

“The problem of the employment of older people : Czech Republic”

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Abstract

In the context of the ageing of the population, society cannot afford to ignore the working potential of older people in order to sustain economic competitiveness. However, the employment rate of workers older than 50 years is low in the Czech Republic and is the result especially of the above-average unemployment rate of this age group and the frequent use of early retirement schemes. This study views the social problem of the low employment rate of older people as a complex issue with a range of different causes and consequences and suggests the following differing reasons for people older than 50 years, who have not yet reached retirement age, exiting the job market early: a) the inability of older people to keep a job or find a new one due to the low level of human capital, b) age discrimination, negative stereotypes and lack of demand for this group of workers leading to social exclusion from the job market and c) a lack of motivation of older people to work. In conclusion, political initiatives have been put forward for the promotion of the employment of older workers in the Czech Republic.

Introduction

The issue of the employment of older people is becoming more significant as the result of rapid demographic changes. Populations are ageing and the economies of developed countries increasingly need to extend the working lives of their inhabitants. However, increasing the retirement age provides only a limited solution to the problem of how to improve the employment of older people. The main challenges lie in finding places in the job market for all generations and adjusting working conditions to suit older workers.

This study deals with the problem of the low employment rate of Czech people older than 50 years who have not yet reached retirement age. Even though increasing the employment rate of this age group is one of the strategic goals both of the Czech Republic and the European Union, older people remain a threatened group within the job market and many barriers exist which work against improving their employment chances and economic activity in later age.

Demographic development and its impact

The Czech Republic displays demographic trends typical for post-communist countries. Life expectancy, which stagnated for almost three decades before the revolution of 1989, has been increasing rapidly since the beginning of the 1990s whilst the total fertility rate has persistently remained at the lowest level in Europe. In 2007 the proportion of inhabitants older than 65 years in the population stood at 14.6% (Czech Statistical Office (CZSO) 2007) and according to the CZSO's projected medium variant this figure will continue to increase to reach 20.3% in 2020 and 31.3% in 2050. At the same time, the proportion of children under 14 years within the population will decrease (CZSO 2004).

Even though the demographic structure is currently favourable, with the productive age group (15 – 64 years) at a historical peak (71.2% as at 31.12.2007, CZSO), the population is

gradually ageing. The constant increase in the economic burden index is a consequence of these demographic changes. Whilst currently two people between the ages of 20 and 64 years support one dependent person (ages 0 – 19 and 65 plus), this ratio is set to change to one to one by 2050 (CZSO 2004). Public finance and the health care and social security systems will be under severe strain due to the consequent labour shortage and the increasing number of pensioners especially when the strong post-war age cohorts come to retire. Prolonging the working lives of the population will be necessary in order to cope with the challenges of population ageing.

Economic status and pathways from the labour market

The employment rate of Czech citizens starts to drop at the age of 50. In 2007 84.9% of people in the age group 50 – 54, 63.3% in the 55 – 59 age group and 25.7% of those aged 60 – 64 years were employed; only 4.4% of those aged 65 or more were still working. With regard to women, the employment rate falls the most between the ages of 55 and 59, and men between 60 and 64 (CZSO 2007). In keeping with the EU's Lisbon strategy which has set the goal of a 50% employment rate for older people (55 – 65 years) by 2010, the employment rate of this age group in the Czech Republic has been increasing over the last few years reaching 46% in 2007. However, it is assumed that the Czech Republic will not manage to reach the 50% goal in the given time frame (Kotíková 2008).

Those age groups 5 years younger than the retirement age (50 – 54 years for women, 55 – 59 for men) are threatened most by unemployment. Those unemployed older than 50 years are considered to be a risk group according to the Employment Code and are treated with special care by labour offices. The older unemployed tend to fall into long-term unemployment since no employer is interested in providing them with work and they are not yet entitled to a pension (Plesník et al 2003). In the Czech Republic more than half of those unemployed older than 50 years are considered long-term unemployed (OECD 2004). The most common strategies aimed at avoiding higher age unemployment are to take early retirement or to try to claim an invalidity pension (Širovátka et al 2006, Vidovicová 2006).

