



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

## National overview report: The Netherlands

*Part I*

*Part II*

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# Part I

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

In general, it appears that age-aware personnel policies as such are under pressure. Virtually all companies leave the emphasis upon age-related personnel policies, because of the stigmatising effect towards older workers explicitly age-related policies are perceived to bring. Instead, these policies more and more adjust towards life course personnel policies that appreciate the needs and requirements workers may face at different phases in their life, or rather under different conditions. More than an age-aware perspective, such a life course perspective is considered to imply that workers in different phases of their lives each have their own vulnerabilities and capacities.

Apart from this general pattern, a differentiated pattern exists where policies vary between companies in favourable and companies in unfavourable economic conditions. Expansion and fine-tuning in some companies go along with narrowing in others.

Narrowing occurs in companies under economic pressure that have to downsize. In such contexts, both company management and labour unions have difficulties to resist supporting the early exit of older workers. This occurs in a formalised manner, by offering an early exit arrangement to all workers over a certain age, but it may also occur as an outcome of the actual implementation of not formally age-related measures. In the latter case, measures that support – e.g. – the internal or external mobility of workers are primarily directed at younger workers, so that the early exit of primarily older workers results.

Companies that find themselves in more favourable economic conditions expand and fine-tune age-aware personnel policies under pressure of or, rather, supported by government policies that have made early exit and exit into disability insurance (previously one of the most prevailing early exit routes in the Netherlands) more expensive for the company. These companies show a common pattern of development. This pattern consists of a more focussed, comprehensive approach to health and working conditions and an effort to optimise the deployment of and interaction between younger and older workers. As such, we see extension in relation to health and working conditions and fine-tuning in relation to job design, training and development, flexible working practices and redeployment.

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

The main impact of age-aware personnel policies is the retained employability of older workers. This translates into financial benefits for individual aged workers (maintained work income) and especially for companies. As argued in section 3 below, changes in government policies have caused that early exit from labour into early retirement arrangements or into disability insurance – the main early exit route until well into the 1990s – has become ever more expensive for companies. Next to that, also the cost of sickness absence is more and more transferred from the collective level to the individual company. This implies that companies feel a disincentive against the early exit of workers as well as an incentive to prevent sickness absence. This brings with it that companies not only need to maintain employing older workers, but are also required to optimise their work conditions. This double requirement translates into a double financial incentive to implement age-related personnel policies.

Furthermore, retained employability translates into the transferability of work experience to younger generations. This is a feasible impact where the number of older and younger workers is not too unbalanced. Next to that, retained employability enables the maintenance of other capacities specific for older workers. Albron, e.g., a large catering company providing canteen services and the like to companies, prefers that the age profile of their workers at a site corresponds to the age profile of the company where the site is. Aged workers, Albron argues, appear best able to interact

with aged costumers. Such policies have a favourable unintended consequence where they clarify the differentiated worth and capacities of older as compared to younger workers.

Related to the last issue, is the general impact upon labour conditions that an age-aware personnel policy may invoke. Where company management learns that the optimisation of labour conditions helps older workers to retain their employability and where the age issue is more and more translated into a life course perspective, companies tend to make a general effort to optimise labour conditions for all phases of the biography or career. This on its turn may increase workers' work motivation.

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

A main driving force of age-aware personnel policies is that early exit and exit into disability insurance have become more expensive. Until well into the 1990s, disability insurance was the main early exit route, next to pay as you go early retirement arrangements. In 1996, the financial risk of the first year of disability insurance has been fully replaced from the public sphere to the individual employer.<sup>1</sup> In 1998, contributory obligations for the remaining years of disability insurance have been differentiated, so that they come to reflect actual numbers of disabled workers in a company.<sup>2</sup> These policy changes have caused that individual companies now feel a strong incentive to optimise labour conditions in order to retain the employability of workers. Next to that, pay as you go early retirement arrangements have been virtually abolished because of the so-called Early retirement, Pre-pension and Life course package of policies that is being implemented in 2006.<sup>3</sup> By means of changes in the tax regime, pay as you go early retirement arrangements and funded pre-pension arrangements have been made more expensive, while arrangements that enable individual workers to save for various relatively long-term interruptions of their careers are supported by tax exemptions. Although the new life course arrangement allows individual workers to save for up to three years of early exit (exit at 62 years of age), these arrangements cannot be used to collectively support older workers that are being discharged when companies need to shrink their workforces. In other words, collective pre-pension arrangements can no longer be used as instruments in Social Plans, the bipartite arrangements made in relation to larger reorganisations. Both the changes in disability insurance and in early exit arrangements have created incentives for companies to retain workers' employability with growing age. As such, these arrangements concur with the general ageing of the workforce in the Netherlands.

