia (ZPIZ), HR authorities, etc.) and encouraging employees to participate in related activities;
- Forming a working group responsible for directing the development and accreditation of pre-retirement activities;
- Encouraging employers and the Employment Service of Slovenia to prepare, execute and monitor the pre-retirement activities;

- Gradual systemic implementation of pre-retirement activities made available to all employees;
- Ensuring a mechanism or several mechanisms for integrating employees into the local community after retirement and for keeping contact with the work organisation.

Measures supporting the specific goal 1: To enable to each and every worker to participate in pre-retirement activities and to provide the participants the knowledge and skills necessary to face the changes after retirement.

1. Promoting awareness among all relevant stakeholders and organised promotion of health at work for senior employees;
2. Informing senior employees of the possibilities of joining the pre-retirement activities (informing by Pension and Disability Insurance Institute of Slovenia, HR authorities, etc.) and encouraging employees to participate in such activities;

The goal of the action is to gradually and systematically implement pre-retirement activities for all employees. It is important to promote them and inform all relevant stakeholders and workers about the importance of such activities. So far, such awareness is not yet sufficiently raised neither in Slovenia nor abroad. Stakeholders from the private sector support pre-retirement activities as part of the comprehensive process of looking after a senior employee.

Pre-retirement activities involve positive factors of education and link them to a better quality of life in the period after retirement. The mutual goal of efficient actions is to improve the quality of life of each individual regardless of their socio-economic situation. Special attention should therefore be addressed to the underprivileged population group. By adequately raising awareness of freely accessible pre-retirement activities the country can support material security and maintain professional fulfilment, a healthy lifestyle and social integration of all seniors.

Measures supporting the specific goal 2: To ensure the organisation and execution possibilities for executing pre-retirement activities with adequate contents.

1. Forming an inter-departmental working group responsible for directing development and accreditation of pre-retirement programmes;
2. Encouraging employers and the Employment Service of Slovenia to prepare, execute and monitor the pre-retirement activities.

To ensure consistent preparation, execution and monitoring of execution, it is advised to form an inter-departmental working group which would also ensure a proper mechanism for the accreditation of such programmes. Based on the discussions with the stakeholders and on the situation analysis, the following organisational aspects of executing pre-retirement activities have been suggested:

- **MINIMAL STANDARD:** informative meeting in the last year before retirement where the following contents are addressed: changes after retirement on a personal level, in the family and in the broader environment, as well as a presentation of administrative and technical aspects of retiring. The participants will gain information related to various topics and changes which await them after retiring, and regarding the integration possibilities in the local community. Bigger companies would organise these activities within their own work organisation so they would need to

train their employees to do so. On the other hand, smaller companies would direct them to an organisation responsible for such activities.

The minimal standard of pre-retirement activities is an employee's right resulting from work obligations, however it must not be an obligation. The participation is free of charge for the employees and takes place for 1 day, i.e. 8 hours.

- OPTIMAL STANDARD: upgrade of the minimal standard where participants would get informed in more detail about various fields, such as the psychological, economic, financial, living, health, and education aspects, time management, presentation of support activities and programmes for quality ageing in the local environment, informing about the existing forms of assistance in the social security system, etc.

The optimal standard of pre-retirement activities is also an employee's right resulting from work obligations. A 25-hour seminar is free of charge for employees and is intended for employees who will retire in 3 to 5 years.

- SUPERIOR STANDARD: forming interest groups, also in the form of self-help groups, which thoroughly address relevant topics. This is no longer under the authority of the employer, however they should encourage it (for example assisting in the operation of an association of pensioners which can participate in executing such activities).

Pre-retirement activities should be executed as systematically as possible, therefore we suggest that employers are actively encouraged to gradually introduce these activities. The Pension and Disability Insurance Institute of Slovenia suggested informing retiring employees about the possibilities of joining pre-retirement activities. Employment Service of Slovenia already began organising the first seminars for unemployed senior workers which are retiring from the Service.

Measure supporting the specific goal 3: To ensure the possibility of integrating into the local community to all pensioners.

1. Ensuring a mechanism or several mechanisms for integrating employees into the local community after retirement and for keeping contact with the work organisation.

Information point in the local community

The basic mission of the information point in the local community would be to provide information to new pensioners about the existing activities, interest activities, possibilities of life-long learning, help programmes etc. Information points would be established under the authority of the already existing governmental and non-governmental organisations. They would operate as a centre for partnership cooperation and efficient communication among various organisations/stakeholders. The basic task of an information point would be to ensure support to (new) pensioners, to exchange information and provide counselling.

Rough financial framework

The aim of the calculation is to present a rough financial framework of costs for pre-retirement activities which would be organised for workers before retiring. We wanted to demonstrate the costs of pre-retirement activities per pensioner in three standards compared to the costs incurred by the country due to covering the costs of the three most prevalent diseases among seniors (cardiovascular

diseases, cancer and mental diseases). The calculation was made as an example on how to reduce the burden of the given three diseases for 10 %, 5 % and 1 % by organising pre-retirement activities.