The economic activity of older people is strongly influenced by the official retirement age since the pension of most retirees consists entirely of state allowances. Currently, as a result of reforms implemented by the government, the retirement age is gradually increasing and by 2012 will settle at the age of 63 years for men and 59 – 63 for women according to the number of children they have had. In 2006 women exited the labour market at 59.0 years of age, men at 61.8 (Eurostat 2007). Compared to many other European countries (where people typically exit the labour market a matter of years before reaching the official retirement age) Czechs keep to the official retirement age and typically retire only slightly before attaining official retirement age. On the other hand, the retirement age in the Czech Republic is relatively low (OECD 2004). Fewer people are opting for early retirement schemes since stricter criteria involving a significant reduction in the amount of the pension were applied firstly in 2001 and again in 2004; one third of new pensioners took early retirement in 2005. Conversely, Czechs appear not to favour postponing drawing their pension after the official retirement age in spite of financial incentives; in 2005 only 16.6% of retirees claimed their pensions after retirement age (Šlapák 2007). Should people wish to be economically active in later age they prefer to work as pensioners; the only limitation governing the economic activity of pensioners is the limiting of the employment contract to a maximum of one year.

Health problems are a more frequent barrier to higher age employment. Nevertheless, it might be assumed that the Czech social security system is more benevolent than those in other countries because of the higher relative number of those drawing invalidity pensions (OECD 2004). The number of older people claiming invalidity pensions has been on the increase since stricter criteria concerning early retirement pensions were introduced and the retirement age was increased (Karpíšek 2007).

Barriers to the increased employment of older people

Barriers to increasing the rate of employment of people older than 50 years are many and can be classified in terms of older people themselves, employers and public policy.

a) Barriers created by older people

Adaptability and life-long learning are basic prerequisites for successfully asserting oneself in the present-day job market (Ford, Orel 2005); due to the dynamic development of technology, acquired education ages with the population. The lack of qualifications of older people therefore is often the result of a lack of continuous learning during their working lives (Verry 2000: 20).

The low level of qualifications of older people compared to younger generations is one of the reasons for the low employment rate of this age group. More than 60% of people between the ages of 50 and 65 have attained no more than a lower secondary level of education (without the School Leaving Certificate) whilst in the age group 25 – 39 years this figure stands at 49%; the lower the education level of an older person, the higher the risk of unemployment and early retirement. The extent of life-long learning is low in the Czech Republic in general since historically no coordinated continuous learning system has ever been introduced. The first initiatives of this kind emerged at the end of the 1990s when older people were encouraged to take up adult learning courses (Czesná et al. 2006). Older people (over 50 years) have significantly lower IT and foreign language skills than their younger counterparts (CZSO 2006, OECD 2004: 77).

Moreover, the results of three surveys (“Employment of older workers”, “Attitudes of older employees” and “Employment of older workers from the perspective of organisations”) conducted by Markent in 2005 and 2006 showed that the attitudes of older workers towards professional continuous training are somewhat negative (Markent 2006a). At the same time employers are reluctant to invest in training for older people because of the uncertain returns even though a lack of up-to-date competences and skills is one of the most common reasons cited for why older people are generally unattractive to prospective employers (Doleželová 2007).

Labour offices, which are responsible for providing re-qualification programmes, tend not to concentrate on unemployed workers older than 50 years instead targeting their educational resources at younger people. The most common reasons given are the unwillingness of older people to undergo re-qualification programmes, a low level of interest in education generally and a passive attitude to finding a new job (OECD 2004: 84).

State of health is a further factor influencing the employment rate of older people. Deterioration in health is one of the natural consequences of physiological ageing. People

who have had to give up their careers because of health concerns often suffer from stress and psychological problems (Strandh 2000: 476). Manual workers are under the greatest threat since physically demanding work naturally has a more negative impact on health than non-manual labour. At the same time less qualified people tend to take less care of their health. Approximately 9% of people older than 50 years are economically inactive as a consequence of invalidity (OECD 2004). Both older employees themselves and potential employers perceive poor health in older age as a constant, which might be diminished by policy instruments, rather than a barrier (Markent 2006a, 2006b).

The phenomenon of the low level of employment of older people may be explained by considering human capital theory (Becker 1993): The lack of education, professional skills and competences coupled with poor health leads to the low level of employability of older people and their unattractiveness for employers.