Employers' organisations and the Ministry of Social Affairs and Employment address the growing expensiveness of early exit and exit into disability insurance. The Ministry of Social Affairs and Employment has established the Taskforce Older People and Employment in 2002.<sup>4</sup> The taskforce wrote an advice on age-aware policies and initiated or supported over sixty age-related projects. These projects concerned an infrastructure of supportive organisations, awareness and the exchange of information, matching of aged workers' capacities to functions and requirements, media policies and the announcement of good practices and the development of a set of policy instruments companies may apply.<sup>5</sup> The instruments concern age-aware collective labour agreements, 'age proofing jobs' (the redesign of existing

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<sup>1</sup> The Continued Payment of Salary (Sickness) Act (Wulbz). In the Netherlands, the first year of disability is covered by the Sickness Insurance Act. The Wulbz replaced the collective sickness insurance arrangement by an obligation to the employer to continue the wage during that year.

<sup>2</sup> The Disability Insurance (Differentiation in Contributions and Market Forces) Act (Pemba).

<sup>3</sup> Vut, Pre-pensioen en Levensloop (VPL).

<sup>4</sup> <http://www.ouderenenarbeid.nl>

<sup>5</sup> Taskforce Ouderen en Arbeid, ... *en ze werkten nog lang en gelukkig* [... and they worked happily ever after], appendix, Taskforce Ouderen en Arbeid, 2003.

functions into jobs feasible for both younger and older workers) and various instruments developed in relation to specific economic branches.

The taskforce's advice was published in December 2003 and the taskforce was abolished after that. The advice concerned approximately the same issues as the projects. Five themes were addressed: 1 awareness of age-related issues in individual companies and in society at large; 2 age-aware government policies and age-aware instruments that individual companies may deploy; 3 maintenance of employability in relation to the matching of capacities and functions, also beyond the limits of the own company, self-employment, life long learning and the deployment of pension financial means for employability and labour market participation of older workers; 4 financial incentives; and 5 the institutional embedding of these instruments.<sup>6</sup>

The so-called Age Composition Mirror-programme is part of the 'temporary subsidy-instrument age-aware company policies'.<sup>7</sup> It is related to the recommendation on awareness at company-level of the taskforce Older People and Employment. Companies requesting a subsidy for an age-related company policy are required to fill out the Age Composition Mirror. The Age Composition Mirror is a checklist that enables to inventory potential problems and solutions in relation to age in a company. The Age Composition Mirror both supports the subsidy-request and functions as a self-analysis instrument. The instrument was designed by the Dutch General Employers' Association (AWVN) and the Servicedesk Labour Market Small and Medium-Sized Businesses. The AWVN offers advice on the implementation of age-aware personnel policies on the basis of this Age Composition Mirror-programme.

The Age Composition Mirror instrument requests from an employer and a representative of workers to address 23 questions on the problems in relation to age in the company and the instruments that the company already deploys. Required is that after filling out the list, employer and worker representative discuss their answers. This discussion results in a number of issues where action is required. These may concern awareness and policy change in relation to recruitment, employability and internal and external mobility, matching of capacities and requirements, job design and organisation, relations between management and employees, health issues and the balance between private and working life.

To conclude, both the government and labour market parties make a strong effort to enlarge the awareness of the issue of ageing and to implement or support various instruments related to this issue.

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

Two issues seem to strongly determine the amount of success of age-related personnel policies. The first concerns the support for such policies at the shop floor and by line management. The second issue concerns capacity to find a match between the age-dimension of the policy and other concerns that a company may have.

As concerns the first issue, to understand policy success, we need to distinguish between the substantial measures that are implied in the policies on the one hand and the organisational aspects of the policies on the other. In other words, policies may be very promising as concerns the policy content, but they may lack effect, when the policies are not

<sup>6</sup> Taskforce Ouderen en Arbeid, ... *en ze werkten nog lang en gelukkig* [... and they worked happily ever after], Taskforce Ouderen en Arbeid, 2003, 4-7.

