Policy Frameworks Concerning Older Workers

A Comparative Study of Policy Frameworks and Trade Union Involvement in Sweden and the Netherlands

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Abstract

This study sets out the policy frameworks concerning older workers in Sweden and the Netherlands. This will be done by setting out both European and national contextual backgrounds. Further this study will examine whether or not there are specific initiatives taken by trade unions, and if so, what their features are. The results are gathered through a qualitative document analysis, complemented with the results of a self-completion questionnaire that has been sent to trade union confederations. The results of this study show that in both Sweden and the Netherlands policies are in place that strengthen the position of older workers. Sweden has developed multiple policies that aim to motivate people to work longer than the age of 61, and is focused on increasing the employability of workers. Even though in the Netherlands early retirement opportunities were widespread, currently policies and pension reforms discourage people from retiring early. Further, the debate about participation in and access to lifelong learning has regained importance, which shows that there is an increased attention for the development of employability of (older) workers.

When it comes to trade unions, in Sweden there are no specific initiatives aiming at older workers. In the Netherlands, on the contrary, all trade unions participate in the development of i.e. the Policy Agenda 2020.

Keywords
Older workers, policy, trade unions, retirement, lifelong learning, employability, Sweden, the Netherlands
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<th>Full Form</th>
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<tr>
<td>ABF</td>
<td>Arbetarnas Bildningsförbund [Workers’ Educational Association]</td>
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<td>AOW</td>
<td>Algemene Ouderdomswet [General Old Age pension]</td>
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<tr>
<td>CBS</td>
<td>Centraal Bureau voor de Statistiek [Statistics Netherlands]</td>
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<td>CNV</td>
<td>Christelijk Nationaal Vakverbond [Christian National Union]</td>
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<td>EAEA</td>
<td>European Association for the Education of Adults</td>
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<td>EC</td>
<td>European Commission</td>
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<td>ETUC</td>
<td>European Trade Union Confederation</td>
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<td>EU</td>
<td>European Union</td>
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<td>Eurofound</td>
<td>European Foundation for the Improvement of Living and Working Conditions</td>
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<td>FNV</td>
<td>Federatie Nederlandse Vakbeweging [Federation Dutch Unions]</td>
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<tr>
<td>LIFO</td>
<td>‘Last-in-first-out’ principle</td>
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<td>LO</td>
<td>Landsorganisationen i Sverige [The Swedish Confederation of Trade Unions]</td>
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<tr>
<td>MHP</td>
<td>Midden en Hoger Personeel [Middle and Higher Personnel]</td>
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<td>NAP</td>
<td>National Action Plan</td>
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<td>NGO</td>
<td>Non Governmental Organisation</td>
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<td>NKV</td>
<td>Nederlands Katholiek Vakverbond [Dutch Catholic Union]</td>
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<tr>
<td>NOMAD</td>
<td>Nordic Model of Adult Education</td>
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<tr>
<td>NOS</td>
<td>Nederlandse Omroep Stichting [Dutch Broadcasting Foundation]</td>
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<tr>
<td>NVV</td>
<td>Nederlands Verbond van Vakverenigingen [Dutch Alliance of Unions]</td>
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<tr>
<td>OECD</td>
<td>Organisation for Economic Cooperation and Development</td>
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<tr>
<td>SACO</td>
<td>Sveriges Akademikers Centralorganisation [Swedish Confederation of Professional Associations]</td>
</tr>
<tr>
<td>SER</td>
<td>Sociaal-Economische Raad [Social and Economic Council of the Netherlands]</td>
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<tr>
<td>STAR</td>
<td>Stichting van de Arbeid [Labour Foundation]</td>
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<tr>
<td>TCO</td>
<td>Tjänstemännens Centralorganisation [Swedish Confederation of Professional Employees]</td>
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<tr>
<td>VCP</td>
<td>Vakcentrale voor professionals [Confederation for professionals]</td>
</tr>
<tr>
<td>UWV</td>
<td>Uitvoeringsinstituut Werknemersverzekeringen [Employee Insurance Agency]</td>
</tr>
<tr>
<td>WAO</td>
<td>Wet op arbeidsongeschiktheidsverzekering [Disability Insurance Law for Employees]</td>
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1. Introduction

“Trade unions are [...] committed to make lifelong learning a reality for all. Not only with respect to labour market needs but also as a fundamental component of an individual’s development. In recent years, also due to the challenges with which Europe is being confronted, education, training, and professional and vocational learning and development have become increasingly important items on the agenda of EU institutions, member states and social partners”

(European Trade Union Confederation, 2012, p. 1)

As a consequence of the ageing population, and thus an ageing workforce (Uhlenberg, 2013), governments and (international) organisations will have to develop strategies and measures to cope with the effects that this tendency has on several aspects of life. According to van Dalen, Henkens, Conen and Schippers (2012), the effects of the ageing population are felt by i.e. the health care, social security, and by employers. The ageing of the workforce can have consequences for the labour market in numerous ways: a shortage of employees, the loss of (tacit) knowledge, and higher costs for employers (and governments) due to the increase of pensions (ibid.; OECD, 2014; Spannring, 2008). Both Spannring (2008) and Ropes (2011) highlight the risk of losing knowledge when older workers retire. Ropes (2011, p. 2) claims that:

“[the ageing workforce has, R.I.O.] important consequences for organizations, especially those that are knowledge intensive in nature [...] Especially in these types of organizations, loss of critical skills and knowledge due to retirements can be devastating, affecting competitive advantage and eventually sustainability”.

There are certain qualities that many older employees entail, such as accuracy, reliability, and tacit knowledge. Eurofound (2006, p. 5) emphasises the importance of keeping these skills in the organisation, as “the premature loss of such skills, or the failure to replace them, often entails an economic risk for a company”.

In order to minimalise the effects of the ageing workforce, both international and national governments and organisations try to develop strategies focused on the changing workforce, of which several focus in particular on older workers¹. According to the Organisation for Economic Co-operation and Development (OECD) “policies aiming at increasing participation rates – in particular among workers aged 55 and older – and policies that encourage later retirement would be expected to increase the effective retirement age, which

¹ In this research, ‘older workers’ refers to people aged 55 and over
may offset if not reverse the reduction of the size of the total workforce” (OECD, 2014a, p. 20). Further, Kullander and Nordlöw (2013) emphasise the importance of the national policy environment by stating that:

“the participation of older workers in the labour market is strongly conditioned by the national policy environment, in particular by the pension system framework, employment legislation, wage policies, occupational and wider health care provisions, active labour market policies as well as the availability of education and training”.

Therefore, the national strategies and policies will be shaped different in different countries: “The content and aims of these policies may vary from country to country because of the particular situation of the different EU countries as regards life-expectancy, ageing, economic and sectoral structure and budgetary aspects” (ibid.).

Not only the governmental policies will influence the position of older workers in the labour market. Social partners, such as trade unions, have a significant role as well, as they “represent and promote workers’ interests” (ETUC, n.d., p. 1). Trade union confederations are not only influencing governments on national levels, they also have a role in shaping policy within the EU. The European Trade Union Confederation (ETUC) was founded in 1973 in order to represent the interest of workers across Europe. The ETUC consists of 85 national trade union federations in 36 countries, and ten European trade union federations (ibid.).

Further, most European countries have several national trade union confederations. In Sweden the main unions are the Landsorganisationen i Sverige (Swedish Confederation of Trade Unions, LO), the Swedish Confederation of Professional Employees (Tjänstemännens Centralorganisation, TCO), and the Swedish Confederation of Professional Associations (Sveriges Akademiker Centralsorganisation, SACO). In the Netherlands, the unions used to be based on an ideological foundation, in accordance with the pillarisation of the society². However, in the 1970s the pillarisation in the society was decreasing, leading to the merging of several unions. As a result the Federation Dutch Unions (Federatie Nederlandse Vakbeweging, FNV) was founded in 1981, nowadays the main trade union federation in the Netherlands (Gumbrell-McCormick & Hyman, 2013). As Feifs, Duchemin and Weber (2013, p. 38) emphasise, in many EU-countries “social partners have acknowledged that the current situation of older workers in the labour market calls for specific measures. Trade unions and employers’ associations generally agree that improving working conditions is very important for extending working lives”. This research will examine the role of both the government and trade union confederations in positioning older workers in the labour market.