Increasing the retirement age, with which four fifths of Czechs disagree (Factum Invenio, Ministry of Labour and Social Affairs 2006), has resulted in widespread public discontent. Those with lower levels of education, a lack of IT skills and poor knowledge of foreign languages as well as manual workers tend to look forward to retirement and favour ceasing economic activity as soon as possible (Markent 2006a). The **antipathy** of certain groups of older people **to work in olderage** might be explained by the “path dependency” concept. In the time of communism no meritocratic principles were applied to work performance and work in general was regarded as of low value (Rabušic 2004: 338). Therefore it must be assumed that a large number of older people leave the labour market voluntarily and are satisfied with social security benefits (Brožová 2003: 85-86).

b) Barriers created by employers

There are many both **positive and negative stereotypes** traditionally connected with older people. Loyalty, responsibility, caution, faithfulness, experience and ability to get on well with people are some of the positive characteristics ascribed to older age. Conversely, negative stereotypes include unwillingness to learn new skills and methods, a lack of adaptability and creativity, a lack of motivation and interest while waiting to retire as well as an inability to fit in with the ethos of predominantly younger colleagues (Bennington, Tharenou 1996, Chiu et al 2001). Negative attitudes towards older workers and the rejection of job applicants based on prejudice severely hamper the increased employment of this age group. Such stereotypes might also lead to ambivalence: While society needs older workers, negative prejudices deny their usefulness (Schrank, Waring 1989: 114).

According to research entitled “The employment of older workers” the following characteristics were ascribed to people older than 50 years: experience, willingness to pass on acquired experience, reliability, loyalty and good work habits. Czech respondents disagreed with statements which suggested that older workers have foreign language knowledge, IT skills, a good state of health, low salary requirements and are willing to educate themselves (Markent 2005). Older people are unattractive as far as 40% of potential employers are concerned because of these latter characteristics (Markent 2006b).

Discrimination on the basis of age is against the law in the Czech Republic according to both the Labour Code and the Employment Act. However, proving such discrimination is difficult and, according to labour office statistics, it seems that age discrimination is negligible. However, research indicates that the extent of age discrimination is not

insignificant (OECD 2004: 58). One third of respondents said that they had experienced age discrimination during the 10 year period prior to retirement and the majority believe d that age is an important factor as far as acceptance by a new employer or receiving notice is concerned (Vidovicová 2006).

Age discrimination constitutes a barrier to equality in the job market and might well push older people out of economic activity. With the help of social exclusion theory, the economic inactivity of people over 50 who have not reached retirement age might be explained by the unwillingness of employers to provide employment to older workers which leads to their exclusion from the job market (Vidovicová 2006). It can be assumed, however, that in reality the negative stereotypes and incidence of discrimination go hand in hand with low levels of human capital and the behaviour of employers might rather be explained by queuing theory. Employers assign job applicants and workers places in an imaginary queue according to both their human capital and personal characteristics. The theory suggests that older people are “crowded out” of the queue because of their age and lack of up-to-date professional competence therefore excluding them from employment (Mareš 1998, Mayhew, Rijkers 2004: 6).

The development of the employment rate depends on many factors. Workforce demand is influenced by the overall economic situation and structured by qualifications, regions and economic fields. The job market demands that older people are highly qualified and experienced or that they accept positions which are not attractive to younger people (Karpíšek 2007). A further reason for older people being at the end of queue and being crowded out of the job market is the tendency for salaries to increase with age typical of developed countries. As soon as worker productivity falls below the salary paid to that worker, he/she becomes unattractive to employers (OECD 2004: 54).

c) Barriers created by employment and pension policy

One of the basic prerequisites for increasing the employment rate of older workers is to enable them to take advantage of flexible working arrangements and to adjust the pace and content of the work to their individual talents, state of health and level of interest. A gradual transition from working life to retirement and the formation of special working conditions for older people make up two of the main points of the EU concept of active ageing within the job market. Its goal is to encourage older people to remain economically active for as long as possible and relieve the burden on the pension system (European Commission 2005).