<sup>7</sup> AWVN, Servicepunt Arbeidsmarkt MKB, *Leeftijdsspiegel. Leeftijd en inzetbaarheid*, 2004.

actually implemented, because – e.g. – line management is not adequately stimulated to support these policies. As a result, human resource departments that design highly adequate personnel policies may still not be able to enforce the implementation of these policies. Where line management does not feel a strong commitment to well-being, it may occur that the policy instruments developed by a personnel department are not fully implemented. This appears to have been the case at DSM. On the other hand, policy implementation appears particularly successful where the responsibility for the well-being of workers is given to line managers. E.g., where an indicator for well-being like the sickness absence figure is made part of line managers' evaluation, these functionaries feel a strong incentive to address employability issues. Line management responsibility for worker well-being exists at e.g. Achmea, Albron and Siemens.

Matching of age and other requirements seems to strongly improve policy success. Companies who recognise that older and younger workers have their own capacities and vulnerabilities are often able to find ways to maintain older workers' employability as 'mentors' or coaches of younger workers. Training requirements for the young match the changed work requirements of the old. Instances of such policies are present at – e.g. – Hazenberg, Siemens and Neopost.

Other companies feature career paths that facilitate that workers' changing capacities with growing age match the requirements of their successive jobs. DNB is an example, where younger workers often work in highly volatile environments, while older workers work in jobs that require a more reflective, distanced approach. At AVR, the transition from highly physically demanding shift work to day-time work – for which in this case a relatively high level of experience is required – is facilitated by the introduction of a transitional job in which elements of both the shift and day-time jobs are included. Also in these cases, we see that companies have succeeded to match company and age-related requirements.

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

A key lesson is that personnel policies need to be tied to other company concerns so that the requirements of age go along with other requirements the company may face. Policies that match the strong elements of younger and older workers seem to have a relatively great chance of success. Such policies may contribute to the transferral of skills to younger workers and to the retainment of older workers' employability – as mentors – on the other. Various companies appeared capable of implementing such policies. For such policies to be successful, it is necessary that work quality improves with growing experience. Accordingly, these policies are less feasible where tasks have been structured and standardised to a great extent. It may also be possible to combine functions within a that require capacities typical for older workers and functions that require typical capacities of younger workers. Younger workers may conduct the more physically demanding labour, while older workers may conduct tasks that require a greater work experience or a more mature work ethic. This requires that companies do not outsource functions that may especially address older workers' needs and requirements.

Another key lesson is that policies designed at human resource departments is only likely to be implemented if line managements is adequately stimulated to do so. Case study results suggest that actual implementation of personnel policies is more likely where line managers are been made responsible for indicators of employee well-being like sickness absence.

A third factor explaining policy success is Dutch government policy in relation to ageing and the labour market. Since early exit and exit into disability insurance becomes ever more expensive, early exit is more and more discouraged and companies are more and more stimulated to guarantee that labour conditions of younger and older workers alike are optimised.

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

A number of future issues or challenges seem to exist. In the first place, human resource departments need to be well aware that personnel policies that may be considered adequate in themselves can only be considered a contribution to older workers' employability if they are actually implemented. This requires that line management is stimulated to take up the issue. Furthermore, it appears that companies under pressure do not keep up their age-aware personnel policies, but instead focus upon the facilitation of primarily older workers' exit. Although this may benefit the company in the short term, such strategy inevitably reaches its limits.

A second issue is that the transferral of experience from older to younger workers is only a feasible strategy to retain older workers' employability if the number of older and younger workers is balanced. However, this balance tends to become more skewed over time, with a growing number of older and a declining number of younger workers. This is an important future issue and it is not yet addressed in company policies, nor in more general thinking on the issue, like in the Dutch taskforce Older People and Employment. The matching of capacities of younger and older workers is no longer a feasible strategy when the fraction of younger workers decreases below a certain limit. Then, matching is no longer possible and more far-reaching adjustments in the nature of work are required. This issue is not yet fully faced.