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² Chapter 5.4 will elaborate on this
1.1 Aim and objectives

This research aims to explore the role of the national government and trade unions in positioning older workers in the labour market, and contribute to a better understanding of how (inter)national governments and trade unions are influencing this position by shaping policy and initiatives. Further, this study will elaborate on the participation rates in and access to lifelong learning for older workers, as it is believed that (re)training workers can contribute to the employability of older workers (Hofäcker, 2010). The research questions of this study are:

1. What are the policy frameworks for older workers in Sweden and the Netherlands?
2. Are there specific initiatives taken by trade unions concerning older workers in Sweden and the Netherlands, and if so, what are their features?

The choice has been made to analyse initiatives taken by trade union confederations, instead of single unions. In order to answer the research questions, the following objectives have been set out. This research will:

- provide a contextual background of the European Union, Sweden and the Netherlands;
- analyse relevant governmental policies influencing both the participation rate in lifelong learning and the position of older workers in the labour market;
- examine some of the initiatives developed by the national government and by trade unions’ confederations, concerning (the position of) older workers in the labour market.

It is noteworthy that not all trade union confederations are addressed in this paper. Rather than that, some of the main confederations of the countries are chosen: LO and TCO in Sweden, and FNV, CNV and VCP in the Netherlands.

1.2 Significance of study

Because of the well-known high participation rate in lifelong learning (Rubenson, 2003; 2006) and the relatively high employment rate of older workers in the labour market (Eurostat, n.d.) in Scandinavia, Sweden will be taken as one of the cases for this research. A comparison will be made between Sweden, where the situation seems fairly stable, and the Netherlands, where lifelong learning and retirement-related issues are recently regaining attention on the political agenda. In November 2014, the Minister of Education, Culture and Science and the Minister of Social Affairs sent a letter to the Second Chamber, highlighting the importance of lifelong learning in this highly globalised world. They state that participation rates in lifelong learning in the Netherlands lag compared to Sweden and
Finland\(^3\), and it is claimed that certain groups of people lag in the participation in lifelong learning, older workers being one of them (Letter to Second Chamber, 2014). Also, regardless of trade unions’ protests, currently the Dutch pension system is being reformed, with i.e. a raise of the retirement age (NOS, 2015).

Furthermore, Feifs, Duchemin and Weber (2013, p. 38) emphasise the fact that both governments and social partners in the EU need improvement and development: “Overall […] initiatives developed by governments and social partners aiming at fostering sociocultural change and more positive attitudes towards longer careers are still underdeveloped across the EU”. This research will give insight in the actors and stakeholders that influence the view on and participation of older workers in lifelong learning and in the labour market. It will examine the relationship between international, national, and unions’ policies and initiatives. Further, it can help understand the role of trade unions in positioning older workers in the labour market.

1.3 Limitations
The ambiguity of the term ‘lifelong learning’ makes it difficult to demarcate the meaning of this concept. In relation to this research, the main problem that arises is the risk to overlook initiatives and programs that are worthwhile for this research, and thus to miss useful information. This study will try to overcome this limitation by providing multiple definitions of the concept of lifelong learning, and highlight the different existing perspectives. After providing these definitions, this study will take on one definition that will suit this study best, and use this definition as framework throughout the study.

Second, it is important to note that the terms ‘lifelong learning’ and ‘adult education’ both will be used. The European Commission (2015a, p. 32) emphasises that “depending on national perceptions of differences between lifelong learning and adult education and training (i.e. the fact that some countries use these terms interchangeably), the content of documents allocated to these two separate categories may partly overlap”. This is also the case for this study. Therefore, this research will not further elaborate on the difference between adult education and lifelong learning, and will use both terms according to literature found. In this study, adult education is referred to as a form of lifelong learning. Further, it should be noted that (organisational) policies are not always aimed specifically at older workers. According to Eurofound (1998, p. 3) “[…] policies do not necessarily have to be labelled ‘older worker’ policies - there may be general human resource (HR) strategies that are of particular benefit to

\(^3\) On average an employee in the Netherlands spends roughly 0.6 years of its working life in formal and non-formal education, compared to 1.8 years in Sweden and Finland (Letter to Second Chamber, 2014, p. 2)
mature employees”. This has as risk that not all relevant policies are included in this research, as they may not be regarded as important for older workers.

Furthermore, as it is often the case with qualitative research, the findings of this study cannot be generalised. Since the findings of this study correspond with specific contextual factors, national policies, and locally implemented initiatives, they cannot be seen as a representative of multiple countries. Nonetheless, this research aims to contribute to the field of age management and lifelong learning by outlining the approach of the Swedish and Dutch government, as well as the main trade unions in these countries.

1.4 Organisation of Study
This study consists of eight chapters. The first chapter provides a general introduction on the ageing society, the ageing of the workforce, and possible consequences of this tendency. Furthermore, it introduces the role of different stakeholders in the debate concerning this topic. The first chapter will further cover the aim and objectives, elaborate on the significance of the study, and will provide some limitations that are faced while conducting this research. Chapter two will define lifelong learning and its different goals, also it consists of key concepts and the theoretical background of the study. The capital theory will be used as a guideline for this research. Lastly, this chapter will make a connection between lifelong learning and the capital theory. The third chapter will discuss the used methodology: the research strategy, the research methods, and the analytical framework. The fourth chapter elaborates on the contextual background of the EU, Sweden, and the Netherlands. This chapter includes the demographics of the countries, a brief overview of the welfare state, and an overview of the education system and the access to lifelong learning. Chapter five provides information about trade unions in the EU, Sweden and the Netherlands, and their role in shaping policies. The sixth chapter sets out the results found and will analyse these, following the analytical framework. Chapter seven will discuss the results, and the final chapter will provide concluding remarks and suggestions for further research.

2. Key Concepts and Theoretical background
This chapter will elaborate on the key concepts, often used terms, and theories that will be used as a framework for this research. It is important to note that the definitions given here are not exclusive. Many more definitions are available, however, the most fitting definitions will be elaborated on in order to guide this research.
2.1 Lifelong learning

Lifelong learning nowadays is an often used term in education policies and strategies, mostly referring to a concept that consists of all levels of education, both formal and non-formal. However, historically speaking, the term ‘lifelong learning’ derives from the term ‘lifelong education’. Aspin and Chapman (2001) explain that the term ‘lifelong education’ was emphasised for a long time. Nevertheless, several researchers and organisations started indicating that (too) much emphasis was placed on the teaching and learning transactions within institutionalised settings. People began to realise that learning often takes place beyond the boundaries of these institutions. This development was accelerated i.e. by the then new IT revolution, making learning accessible to individual learners. According to Aspin and Chapman (2001, p. 11):

“the term ‘lifelong learning’ has now come into much greater prominence and use than ‘lifelong education’, which has been increasingly laid aside. [...] it is now becoming clear that policy-makers in countries, agencies and institutions widely across the international arena are devoting increasing attention to the notion that ‘lifelong learning’ is an idea to be promoted in education policies for the next century”.

Fejes (2014) underlines this finding, and claims that it can be said that lifelong learning, as a concept, is partly replacing concepts such as adult education and lifelong education. Fejes (2014, p. 100) further states that:

“while education often refers to a relationship between the educator and the student (a relational concept), learning refers to an activity that a person can do by herself/himself. [...] learning becomes an individualised and all-embracing activity at the same time that it becomes the responsibility of the individual. Learning is something that is always taking place, and each and every citizen needs to take responsibility for learning and for acquiring knowledge that will be helpful in directing one’s life towards self-fulfilment and towards the good of society”.

These statements show the changing views on lifelong education and lifelong learning. The paragraph will further elaborate on the concept of lifelong learning, and it will provide a next suitable definition related to the topic of this research.