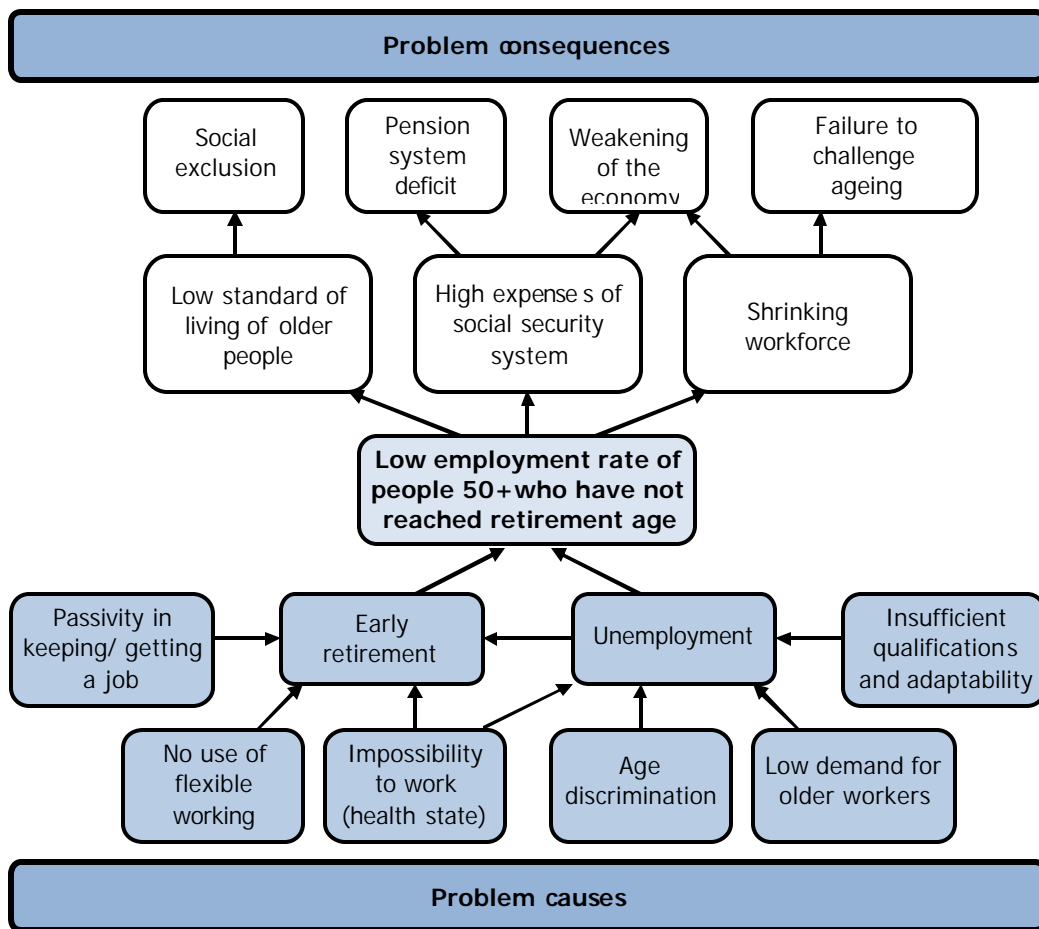
Czech legislation allows a large degree of flexibility with regard to work arrangements; nevertheless flexible working patterns are generally under-used in the Czech Republic. There are no special regulations in legislation which promote the use of flexible working by older people. Only 4% of employees in the 50 – 54 age group, 6% of those aged 55 – 59 and 25% of workers between the ages of 60 and 64 work part-time. The Czech pension system does not allow a gradual transition between working life and retirement and does not enable older people to work flexibly according to their state of health, strength or personal preferences. Those approaching retirement age try to remain in full-time employment until retirement since part-time employment and the consequent lower salary prior to retirement lowers their future pension. Early or invalidity retirement are significantly more advantageous in this respect than part-time work especially for those on low incomes. Part-time work is popular with old-age and invalidity pensioners and the unemployed for whom such work provides extra money rather than being the sole means of subsistence (Kotrusová 2007).

Employers have shown minimum interest to date in introducing flexible working for older people, indeed most employers have been found to reject such options altogether (Markent 2006b). Paradoxically, research shows that the majority of older employees are also not interested in part-time work (Markent 2006a); full-time work is considered to be more secure and employment security is one of the most important aspects of employment for older people (OECD 2004: 65).

Problem tree

The low employment rate of those older than 50 years is a **complex problem** which has a negative impact on the target group itself but also has macroeconomic consequences for both the state and ageing society in general. The causes outlined above lie with employers, public policy and older people themselves. This problem may be graphically represented in the form of a **problem tree** which aims to visualise the causes and consequences of a given problem (Vesely 2005: 38) (Scheme 1).