A third issue is the generalisation of age-aware policies to become life course policies. This may strongly increase the support for policies that address the needs of aged workers, but on the other hand the danger exists that older workers' specific requirements are no longer fully recognised in such broader, life course-related policy programmes. In other words: the shift to life course-policies may well distract attention from older workers' needs.

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

Labour force participation of older workers has traditionally been low in the Netherlands, compared to other OECD-countries. The restructuring of the economy of the 1970s and 1980s that occurred after the 1973 oil crisis and in relation to the opening of national economies was addressed by a strategy of labour supply reduction. This labour supply reduction strategy primarily concerned older workers. Labour supply reduction was supported by the establishment of pay-as-you-go early retirement schemes and by the deployment of the disability insurance arrangement as a pathway into early retirement. In 2002, 13% of persons aged 50-64 were on disability benefits, 6% on early retirement schemes, 3% on unemployment benefits and 3% on social assistance. In 2003, 39% of all individuals between 55 and 64 conducted paid labour for minimally 12 hours per week. This is a strong increase compared to 1993, when labour participation in this group was at an historical low of 24%.

Since the early 1990s, the disability insurance benefit system as well as the administrative system of disability insurance were reformed. Administrative reforms addressed the strong influence of social partners in disability insurance administration and individual case handling, which was perceived to result in relatively easy access of the system. In three rounds of reform, the influence of social partners over disability insurance administration was limited, first by the establishment of an independent supervisory organ (1994), then by the introduction of contractual relations between bipartite sectoral bodies and liberalised administrative agencies (1997) and finally by a policy reversal resulting in the complete nationalisation of the disability insurance administrative system (2002). Next to these changes, the so-called Gatekeeper Act and Improved Gatekeeper Act (2000) imposed various obligations in relation to the prevention of disability upon an employee and his employer. Not fulfilling these obligations may lead to the imposition of a fine.

Disability insurance benefits reform addressed the perceived inadequateness of the financial incentives the system contained. Initially, the level and duration of the disability insurance benefit was reduced in order to decrease the replacement rate and create a disincentive against exiting labour into disability insurance (1993). As such, the attractiveness of disability insurance as a pathway to early retirement was decreased. Following changes were aimed at employers. Employer contributions to sickness insurance (covering the first year of the disability pathway) were differentiated (1994) and eventually fully privatised (1996), while also contributory obligations for disability insurance were differentiated (1998). These changes created an incentive for employers to improve working conditions and prevent disability. In 2006, further changes of the disability benefit arrangement are implemented. The existing disability insurance arrangement will be separated into an arrangement aimed at fully and permanently disabled employees and an arrangement for the partial or temporary disabled. The latter will only receive full disability income replacement if they participate in the labour market. The changes taken together stalled the deployment of the disability insurance arrangement as an early exit pathway.

On 1 January 2006 a package of legislation aimed at the reform of pay-as-you-go early retirement and funded pre-pension arrangements and at the introduction of individual life course savings arrangements is to be implemented. Since that date, tax deductions for early retirement and pre-pension arrangements will be abolished. Employees who are over 55 years of age on 1 January 2005 are exempted from these changes. Furthermore, the early retirement and pre-pension arrangements may no longer be organised collectively, with mandatory participation for all employees under a collective labour agreement. Instead, an individual life course savings arrangement is introduced. Employees are allowed to choose to make tax deductible savings of up to 12% of yearly income building a fund to a maximum of 210% of the yearly income. This fund may be applied to finance temporary and/or partial interruptions of the working life. After strong protest by social partners, agreed was that the fund may also be applied to cover for the period between the end of the working life and pensionable age, so that it de facto is allowed to function as an individual pre-pension.

Next to these financial reforms, the extension of equal treatment regulation in relation to age and labour has also contributed to the development of a national policy aimed at the ageing workforce. On 1 May 2004, the Act on Equal Treatment in relation to age was implemented. The act is in concordance with EU-equal treatment directives and forbids distinctions made in the context of work and labour conditions that may lead to direct or indirect discrimination on the basis of age, unless such distinctions are ‘objectively justified’. The establishment of the act necessitates the adjustment of various collective labour agreements in which age-related measures to spare older workers are included. References to age as a condition for the deployment of such measures are to be discarded, while instead measures to spare workers are to be related to ‘objective’ conditions like physical health and work capacities.