2.1.1 Defining lifelong learning

As emphasised in the limitations of this study, lifelong learning is an ambiguous concept. This chapter will provide several definitions of the concept and then formulate the one used throughout this research. First and foremost, an often used definition is the definition of the OECD (1996, p. 15):
“This view of learning embraces individual and social development of all kinds and in all settings - formally, in schools, vocational, tertiary and adult education institutions, and non-formally, at home, at work and in the community. The approach is systemwide; it focuses on the standards of knowledge and skills needed by all, regardless of age. It emphasises the need to prepare and motivate all children at an early age for learning over a lifetime, and directs efforts to ensure that all adults, employed and unemployed, who need to retrain or upgrade their skills, are provided with the opportunity to do so.”

Another way to approach lifelong learning is by taking the definition provided by Blanden, Buscha, Sturgis, and Urwin (2010, p. 5), who see lifelong learning as “the gaining of formal educational qualifications after entry into the labour market”. According to Tuijnman and Boström (2002), nowadays the concept of lifelong learning places emphasis on the more non-formal learning in various settings, rather than just focusing on formal learning in traditional institutions. Also, Tuijnman and Boström (2002) claim that there has been a shift in the responsibility for lifelong learning: both from the state to the labour market and civil sectors, and from the state to the individual. They state that:

“Lifelong learning, as a concept, thus embraces all learning that takes place from infancy throughout adult life, in families, schools, vocational training institutions, universities, the work place, and at large in the community. Its merits lies in the challenge it brings to using institutional and age criteria as delimiting factors in educational policy” (ibid, p. 103).

According to Aspin and Chapman (2001, p. 11), lifelong learning “is regarded as offering a necessary and a strong foundation to underpin education and training provision, for ends that have to do with matters of an economic, social and individual kind”. The concept of lifelong learning is also ambiguous in another way, namely the meaning of ‘lifelong’. Several definitions can be found, such as learning “from the cradle to the grave” (Laal, 2011, p. 471), learning for people aged 16 to 64 (OECD, 1996), or learning for adults during their working life, after finishing initial education (Stenberg, de Luna & Westerlund, 2010). The main issue with the concept of lifelong learning, thus, is the difficulty to define it. Tuijnman and Boström (2002) underline this by stating that lifelong learning represents a philosophy and an ideal that is based on humanistic assumptions, which is why there is no precise definition so far.

The definition provided by Blanden et al. (2010) will be used as a guideline throughout this study, as it focuses on the learning that takes place while working. However, this study will take into account both formal and non-formal learning. Formal learning is the learning that is organised and takes place in educational institutional settings, where non-formal learning consists of purposeful learning that takes place in (non-educational) institutions.
Examples of non-formal learning are trainings and workshops; on-the-job learning can be regarded as non-formal learning as well (CBS, 2014; Laal, 2011). Informal learning (learning that takes place without being organised) will not be included in this study. Even though this type of learning does take place on the work floor, it is difficult to measure. Therefore, the choice has been made to exclude this type of learning from this research. Concerning the meaning of ‘lifelong’, the definition of Stenberg, de Luna and Westerlund (2010) will be used, taking into account learning for adults during their working life, after finishing initial education. Thus, the definition of lifelong learning used throughout this study will be:

“the gaining of educational qualifications after entry into the labour market, through formal and non-formal learning for adults during their working life, after finishing initial education” (merged and adjusted from Blanden et al., 2010, and Stenberg, de Luna and Westerlund, 2010).

Carnoy (1995, in Rubenson, 2003) emphasises the fact that the participation rate in lifelong learning differs per country. Even though Tuijnman and Boström (2002) claim the responsibility for lifelong learning has moved from the state to the individuals, the differing participation rates are mainly due to the emphasis put on adult education by the national government, and the opportunities they provide. Carnoy explains:

“Ultimately, these differences depend heavily on the possibilities and limits of the state, since it is the state that defines adult education and is the principle beneficiary of its effective implementation. These possibilities and limits of the state are, then, a key issue understanding the form and content of adult education” (ibid., p. 943).

In this respect, also the definition of lifelong learning is different in various countries. Chapter 4.3.2 and 4.4.2 will therefore elaborate on lifelong learning, its definition, and its implementation in Sweden and the Netherlands.

2.1.2 Goals of lifelong learning

Lifelong learning can serve various goals. Aspin and Chapman (2001) divide lifelong learning policies into four categories. The first category is lifelong learning focusing on compensating for inequalities in the system of formal and initial education. The second category of lifelong learning policies concerns the establishment of a system for continuing vocational training. The emphasis on the promotion of socio-economic transition and democratisation can be distinguished as the third category, therefore hinting at social innovation. Lastly they identify a category that refers to the more leisure-related model of lifelong learning. In addition, Aspin

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4 In this citation: adult learning
and Chapman (2001) see lifelong learning as a triadic concept, the three elements being ‘economic progress and development’, ‘personal development and fulfilment’, and ‘social inclusiveness and democratic understanding and activity’. These three elements are linked to the capital theory, where the first element represents the human capital perspective, the second element represents both the human and social capital perspective, and the third element represents the social capital perspective. The link between lifelong learning and the capital theory will be elaborated on later in this chapter.

Field (2012, p. 888) emphasises the economical benefits from participating in lifelong learning, by stating that

“economic factors such as income and employment play an important part in lifelong learning. [...] The direct economic effects of lifelong learning potentially include impacts on earnings, on employability, and on the wider economy. And since higher incomes or steady employment tend to have further effects on health, well-being and sociability, it also follows that the economic effects of learning have indirect outcomes”.

Besides serving the more economic-related goal, lifelong learning also has an impact on the social aspects of adults’ life. Desjardins and Schuller (2007, p. 18) argue that

“while human capital theory links education to economic outcomes and offers a robust framework for scientific investigation and policy analysis, there is to date no widely accepted framework linking education to social outcomes. [...] There is now an awareness that the links between education and personal, social and economic development need to be understood better and communicated to policy makers and the wider public”.

One of the social goals of lifelong learning that can be distinguished is the improvement of quality of life, by serving as a second chance for adults that did not finish initial education. Through adult education they can learn basic skills and languages, improving their employability and the quality of life in general (European Commission, 2007, in Laal, 2011; European Commission, 2015a). Second, according to Desjardins and Schuller (2007, p. 26) “it enables people to play a part in civic and social life, and it thereby contributes to a more flourishing democratic community and social cohesion”. Green (2011) complements this by stating that people with more education are more likely to be healthy, to live longer, to commit fewer crimes, to be less violent, and to experience a greater sense of well-being. Furthermore, Lidahl and Canton (2007, p. 21) claim that “a higher level of education has been shown to decrease mortality […] affect voting behaviour […] and reduce criminal activity”. In relation to health, Desjardins and Schuller (2007, p. 114) explain that
“education is an important mechanism for enhancing the health and well-being of individuals because it reduces the need for health care, the associated costs of dependence, lost earnings and human suffering. It also helps promote and sustain healthy lifestyles and positive choices, supporting and nurturing human development, human relationships and personal, family and community well-being”.

It should however be noted that the effects of lifelong learning are not limited to one of these areas. The economic and social benefits are interlinked and will both be affected by participation in lifelong learning.