Scheme 1: Problem tree



Source: Author

The following **reasons for early exit from the job market** have been identified:

- a) A proportion of older people lose their jobs and are unable to find new employment due to their low level of human capital (which comprises qualifications, ability to work and state of health).
- b) Social exclusion from the job market as a result of age discrimination and low demand for older workers thereby providing a barrier for those who wish to work but are unable to assert themselves.
- c) Some older workers have no motivation to work, prefer to draw benefits and become voluntarily unemployed or take invalidity retirement.

In reality, such factors interact and work together.

Policy solutions

An increase in the employment rate of older workers is unavoidable as a consequence of demographic changes. An inclination towards arrangements involving traces of positive discrimination can be observed in policy design. The EU advocates an interventionist attitude towards the employment of older workers, the establishment of special working conditions, a higher degree of labour law protection and the promotion of the employment of older workers (European Commission 1999, 2003). Positive discrimination in favour of one group in the job market may well have an impact on other groups: Supporting older people might worsen the position of e.g. school leavers and their unemployment has both socially and economically worse consequences than the unemployment of older people (Nekolová 2007: 18). As far as the Czech Republic is concerned, very few such steps have been taken to date. The general public supports equality for everyone in terms of job market regulations rather than the embodiment of preferential treatment for older people in legislation (Markent 2005, 2006a, 2006b).

The low employment rate of older people is a problem which cannot be solved merely by increasing the retirement age. Further instruments for the support of older workers and for the improvement of their position in the job market suitable in the Czech context are discussed below.

Goals and instruments

The goal tree method (Hanušová 2004: 10) can be used to represent the goals leading to an increase in the employment rate of those older than 50 years who have not yet reached retirement age. Two main partial goals must be attained: The unemployment rate of this age group as well as the number of people opting for early retirement must decrease. Three branches follow the three basic prerequisites for the economic activity of older people and try to cover all the barriers to improved employment conditions.

1. Older people must be employable and have sufficient qualifications, skills and work competence to be attractive to potential employers. There are no regulations in force in the Czech Republic aimed at helping to improve the human capital of older workers. Only the unemployed over the age of 50 are entitled to the support of labour offices in finding a job. However, labour offices should offer re-qualification courses to unemployed older people designed especially for this target group. In addition, motivation and activation courses for the older unemployed are required (Nekolová

2007). A lack of qualifications and adaptability might be solved by the provision of in-company systematic continuous learning. Further useful instruments include tax breaks for companies and employees, training vouchers, paid and unpaid days off for professional education or training courses for this age group (Czesná et al 2006). The improvement of the human capital value of older people will, in the long-term, involve the implementation of a continuous learning system aimed at all age groups.

The health care system should be involved in helping to maintain the employability of older workers. Other instruments worth considering include older workers being allowed to turn down night shifts and physically demanding work as well as being provided with greater holiday entitlement for recovering from increased work strain (Kotrusová 2007).