As the OECD (OECD, 2005) argues, an obstacle to the increase of labour participation among older workers is the widespread culture of early retirement that exists in the Netherlands. The existing arrangements and early exit pathways allow workers to leave the labour force well before 65. As a result, the average retirement age is 61 for men and 59 for women, 2 years below OECD averages. As the OECD remarks, a number of reforms are currently envisaged to strengthen older workers’ incentives to remain active longer. These include the abolishment of tax deductions for early retirement arrangements, the reform of disability insurance, the reestablishment of job-search requirements for older unemployed people and the introduction of a law banning age discrimination. To an important extent, these measures come up to the recommendations on work incentives and other issues the OECD recently made.

- Further strengthening of work incentives in early retirement and welfare system
  - A gradual rise of the retirement age along with rising longevity
  - Prevention that the newly introduced life-course savings arrangements becomes an early retirement pathway
  - Warranting that the reformed disability arrangement continues to be closed of as an early exit pathway
- Role of employers
  - Continue to promote age diversity programmes
  - Remove barriers to work after 65
  - State as employer should implement good practices
- Employability
  - Life long learning
  - Validation of skills acquired on the job
  - Improvement of health at work
  - Special support for older job-seekers by employment services

Next to the already implemented reforms and regulations, various key actors – among whom the Dutch Ministry of Social Affairs and various bodies and platforms made up of representatives of the Dutch economy and labour market – discuss the issue of the ageing workforce. Also here, a strong resonance of OECD-recommendations can be seen.

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

A strong resonance of OECD-recommendations on the role of employers and on employability can be observed in the actions that take place by various key actors in the field, among whom the Dutch Ministry of Social Affairs and various bodies and platforms made up of representatives of the Dutch economy and labour market.

The Ministry of Social Affairs and Employment has established the temporary Taskforce Older People and Employment in 2002.<sup>8</sup> The taskforce published an advice in December 2003 and was abolished after that. The advice addressed five themes: 1 awareness of age-related issues in individual companies and in society at large; 2 age-aware government policies and age-aware instruments that individual companies may deploy; 3 maintenance of employability in relation to the matching of capacities and functions, also beyond the limits of the own company, self-employment, life long learning and the deployment of pension financial means for employability and labour market participation of older workers; 4 financial incentives; and 5 the institutional embedding of these instruments.<sup>9</sup>

The issue of financial incentives became a source of social conflict in the subsequent period. On 1 January 2006 a package of legislation aimed at the reform of pay-as-you-go early retirement and funded pre-pension arrangements and at the introduction of individual life course savings arrangements is to be implemented. Since that date, tax deductions for early retirement and pre-pension arrangements will be abolished.

The Social-Economic Council published an advice on the issue of the ageing workforce on 21 January 2005.<sup>10</sup> The advice was the outcome of a highly conflictual period, in which primarily labour unions rejected the Cabinet's proposals to reform the early retirement system. The advice pled for the strong increase of attention to life course policies.

After the Social-Economic Council advice, the Cabinet published their reaction to the recommendations of the Taskforce on 29 June 2005.<sup>11</sup> In accordance with the EU Employment Taskforce, the Cabinet pleads for "a radical shift in policy measures away from a culture of early retirement, towards comprehensive active ageing policies".<sup>12</sup> Argued is that the options for adjustment of work need to be increased, e.g. by the introduction of part-time pensions and by removing barriers to demotion from collective labour agreements and other measures. Furthermore, financial incentives stimulating work at higher ages need to be implemented; the relation between hourly labour costs and productivity needs attention; companies need to implement life course personnel policies and it is required that the awareness of the importance of the issue is increased.<sup>13</sup> To increase the options for the adjustment of work a 'temporary subsidy arrangement for the stimulation of age-aware personnel policies' is implemented.<sup>14</sup> Already in 2004, on 30 November, as an outcome of the taskforce's work the Action Group on Grey at Work (Grijs Werkt) was established.<sup>15</sup> The Action Group aims at increasing employers' age-awareness, by offering them information on good practices and a toolbox that may help employers implement age-related personnel policies.