2.2 Capital theory

The capital theory is often used as a theory explaining how people build up i.e. their knowledge and wealth. Since all forms of capital are based on the theory and idea of economic capital, it is important to give the general idea of the capital theory. Bourdieu (2006, p. 106), one of the founders of this theory, explained the different forms of capital:

“Depending on the field in which it functions, [...] capital can present itself in three fundamental guises: as economic capital, which is immediately and directly convertible into money and may be institutionalized in the forms of property rights; as cultural capital, which is convertible, on certain conditions, into economic capital and may be institutionalized in the forms of educational qualifications; and as social capital, made up of social obligations (‘connections’), which is convertible, in certain conditions, into economic capital and may be institutionalized in the forms of a title of nobility”

This research will not further elaborate on economic and cultural capital, but will focus on human and social capital. Figure 1 shows what Schuller (2001, in Desjardins & Schuller, 2007) argues is the difference between human and social capital. The rest of the chapter will entail an overview of existing literature, aiming to complement the information provided in figure 1.
Figure 1. The differences between human and social capital (Schuller, 2001, in Desjardins & Schuller, 2007, p. 38)

2.2.1 Human capital

Human capital is of importance for this research, since it involves all knowledge gained through different kinds of learning. Further, human capital theory can be used to explain the participation rate in lifelong learning. Knipprath and De Rick (2015, p. 56) state that “human capital refers to knowledge and skills acquired through schooling, training or experience”. Fouarge and Schils (2009, p. 88) underline and expand on this definition, by stating that human capital is:

“the formation of knowledge- or skill-based capital within people. As such, human capital refers to both formal and informal knowledge obtained through pre-school learning, education, and job-related learning. The latter comprises both formal training (formally organized activities such as apprenticeships, workshops, and courses) and informal training (learning-by-doing or work experience)”. The OECD states that human capital consists of “the knowledge, skills, competencies and attributes embodied in individuals that facilitate the creation of personal, social and economic well-being” (Keeley, 2007, p. 29). It thus can be said that human capital is the knowledge and skills someone gained, through education, training and experience, in both formal and informal settings. These skills, knowledge and competences are influencing the personal, social and economic well-being of that certain person.

Becker (1975, in Karpinska, 2013) claims that the human capital theory represents an economic approach to education and training, as it analyses investments in human capital and rates of return. According to Schultz (1961, in Rees, Ferve, Furlong & Gorard, 1997, p. 927) there are certain benefits of investing in human capital: “where returns to other forms of capital are constant or decreasing, the development of human capital, primarily through
education and training, will constitute the prime source of economic growth”. Becker (2002, p. 292) underlines this, by claiming that human capital is the most important form of capital in the modern society: “The economic success of individuals, and also of whole economies, depends on how extensively and effectively people invest in themselves”. Human capital theory implies that individuals invest in education when the value of the benefits exceeds the costs (Stenberg, de Luna and Westerlund, 2010). This statement is underlined by Becker (1964, in Vignoles, Galindo-Rueda & Feinstein, 2004), who states that in order to improve their earnings and productivity, both organisations and individuals invest in education and training. According to van Dalen, Henkens and Schippers (2010, p. 1018), there is an assumption made in the human capital theory that “wages and productivity are equal and move in line over life course: if productivity increases, wages increase, and if productivity decreases, wages decrease”. This assumption, however, is refuted by several researchers. Thurow (1975, in van Dalen, Henkens & Schippers, 2010) stated that even though wage and productivity are related, they are not related at all moments in an employees’ career. Thurow (1975, in van Dalen, Henkens & Schippers, 2010) explains that there is an unspoken agreement between an employee and its employer, that at the beginning of a career the earnings of an employee are lower than the productivity, while later on in a career the earnings are higher than the productivity. Lazear (1979, in van Dalen, Henkens & Schippers, 2010) claims that this agreement is unsustainable, and negatively impacted by the ageing of the society. When working longer, the wages will exceed the productivity. Employees will (mandatorily) retire, or use private pension schemes, which occurs more often when the population is ageing. It can be said that the costs (for employers) are exceeding the benefits (Fouarge & Schils, 2009). The assumption made by Fouarge and Schils (2009) and Lazear (1979, in van Dalen, Henkens & Schippers) is then not in line with the model showed by Schuller (2001, in Desjardins & Schuller, 2007) in figure 1, who sees human capital as a linear model. As the benefits are not always exceeding the costs of investing in human capital, the suggestion can be made that the model is not necessarily linear.

There are researchers that outline the limitations of the human capital theory. For example, Rees et al. (1997) point at the risk of excluding the importance of social habitat in which (lifelong) learning takes place. Also, Field (2012, p. 892) describes a shortcoming related to the human capital theory as a theory to explain the rates of return of adult education:

“most studies of the economic effects of adult learning [...] are broadly in line with what human capital theories might lead us to expect. That is, those who invest in new skills tend to reap a return in higher wages; however, the nearer they are to retirement, the lower the rate of return”.
Nevertheless, investing in human capital in order to improve the employability of the workforce is a popular measure for different stakeholders. According to Fejes (2014), in 1998, the OECD argued for the need of the development of human capital, in order to manage oneself in a knowledge based economy. Further, they propose human capital investment as a solution for the problems arising in the knowledge based society (i.e. a flexible labour market, leading to an increasing demand for mobility in careers). In 2007, the EC emphasised the importance of investing in human capital as well:

“a more flexible labour market and measures for making work pay are seen as response to the challenges of globalisation. Such measures should be combined with employment security and investment in human capital as a way to improve employability” (ibid.).

Even though the OECD and the EU are both aiming for the same, their focus is slightly different. The OECD takes a more economic turn, where the EU is more focused on the society in general. Fejes (2014) explains that the OECD focuses on the ‘knowledge based economy’, rather than on the ‘knowledge based society’, which is the focus of the EU. Also, OECD sees human capital mainly as an investment in knowledge and skills that can be used to improve the economy and employability, rather than personal development.

2.2.2 Social capital

Social capital is equally important to this research, as it comprises of the social networks and relationships an individual has. This factor can influence the motivation and the willingness of older workers to either remain employed or to retire (early). Bourdieu (2006, p. 110) defines social capital as:

“the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalised relationships of mutual acquaintance and recognition – in other words, to membership in a group – which provides each of its members with the backing of the collectively owned capital”.

Further, Bourdieu (2006) states that the amount of social capital possessed by an individual depends on the size of his or her network and by the amount of (social) capital owned by all the members in this network. Knipprath and De Rick (2015) use a slightly broader definition for social capital. They claim that social capital describes resources that are made available by the virtue of networks or networks themselves, to individuals or groups. They state as well that “often civic engagement, trust, norms, and social skills are associated with social capital too” (ibid., p. 51). The OECD argues that social capital can be defined as “networks together with shared norms, values and understanding that facilitate co-operation within or among
groups” (Desjardins & Schuller, 2007, p. 38). Desjardins and Schuller (2007, p. 71) argue that “education has been empirically linked to the structural components of social capital, namely the breadth and depth of networks, the extent of associationalism as well as other forms of community and political involvement”. This implies that education influences participation in groups and organisations. Furthermore, it influences the size and maintenance of the existing social networks:

“Learning contexts themselves can be sites for network building, via informal face to face relations with others […]. Indirectly, education can facilitate access to civic and social groups by helping to generate resources such as financial resources and free time, as well as other social and cultural resources” (ibid.).

Thus, social capital is concerned with the resources that become available by engaging in networks. These resources will be shared in the network, and therefore influence the (human) capital of its members. Further, social capital and feeling connected to a group or organisation can enhance the motivation of older workers to participate in lifelong learning and remain employable.

2.3 The relation between capital and lifelong learning

In chapter 2.1.2, i.e. Field (2012), Laal (2011) and Green (2011) argued that lifelong learning will benefit adults by developing their employability, influencing the social and economic aspects of life, and by raising the quality of living in general. Becker (1975, in Karpinska, 2013, p. 95) claims that “human capital theory frames training as an investment in employees that benefits both the employee and the organisation”. At the same time, human capital theory implies that both health and age influence older workers’ education and training. Karpinska (2013) claims that there are several studies that have shown that older workers less likely to receive education and training. The costs and benefits of training and education are compared with the future benefits of the investment in human capital. As a consequence, “the lack of involvement in training older workers thus arises because of the limited period over which employers might reap a return to their investment” (ibid.). Further, Field (2005) emphasises the importance of social capital to lifelong learning, which is apparent on different levels. At the more general level, the link can be seen as “a process of dynamic mutual inter-cognition”. This is explained by Bourdieu (in Field, 2005, p. 29), who sees “the connections of the privileged as sites where people learn reciprocity and trust, and also learn how to recognise the limits beyond which trust and reciprocity are not extended”. A more indirect link between social capital and lifelong learning appears in the ‘affective capacities’ that one develops, which increases the search for personal transformation through learning (Field, 2005). The
last link between social capital and lifelong learning emphasised in this study, can be found in the pressures from peers and well-regarded people (i.e. family). According to Coleman (in Field, 2005, p. 30),

“closely knit communities with strongly shared norms can form a powerful consensus around the value of skills, knowledge and qualifications, as well as posing persuasive negative sanctions on those who are seen to deviate from this consensus”.