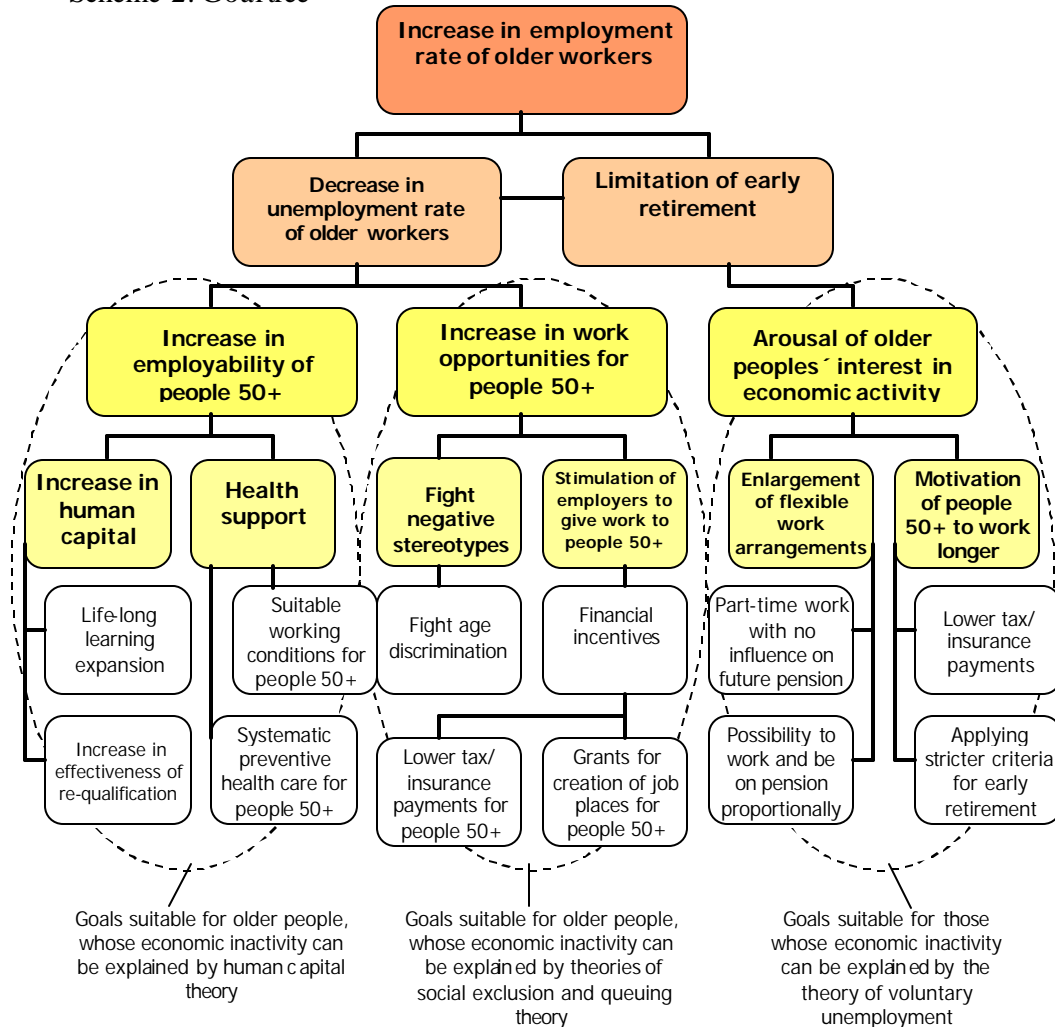
2. A further prerequisite for the employment of older people is that there are enough work opportunities for them. Presently, there are no incentives for employers to employ older people. Tax intervention instruments (e.g. lower tax and insurance payments, subsidies towards the salaries of older people, grants for the creation of job places for people older than 50 years) would constitute a basis for allegations of positive discrimination; on the other hand such tools would rapidly increase the attractiveness of older workers in the job market (Baštýr 2007).

The image of older people, who are often burdened with negative stereotypes, needs to be improved in order to keep them in the labour market longer. The prevalence of age discrimination has to be eliminated with the help of e.g. an informative media campaign against age discrimination in the workplace or the creation of good practice guidelines (OECD 2004). Whatever the remedies, fighting discrimination is a long-term process.

3. A further important aspect when considering the employment of older people is their willingness and motivation to work. Continuing economic activity must be worthwhile and at the same time working conditions should suit the physical and psychological demands of older workers. The solution is to introduce systems of flexible working for older people which would allow them to work in their latter years and at the same time would not penalise them with lower salaries. Instruments aimed at promoting the flexibility of older people need to be introduced such as permitting a gradual exit from the labour market (possibility to work and draw a proportionate pension) or allowing the possibility of working part-time without it having a negative affect on the future pension (Šlapák, Kotrusová 2007).

A significant reduction in the pension (for early retirees) has helped to decrease early retirement. However, positive financial incentives aimed at motivating older people to stay in the job market are lacking. Lower taxes and social insurance payments would be another means of reducing the take-up of early retirement schemes (Šlapák 2007).

Scheme 2: Goal tree



Source: Author

Conclusion

In conclusion, the diversity of the target group and the various causes of unemployment and economic inactivity should be taken into account in the policy making process. Policy instruments should focus on increasing the employability of older people, the expansion of work opportunities suitable for this age group, the fight against negative stereotypes and age discrimination and stimulating the motivation of people to work in later life.

There is no one universal tool available to solve the problem of supporting the employment of older workers; the solution will require the **use of a range of different instruments**. Even if increasing the retirement age leads to an increased older people employment rate, support for older workers in the job market will be essential in order to avoid an increase in social problems and the social exclusion of an important segment of society.

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