The calculation was made on the basis of the number of newly retired workers in 2014 (14,738). We categorised them into three categories of pre-retirement activities (minimal standard – 25 €, average standard – 80 € and superior standard – 250 €). We considered that one activity is attended by 50 participants at the same time.

Table 1. Calculation for 10 %, 5 % and 1 % of direct costs for the selected three groups of diseases (cardiovascular diseases, cancer and mental diseases, sources in the appendix to the analytical report).

Total economic direct costs for the selected three diseases for 2004.	372,000,000.00 €		
Desired percentage.	10.00 %	5.00 %	1.00 %
Resources allocated to pre-retirement activities on the supposition.	37,200,000.00 €	18,600,000 €	3,720,000 €
The number of pre-retirement activities per pensioner for a minimal, average and superior standard cost.	Minimal	35.7	7.1
	Average	3.5	0.7
	Superior	0.4	0.1

Source: Appendix to the analytical report

The cost of pre-retirement activities compared to the cost of disease is very low and produces cost-efficient results for a worker that is retiring.

Institution responsible for preparing the legal basis

Ministry of Labour, the Family, Social Affairs and Equal Opportunities

Participants

Ministry of Public Administration, Ministry of Education, Science and Sport, Ministry of Health, Ministry of Economic Development and Technology (inter-departmental cooperation); Chamber of Commerce and Industry of Slovenia, Chamber of Craft and Small Business of Slovenia, Employers' Association, trade unions, Employment Service of Slovenia, nongovernmental organisations, Slovenian Federation of Pensioners' Organizations (ZDUS)

Institution responsible for preparing the execution programmes

Ministry of Labour, the Family, Social Affairs and Equal Opportunities

Participants

Employment Service of Slovenia, educational institutions, HR authorities.

Institution responsible for including pensioners into activities in the local community

Municipality

Participants

Slovenian Third Age University, Slovenian Federation of Pensioners' Organizations, Social Work Centre (CSOD), retirement homes (DSO), prostovoljstvo.org, intergenerational centres, Slovenian Institute for Adult Education, educational centres, home care services, and others

Indicators:

- Healthy **life expectancy**;
- Number of workers included in the pre-retirement activities

Timeline

Proposition of a gradual implementation of the measures (road map):

A (2016 – 17)	B (2017 – 2020)	C (2020 – 2022)	D (2022- 25)
↑	↑	↑	↑
Overview of the situation, sporadic execution	Motivating employers, implementation at the employment service	Proposition of legal regulation for mandatory execution	Implementation into the system (Labour Relations Act and Civil Servants Act)

Stakeholders' opinion

The stakeholders are aware that not enough attention is devoted to senior workers in Slovenia. They support the proposition of gradually and systematically implementing pre-retirement activities. In their opinion pre-retirement activities should be encouraged and organised in consideration of the needs of our society. They propose empowering HR authorities, benefitting from their capacities, and involving the Employment Service, Pension and Disability Insurance Institute of Slovenia, as well as trade unions and nongovernmental organisations. In their opinion it would also be favourable to invite partners to attend pre-retirement education.

The stakeholders emphasised that special attention should be devoted to making these activities accessible and available to everyone in order to meet the criteria of equality. They pointed out that it is necessary to define the priority topics for joining the pre-retirement activities which should be based on the needs of the target population.

In addition to the direct actions enabling the implementation of pre-retirement activities, it is also necessary to connect them with other more general activities, which promises synergistic impacts. It is necessary to:

- encourage intergenerational collaboration,
- reinforce the field of raising awareness among young people about the old age and ageing,
- legally regulate the area of mini jobs, thus also the work of young and elderly people,
- involve seniors in voluntary work,
- introduce mentoring schemes into work organisations,
- introduce uniform information points for (new) pensioners.

During the course of the AHA.SI project the Employment Service of Slovenia already demonstrated the need for such education and in 2015 already started planning seminars for unemployed senior workers who are retiring. Another stakeholder that started planning such activities during the AHA.SI project was also the Police Union of Slovenia.

PROPOSAL OF A LOGICAL FRAMEWORK FOR PREPARING THE MEASURES

LEGAL BASIS
(Labour Relations Act and Civil Servants Act)

HR
authorities

ZPIZ

Employment
Service of
Slovenia

During the 2 to 5
years prior to
retirement

IMPLEMENTATION

ORGANISATIONAL EXECUTION:
Superior standard
Optimal standard
Minimal standard

- CONTENTS:**
- Financial counselling
 - Importance of a healthy diet and physical activity for health
 - Time management
 - Creativity in the third age
 - Changes after retirement on a personal level, in the family and in the broader environment, family relations
 - Stress management and techniques of relaxation
 - Various forms of addiction
 - Attitude towards transience, dying, death and mourning, assistance to the severely ill and terminal patients
 - Personal experience of retiring
 - Reading makes us grow

LOCAL COMMUNITIES

Slovenian
Institute for
Adult
Education

Network of
Slovenian
third age
universities

Intergenerational
centres

ZDUS

Adult education
institutes

Other relevant associations
and points in local
communities

Daily centres