Some researchers, however, claim that lifelong learning is increasing the gap between people with a high level of human capital and people with a low level of human capital. Boeren (2009, in Knipprath & De Rick, 2015, p. 51) states that “participation in lifelong learning is marked by a [so-called, R.I.O.] Matthew effect: Adults who already have acquired a high level of skills and knowledge5 [...] will increase their human capital even further through lifelong learning”. Furthermore, Knipprath and De Rick (2015, p. 51) state that “studies have shown that participants and nonparticipants of lifelong learning differ and that, in general, young, employed, and high-qualified adults are more likely to participate than older, unemployed, and low-qualified adults”. Nevertheless, Knipprath and De Rick (2015) researched the predictive power of social and human capital on the participation rate of young adults in lifelong learning, and found that

“in general social capital has a positive, but nonsignificant, effect on participation in lifelong learning by young adults. Moreover, social capital appears to be highly beneficial in particular for low-qualified young adults. Social capital seems to encourage low-qualified adults to find a job with learning opportunities, which is usually available only for high-qualified adults. [...] In other words, a broader network may imply a higher probability to be exposed to and to accept a dominant discourse that learning is important” (ibid., p. 63).

In addition, Knipprath and De Rick (2015) state that even though social capital may be beneficial, especially for low-qualified adults, eventually human capital has a stronger impact on participation in lifelong learning than social capital. At the same time, however, they suggest to further research the influence of social and human capital on the participation of older adults in lifelong learning: “Although older people seem to be less inclined to participate in lifelong learning than younger adults [...] it is relevant to investigate the impact of social capital on participation by older adults” (ibid., p. 64).

5 Referred to as ‘human capital’
3. Methodology

As this research will be comparative of nature, a research framework should be in place in order to guide the comparison. For this research, the cube developed by Bray and Thomas (in Bray, Adamson & Mason, 2007) will be used as a framework. Figure 2 shows the Bray and Thomas cube, after which the different dimensions will be explained and elaborated on.

![Bray and Thomas cube](image)

Figure 2. The Bray and Thomas cube (Bray & Thomas, 1995, in Bray, Adamson & Mason, 2007, p. 9)

Regarding the first dimension, the geographical/locational dimension, this research will focus on countries. This research will take two case studies, and compare these two. The two countries that are chosen are Sweden and the Netherlands. This study will elaborate on the contextual background of these countries, and focus on the characteristics of the welfare state, the demographics of the countries, and the provision of lifelong learning. Further, focus will be put on trade unions, in order to compare policies and initiatives concerning the position of older workers. Rui (2007, in Bray, Adamson & Mason, 2007) explains that an evident duality is developing when comparing policies: on the one hand, policies and their implementation are context-dependent; however, on the other hand, policies travel globally and impact other areas as well. Therefore, some attention will also be given to the European context and guidelines. The second dimension, the nonlocational demographic groups, will be covered by age groups. This study will focus on adults that are employed. The main focus within this group will be older workers. The last dimension, aspects of education and of society, will
focus on multiple aspects, namely relevant policies and measures taken by the national government, and the policies and initiatives taken by several trade unions.

3.1 Research strategy

The research strategy of this study will be a qualitative one. Qualitative research is explained by Bryman (2012, p. 36) as “a research strategy that usually emphasizes words rather than quantification in the collection and analysis of data”. Further, Bryman argues that qualitative research often places emphasis on the generation of a theory. Also, it views social reality as a “constantly shifting emergent property of individuals’ creation” (ibid.). One of the downfalls of this strategy, however, is that theory and research have a less evident connection. As Bryman explains, theoretical concerns often lead to the formulation of research questions. That, in turn, leads to data collection and analysis that feed back to the theory. Further, it is claimed that “what counts as ‘theory’ is sometimes little more than the research literature relating to a certain issue or area” (Bryman, 2012, p. 384). These issues apply to this study as well. The literature research framed the used research methods, while at the same time the results are not necessarily connected to the used theories. As stated by Bryman (2012), qualitative research generally has an inductive approach, so will this research. This means that the findings, or results, will lead to a theory. The results of this research will not lead to the formulation of a theory, however, the results will investigate the influence of different stakeholders in policy development. Therefore it can be said that there is no theory leading this research. The fact that no theory will be formulated is mainly a consequence of the limited generalisability of the result. As this research is highly dependent on contextual factors, the results cannot be generalised.

3.1.1 Research design

The design used for this research is a ‘comparative case study’ design, in particular a ‘case-based comparative cross-national design’. According to Bryman (2012, p. 66), “the basic case study entails the detailed and intensive analysis of a single case”. Further, Bryman (2012, p. 67) states that “the most common use of the term ‘case’ associates the case study with a location, such as a community or organization. The emphasis tends to be upon an intensive examination of the setting”. This research aims to compare the contextual background of the case-countries, in order to find out in what way the background is influencing the position of older workers in the labour market. De Vaus (2008, p. 252) calls this a ‘case-based comparative cross-national design’:
“Case-based comparative cross-national designs seek to understand elements of a country (case) within the context of the whole case. It adopts a cultural and interpretive model in that it is taken for granted that any behaviour, attitude, indicator or event can only be understood within its historical, cultural and social context”.

In this research the two ‘cases-countries’ are Sweden and the Netherlands. These countries have been chosen because of several characteristics that are similar: both countries are European, regarded as developed, and they both have a well-developed welfare state. However, there are also differences to be found in the context, which may affect the comparison. As example the population density of the countries, the model of the welfare systems, and the different composition of the population can be named.

Walliman (2006, p. 40) emphasises that comparative case studies can encounter difficulties: “Problems in cross-cultural research stem from the difficulties in ensuring comparability in the data collected and the situations investigated. Different languages and cultural contexts can create problems of comparability”. This research will have to overcome the same issues, and will try to do so by analysing comparable documents while complementing the document analysis with additional information gained through self-completion questionnaires. It is important to note that the comparison made in this study will be focused on the policy level, and thus will be based on the document analysis. The questionnaires are solely used to complement the documents, rather than playing an important role in the comparison.

3.1.2 Reliability and validity

According to Bryman (2012, p. 46) reliability “is concerned with the question of whether the results of a study are repeatable”. Two types of reliability can be distinguished, namely internal and external reliability. The first type of reliability does not concern this research, as it is focused on the consensus between different researchers. Since this research is conducted by one researcher, the internal reliability will not be considered as important for this study. The second type of reliability is more important. Bryman (2012, p. 390) argues that external reliability means “the degree to which a study can be replicated”. As this research is mainly based on (policy) documents, the degree of replication is fairly high. However, the results of the questionnaire can fluctuate through time, as different people may give varying answers. As these results will only provide additional information rather than be used as a base for the comparison, this will not put the total replicability of this research at risk.
The term ‘validity’ is defined by Drenth and Sijtsma (2006, p. 328) as “the extent to which the test fulfils its purpose”. Concerning the validity of social research, several types can be distinguished: internal validity and external validity. This particular study will mainly be concerned with external validity. Similar to the type of reliability, internal validity is concerned with the match between researchers’ observations and interpretations (Bryman, 2012). Bryman (2012, p. 47) further defines external validity as being “concerned with the question whether the results of a study can be generalised beyond the specific research context”. Since the results of this particular research will be highly country specific, it is difficult to generalise the results beyond this study. As every country has specific demographics, national laws and policies, and trade unions with personal agendas, it is difficult to apply the results found in this study beyond this context. Therefore, it can be said that the external validity of this study is rather low.