The temporary subsidy arrangement supports company life course projects aimed at (A) awareness, agenda setting and information and (B) the adjustment, development or implementation of policy instruments.<sup>16</sup> Subsidy requests are to be

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<sup>8</sup> <http://www.ouderenenarbeid.nl>

<sup>9</sup> Taskforce Ouderen en Arbeid, ... *en ze werkten nog lang en gelukkig* [... and they worked happily ever after], Taskforce Ouderen en Arbeid, 2003, 4-7.

<sup>10</sup> SER [Social and Economic Council], *Van alle leeftijden. Een toekomstgericht ouderenbeleid op het terrein van werk, inkomen, pensioenen en zorg*, [Of all ages. An age-aware policy in relation to work, income, pensions and care oriented to the future], [05/02], 2005.

<sup>11</sup> Letter Assistant-Secretary of Social Affairs and Employment, 29 June 2005, AM/SAM/05/46273.

<sup>12</sup> Cabinet opinion, enclosed in AM/SAM/05/46273, p. 5.

<sup>13</sup> *Ibid.*, p. 6-9.

<sup>14</sup> *Ibid.*, 25.

<sup>15</sup> <http://www.senior-power.nl>

<sup>16</sup> Tijdelijke subsidieregeling stimuleren leeftijdsbewust beleid, Staatscourant, 2 November 2004, p. 14. The supported project subjects are defined in article 5-4a and 5-4b.

representative of workers to address 23 questions on the current and expected problems in relation to age in the company and the instruments that the company already deploys. Filling out the instrument results in a number of issues where action is required. These may concern awareness and policy change in relation to recruitment, employability and internal and external mobility, matching of capacities and requirements, job design and organisation, relations between management and employees, health issues and the balance between private and working life. The instrument was designed by the Dutch General Employers' Association (AWVN) and the Servicedesk Labour Market Small and Medium-Sized Businesses.<sup>17</sup>

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

There is a general understanding in the Netherlands that labour participation among older workers is comparatively low. Since the late 1990s, however, labour participation is rising gradually. This seems the outcome of various interrelated factors. In the first place, the exit of older employees out of labour into disability insurance or early retirement becomes ever more expensive for companies. Next to that, some companies begin anticipating future labour supply problems and become aware that they need to organise work in a sustainable way so that employees' employability is continued also at higher age. Thirdly, the government strongly emphasises the importance of sustained labour participation and evoked is that older workers not necessarily have less, but instead different capacities than younger workers. In the fourth place, equal treatment regulations more and more preclude personnel policies specifically aimed at the old. Equal treatment prescribes that instruments are to be deployed on the basis of 'objective conditions' instead.

These factors seem to have contributed to an increasing acceptance of older employees. This, on its turn, has led to a decreasing support of personnel policies that centre on old age. Personnel policies exclusively aimed at older employees are more and more seen as stigmatising. Personnel policies more and more come to concern the various needs employees may have at different ages, or rather, at different phases over the life course. A further step away from personnel policies for the old might be the development of general employee-diversity policies to replace phase- or age-related life course policies.

As such, ageing becomes a matter of diversity, not so much a 'problematic-health-issue'. The development of various matching practices adds to the acceptance of older workers and is linked to the idea of diversity. The matching of older and younger workers underscores that both have their own strengths and weaknesses and shifts attention away from the specific problems of old age (eyes, ears, recovery period) to a more balanced assessment of the capacities of not only older, but various, diverse types of workers.

The development in the direction of general diversity management bears a danger, though. It may increase the support for policies that address the needs of diverse types of workers, including aged workers, but on the other hand older workers' specific requirements are no longer fully recognised in such broader, life course or diversity policy programmes. In other words: the shift to generalised personnel policies may well distract attention from older workers' needs. With this, the identification of conditions that require attention is less and less predefined in the regulations that structure personnel policies. No longer, all workers above a specific age are exempted from obligations, like the obligation of working over-time, but instead such exemptions are made subject to the identification of a condition precluding the obligation. This implies that instruments that were previously deployed on the basis of age are now more and more deployed on the basis of the identification of needs made in the workplace. This increases uncertainty for older workers and possibly a greater dependence of older workers from management.

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<sup>17</sup> AWVN, Servicepunt Arbeidsmarkt MKB, *Leeftijdsspiegel. Leefstijd en inzetbaarheid*, 2004.