3.1.3 Ethical considerations
Diener and Crandall (1978, in Bryman, 2012, p. 135) divided four considerations that researchers have to be aware of when conducting social research, namely whether the research is causing harm to participants, whether there is a lack of informed consent, whether there is an invasion of privacy, and whether deception is involved. Concerning this research, most of these considerations can be avoided without much trouble. As Bryman (2012, p. 136) explains: “In quantitative research it is relatively easy to make records anonymous and to report findings in a way that does not allow individuals to be identified”. The same will be done with the questionnaires: the results will be analysed anonymously and cannot lead back to the respondent. In order to avoid misunderstandings, the researcher will explain the aim of the questionnaire clearly to all respondents, therefore avoiding the risk of lacking informed consent. Also the issue of deception will be avoided by taking this measure. The invasion of privacy is unlikely to occur in this research, as the questionnaires will be filled in and returned anonymously.

3.2 Research method
Bryman (2012, p. 46) defines a research method as “a technique for collecting data”. This part of the methodology will elaborate on the research method of this study, also taking into account the data collection.

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6 Even though this definition refers to ‘tests’, it can also be applied to others types of social research
3.2.1 Document analysis

The main research method for this study is document analysis. The term ‘documents’ contains many different kinds of resources. For this research, the choice has been made to search mainly for news articles, official state documents, official documents deriving from organisations (in this case trade unions), and scientific articles. In order to select relevant literature, four criteria provided by Scott (1990, in Bryman, 2012, p. 544) are used as a guideline: authenticity, credibility, representativeness, and meaning. The first and last criteria are not expected to give any problem when looking for documents. Especially governmental documents can be seen as authentic, and having a meaning (Bryman, 2012). For these types of documents, however, credibility and representativeness is harder to ensure. Governmental and organisational documents might be biased. Simultaneously, it is the uniqueness of these documents that makes them interesting. The same thing goes for organisational documents. For (electronic) news articles the exact opposite applies: authenticity is not guaranteed since authors are mostly unknown. Further, contextual factors may influence the authors, which can lead to bias in the articles (ibid.).

3.2.2 Self-completion questionnaires

In order to gain more inside knowledge about the role of trade unions, the document analysis will be supplemented with questionnaires. The data will be gathered by sending out self-completion questionnaires. According to Bryman (2012), self-completion questionnaires have an easy-to-follow structure, tend to be shorter than structured interviews in order to prevent so-called ‘respondent fatigue’, and have fewer open questions than structured interviews. The use of self-completion questionnaires has several benefits. One of the benefits is the limited time it takes to distribute and collect the questionnaires, opposed to conducting several interviews. The second benefit is the elimination of interviewer effects: “it has been suggested that characteristics such as ethnicity, gender, and the social background of interviewers may combine to bias the answers that respondents provide” (ibid., p. 233). Further, this type of questionnaire is convenient for respondents as well, as they can fill it in and return it in their own time. Also, the privacy of the respondent is maintained (de Leeuw, 2008). One of the major disadvantages of self-completion questionnaires, however, can be found in the fact that the interviewer is not present to guide respondents through the questionnaire and to clarify possible difficulties. Another disadvantage is that the interviewer cannot ask for additional information once the questionnaires have been completed. This means that if questions remain unanswered, or are only partly addressed, the interviewer can miss useful data (Bryman, 2012). However, this disadvantage can be solved by approaching the respondent afterwards.
with the question to elaborate on that certain answer. Further, since the questionnaire consists of open questions, respondents have the opportunity to elaborate on their answer.

3.2.3 Data collection

For the document analysis, multiple searching terms are being used. Table 1 will provide an overview of often used terms. The terms indicated with ‘+’ are used in combination with multiple, if not all, other terms. Further, since the mother tongue of the researcher is Dutch, some of these terms were translated to Dutch to search for relevant documents in and about Dutch policies et cetera. Also, resources are found by going through the reference list of relevant articles and documents. This research used different searching engines, namely i.e. EBSCO Host, Google Scholar, the catalogue of the Stockholm University library, the OECD library, the Eurydice library, national governmental websites, and trade unions’ libraries.

In order to select relevant documents, the search terms provided in Table 1 were entered in the several search engines mentioned above. After collecting the results, titles and abstract of the documents were examined for relevant themes and key words. In case the document consisted of one or more key words or themes, the documents were scanned. This was done in order to prevent to spend too much time on reading irrelevant documents. After scanning the documents, some were read in depth, highlighting the themes and key words.

<table>
<thead>
<tr>
<th>Table 1. Used search terms</th>
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<tr>
<td>Older workers</td>
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<tr>
<td>Adult education</td>
</tr>
<tr>
<td>+ Sweden</td>
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<tr>
<td>Lifelong learning</td>
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<tr>
<td>Employment rate</td>
</tr>
<tr>
<td>+ The Netherlands</td>
</tr>
<tr>
<td>Early retirement</td>
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<tr>
<td>Ageing workforce</td>
</tr>
<tr>
<td>+ Older workers</td>
</tr>
<tr>
<td>Welfare model</td>
</tr>
<tr>
<td>Ageing society</td>
</tr>
<tr>
<td>+ Policies</td>
</tr>
<tr>
<td>Pension scheme</td>
</tr>
<tr>
<td>Labour market policies</td>
</tr>
<tr>
<td>+ OECD</td>
</tr>
<tr>
<td>Trade Union</td>
</tr>
<tr>
<td>Trade Union confederation</td>
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<tr>
<td>+ EU</td>
</tr>
<tr>
<td>Social capital</td>
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<tr>
<td>Human capital</td>
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Regarding the questionnaires, this research used questionnaires in the form of Google Forms. The researcher sent the link to the questionnaire by email to selected people. These people were selected on base of their position at one of the trade union confederations mentioned in this research (LO and TCO in Sweden; FNV, CNV and VCP in the Netherlands). In order to protect the privacy and anonymity of the respondents, these positions and organisations will not be further elaborated on. A total amount of six questionnaires have been sent to the main
confederations. Three responses were collected, from TCO in Sweden, and from CNV and VCP in the Netherlands.

3.3 Analytical framework
In order to examine and analyse the found documents, this research will interpret these by using qualitative content analysis. According to Bryman (2012, p. 557) this “comprises a searching-out of underlying themes in the materials being analysed”, which is a process that is “often not specified in detail” (ibid.). The themes looked for during this research are closely related to the search terms shown in chapter 3.2.3. Table 2 will provide a more detailed overview of themes.

<table>
<thead>
<tr>
<th>Early exit</th>
<th>Adult education</th>
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<tbody>
<tr>
<td>Early retirement</td>
<td>Lifelong learning</td>
</tr>
<tr>
<td>Pension schemes</td>
<td>55+</td>
</tr>
<tr>
<td>Active labour market policies</td>
<td>Employment rate</td>
</tr>
<tr>
<td>Older workers</td>
<td>EU guidelines</td>
</tr>
</tbody>
</table>

Further, the results of the questionnaires will, as said before, only be used as additional information. Therefore, no specific analytical framework is developed. Since the answers are fairly personal, these cannot be generalised beyond the organisation, or even beyond the respondent. However, the answers will be compared to the underlying themes that are used for the document analysis.

4. Contextual background
One important factor in conducting comparative research is to be aware of the differences in the contexts. According to Manzon (2007, p. 97) “systematic recognition of contextual similarities and differences, and […] the relationship of those contextual factors to the different educational phenomena observed” is noteworthy. Even though Sweden and the Netherlands are both regarded as Western, European, democratic and developed societies with welfare systems, there are many differences that can influence the view on, and the way that is dealt with, older workers. This chapter aims to give an overview of different characteristics that influence lifelong learning and employment policies and regulations.
4.1 European context

According to Feifs, Duchemin and Weber (2013), the EU launched several initiatives to help member states tackle the difficulties that an ageing workforce can bring. The initiatives consist of three activities: “actions aimed at facilitating the adoption of age management policies and strategies on the part of Member States; actions aimed at coordinating the policies of Member States; and actions aimed at providing goals and targets for Member States” (ibid., p. 7). In order to raise awareness for older citizens and their contributions to society, the European Council declared 2012 as the ‘European Year of Active Ageing and Solidarity between Generations’. Further, the OECD is encouraging member states to increase ‘active ageing’ amongst their population. This term has been active since the end of the 1990s and was adopted by the World Health Organisation (Feifs, Duchemin & Weber, 2013). According to Kullander and Nordlöw (2013)

“active ageing recognises that if people are to work for a longer period of time, then they will need to be in good physical and mental health, with access to more flexible working arrangements, healthy workplaces, lifelong learning and retirement schemes”.

In 2000, the European Union (EU) promoted the so-called Lisbon strategy, which aimed to “strengthen employment, economic reform and social cohesion as part of a knowledge-based economy” (European Council, 2000, p. 1). One of the areas that this strategy focused on was education and training for living and working in the knowledge society. Both the European Council and the member states were held responsible to reach the goal, by implementing several measures. As an expansion of the Lisbon strategy, currently the Europe 2020 strategy is being developed and implemented. According to Feifs, Duchemin and Weber (2013, p. 1)

“the Lisbon Strategy, covering the period 2000–2010, included a specific employment rate target for older workers of 50%. This target, which was not reached in relation to the average participation of workers above the age of 50 in the EU labour market by 2010, was not explicitly retained in the Europe 2020 strategy, which instead contains an overall employment rate target of 75% for individuals aged 20–64”.

More specific measures in order to extend the working life of the society, were launched by the EU. First, the Stockholm target was developed in 2001, aiming at an increase of the employment rate of older workers. The goal was to achieve an employment rate of 50 percent, by both increasing the employment of older workers, and by reactivating unemployed and inactive people aged 55 and older. Secondly, the Barcelona target was developed in 2002. The demand of this target was that all member states of the EU increased the effective age at which people stop working by roughly five years. This aim had to be reached by 2010. In 2012, the European Commission (EC) claimed that the unemployment rate of older workers
remained stable through the years. Further, they stated that the unemployment rate of older workers is lower than the unemployment rate of other age groups. Nonetheless, the rate of inactive people is higher amongst older workers than amongst other age groups. The Stockholm target of achieving an employment rate of 50 percent for older workers is still not completed, with an employment rate of 47.8 percent in 2012. Further, the exit-age is still low, with an average exit-age of 61.4 years in 2008-2009 (European Commission, 2012). Hofäacker (2010, p. 9) reflects on this issue, by stating that “early retirement therefore still represents a significant socio-political challenge for Europe which is currently far from being adequately met politically”.

In 2012, the European Commission launched a White Paper, in which the Commission “points out that the reform of pension systems to increase labour market participation will be crucial to enhance economic growth and lay a solid foundation for sustainable and adequate pensions” (Feifs, Duchemin & Weber, 2013, p. 7). Among other things, one of the recommendations being made is to link retirement age to increases in life expectancy, as well as restricting access to early retirement and other early exit routes. At the same time, the White Paper highlights that the success of these reforms depends on the creation of better opportunities for older workers; including “the adaptation of workplaces and work organisation, the promotion of lifelong learning, cost-effective policies aimed at reconciling work, private and family lives, and measures to support healthy ageing and combat age discrimination” (ibid.). Concerning lifelong learning, in 2011 the EU average participation rate in lifelong learning programs was 4.3 percent in the 55-64 age group, whereas the participation rate was 11 percent in the 25-49 age group. In Sweden, the participation rate of 55-64 year olds was above 10 percent, which, according to Feifs, Duchemin and Weber (2013, p. 26), is possibly due to “prominent lifelong learning and career guidance programmes […] with a particular focus on a life-course perspective”.

4.2 Differences in context

Feifs, Duchemin and Weber (2013, p. 8) give four factors that can challenge the extension of the work life, which are “economic factors; individual factors; employer attitudes; disincentives in the national policy framework”. These factors are shaped differently in every country. Further, Blossfeld, Buchholz and Hofäcker (2006, p. 216) claim there are three institutional structures influencing mobility in the labour market, namely

“the level of job protection, the strength of labour market boundaries (e.g., educational and occupational systems), and the extent of employment-sustaining and employment-exit policies (e.g., an active labour market policy and early retirement opportunities)”.

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Figure 3 shows these institutions, and the way they are influencing the career of older workers. The education system has a significant impact on the possibilities for older workers in the labour market. Sjögren Lindquist (2006, p. 217) claims that “if the education system is closed to older individuals and closely linked to occupations in the labour market, the chances of acquiring a second late career are undermined”. Together the institutions can determine what strategy a country follows: either an employment maintenance strategy, or an employment exit strategy. The employment maintenance strategy is focused on re-qualifying and retraining employees, where the employment exit strategy is focusing on replacing employees with new workers that do possess higher qualifications and up-to-date skills (Sjögren Lindquist, 2006).

![Diagram](image)

**Figure 3.** The effects of institutional filters on older workers’ late-career development (Hofäcker, 2010, p. 126)

According to Hofäcker (2010), in the conservative welfare state the employment exit strategy is dominant. Both the education system and labour market institutions provide few opportunities for older workers to adapt to changing demands. Early retirement is promoted by providing high incentives, and by competitive labour market disadvantages. The social democratic welfare models are more relying on re-qualifying and adapting older workers and their skills and capacities. Therefore, it can be said the employment maintenance strategy is dominant in these countries. In Scandinavia, social democratic traditions of equality, uniformity, and full-employment are supporting the participation of older workers. Furthermore, investment in lifelong learning affects the attractiveness of older workers to employers. Hofäcker (2010, p.137) claims that “in social democratic countries the employability of older workers is […] not guaranteed through free-market forces, but through
active state support aimed at improving older workers’ employment chances”. Figure 4 compares the employment rate of older workers from Sweden, the Netherlands and the EU through the years.

Figure 4. Employment rate of older workers (55+) in the EU, Sweden and the Netherlands (Eurostat, n.d.)

This figure shows that overall the employment rate of older workers is increasing. Where Sweden has the highest participation rate throughout the years, the participation rate of older workers in the Netherlands has increased the most over the last 16 years, with almost 28 percent. The next paragraphs will elaborate on the different aspects that influence the development of policies in both countries. The demographics, the welfare state model, and the factors previously mentioned by Feifs, Duchemin and Weber (2008) will be examined.

4.3 Sweden

In 2014, Sweden had 9.7 million inhabitants, of which 5.6 million were between the age of 20 and 65 (Statistics Sweden, n.d.). In 2011, 19.1 percent of the then 9.3 million inhabitants were aged between 50 and 65 (Eurostat, 2012). Eurofound (n.d.) claims that the employment rate of older workers is increasing through the years: about 46 percent of people between 55 and 59 years old was working in 2000, this number has increased to 60 percent in 2010. The increase
between 2000 and 2010 in the age group 60 to 64 is smaller: in 2000, 78 percent was working, whereas 80 percent was working in 2010. Nyhan (2006, p. 54) states that

“Sweden, which is renowned for its attention to the quality of the work environment and the role of work as a source of human fulfilment equally for women and men, has one of the highest participation rates among 50-64 year olds [...] and the highest average retirement age”.

However, the Swedish population is expanding quickly, and is expected to reach 10.9 million people by 2035. The age group which is expected to increase the most is the age group of people 65 and older. Figure 5 shows the development of the population in different age groups through the years.

Figure 5. The development of the population in different age groups (Statistics Sweden, 2014, p. 13)

According to Statistics Sweden (2014, p. 14) “employment is also expected to rise among older people, partly as a result of the number of older people in the population is growing but also because they are expected to work for longer in 2035 than they do today”. Furthermore, it is predicted that people ages 65-74 are to work two years longer than they do today (ibid.). Statistics Sweden (2012) investigated different scenarios and their impact in the labour force; among them scenarios where older workers work one to four years longer than they do now, scenarios where young employees start working earlier (before the age of 24), scenarios where the foreign born population participation rates come closer to the native born participation rate, and scenarios where women work more. Statistics Sweden (2012) found that the scenarios where older people work longer have the highest impact on the workforce. More specifically, one scenario where older people work four years longer than they do currently, has a great impact: “In this scenario, the employed population will be an estimated
4.87 million in 2030. This is nearly 480 000 more than in 2010” (ibid., p. 78). However, it is noted that this demands adjustments:

“Allowing older people to work four years longer may require an adjustment to working life, so that more people will have the energy/the capability to work longer and that older people will be given the opportunity to work until they reach a greater age” (ibid., p. 78).

A study conducted by Eurofound on the sustainability of work for an ageing workforce showed four components influencing the quality of the work life of older workers. These four components are “working conditions (physical and psychosocial risks, work intensity, working hours), work-life balance, the expressive dimension of work (self-fulfilment, access to training, discretion in work, social support at work) and socioeconomic conditions” (Vendramin & Valenduc, 2012, p. 17). It is important to note that these components are not only influencing the sustainability of work in Sweden, rather, these components are applicable in most (European) countries.

4.3.1 Social democratic welfare state

The Swedish welfare state uses the social democratic model. The ideals of equality and universalism are reflected in this model (Esping-Andersen, 1990). According to Andersen (1984, in Kaufmann, 2013, p. 120), the equality standard is a cultural heritage: “The welfare state did not create this passion for equality, but rather is itself an economic, social, cultural, and organizational expression of efforts to promote it”. Since the social democratic model is cost-intensive, it is mainly financed by taxes, which are fairly high in Sweden7. This means that one of the main prerequisites of this model is to have a high level of employment of both sexes. Long and continuous employment and a late age of retirement are possible through active labour market policies. Further, the focus is on lifelong education and training (Hofacker, 2010). Hofacker (2010, p. 74) additionally clarifies that the system for continuous training and education is well developed, which allows “a constant updating of skills”. Furthermore, Rubenson (2003, p. 938-939) claims that

“a defining character of the social democratic state is the integration of welfare and work. While truly committed to a full-employment guarantee the Nordic model is at the same time entirely dependent on having a very extensive proportion in gainful employment as the massive cost of maintaining the welfare state forces it to minimise the social problems and maximise revenue income”.

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7 In 2009, the total tax quota in Sweden was 46.7, in comparison with the EU-average of 38.4 (Swedish Tax Agency, 2012).
Ahl and Nelson (2014) explain that in Sweden not only the health insurance system, unemployment insurance, and social assistance system are well-developed and publicly funded, the welfare state also carries the responsibility for both children and the elderly. According to Ahl and Nelson (2014, p. 5) this leads to a “comparatively low degree of social stratification”.

However, the Nordic welfare model has endured difficult times. According to Rubenson (2003, p. 939) the Nordic countries, especially Sweden and Finland, suffered from “ideological shifts and a severe economic crisis” in the beginning of the 1990s, which caused “the worst economic downturn of any Western country since the great depression”. This crisis put a strain on the Nordic welfare state model. Nonetheless, after an in-depth analysis of the model, it can be said that the Nordic welfare model survived the crisis, and stayed intact. Kauto (2000, in Rubenson, 2003, p. 939) claims that “it may be concluded here that in both countries the welfare state functioned as it should in a time of economic crisis and was able to soften its effects at the individual level”. However, Green (2011) emphasises that the key foundations of social cohesion are under pressure by globalisation and economic competition, making them vulnerable.

4.3.2 Education system and lifelong learning

The education system in Sweden is open to everyone at the level of compulsory, upper secondary, and university education. Up until the age of 50 it is also possible to get student loans financed by the state. Further, the educational system is not closely linked to the occupational structure, making career changes possible. The system for adult education in the Nordic countries has a good name. Sweden has, after Denmark (with a participation rate of 31.6 percent in 2009), the highest participation rate of adults in lifelong learning, with 22.2 percent in 2009 (Nieuwenhuis, Gelderblom, Gielen and Collewet, 2011, p. 10). Rubenson (2003) tries to distinguish factors that might cause the high participation levels of adults in education in Nordic countries. According to the Nordic Model of Adult Education (NOMAD) study\(^8\), there is no such thing as a one-dimensional Nordic model. However, there are some patterns to be found in the Nordic countries, such as a high participation rate, a high public share in financing, a high share of public suppliers, and a high share of personal-interest education. Public funding makes it possible for adults to participate in adult education for free, or for a low tuition fee. This increases the opportunity for all adults to enjoy education.

\(^8\) A study conducted with two aims: to establish the status of Nordic adult education and training in comparison with other countries, and to shed light on whether there are specific ‘Nordic’ ways of planning and implementing adult education policies (Tuijnman & Hellström, 2001).
regardless of their socio-economic background or age. Further, according to Rubenson (2003), the adult education system is focused on the needs of the groups that traditionally do not participate in adult education. These needs are not age-specific, which can explain the comparatively high participation rate of those aged 55 and older in the Nordic countries. According to Nieuwenhuis et al. (2011), another factor that might help explain the high participation rate of older workers in Sweden, is the tendency that from the 1950s on, international competition led to structural changes in the labour market, demanding re-education of employees in order to decrease unemployment. However, Rubenson (2006, p. 335) states that

“it is interesting to note that while the state has been very keen to use labour market and educational policy to promote human capital development it has, despite strong pressures from the unions, been reluctant to regulate employer sponsored education and training and largely left this to be settled by the social partners at the bargaining table”.

At the same time, Swedish employees have the right to take a leave of absence from work in order to study. This right is available to everyone employed for at least six months, or a total of at least 12 months in the last two years. According to the European Association for the Education of Adults (EAEA) “the study can be of any nature (not only to improve skills in the current job), as long as it is not classed as a ‘hobby’” (EAEA, 2011, p. 5).

In Sweden, lifelong learning is seen as “a multidimensional concept. In Sweden it is used to describe an attitude to learning which goes further than the concept of recurrent education” (Eurydice, 2000, p. 129). In this definition, lifelong learning covers all formal learning (from pre-school up to university and adult education), and includes the opportunities to learn at work and the development of learning organisations. The concept and idea of lifelong learning is part of a longer tradition, with all levels of education embodying this concept. Adult education is a responsibility of the government and local authorities, who are responsible for developing a structure of adult education that is answering to all demands. According to Nieuwenhuis et al. (2011), the society, employers, and employees have a shared responsibility to live up to the needs of different groups of people. The system of adult education can be roughly divided into three areas: basic education for adults, post-secondary vocational education, and popular education (adult education associations and folk high schools). Financial support is available to adults participating in adult education (Eurydice, 2000; Nieuwenhuis et al., 2011). One of the distinguishing characteristics of Swedish (adult) education, is the approach towards the individual and the institutes. Eurydice (2010, in Nieuwenhuis et al., 2011) noticed that from 2007 on, the strategy in Sweden is based on the individual rather than on the institutes. Institutes and systems are developed to support the
individuals and their needs, instead of the other way around. According to Green (2011, p. 229)

“lifelong learning systems in the Nordic countries produce more equal skills outcomes from school and also benefit from high rates of adult learning participation. Relatively egalitarian school systems contribute to more equal and socially cohesive societies, whilst adult learning and active labour market policies raise employment rates and increase economic competitiveness”.

One of the pillars of the welfare state in Sweden, the full employment principle, can be seen as another factor that will increase the participation of older workers. Education and training has a crucial role in reaching the goal of this principle, since it addresses imbalances in the labour market in three ways: first, it improves the employability of unemployed and underemployed workers; second, full employment keeps social policy programs like unemployment insurance from being overloaded; and third, it improves the skill supply in industries with shortages of trained employees. These goals of education and training are all more or less focused on economic benefits for either the state, the employer or the employee, or for all parties. This shows how the approach towards adult education is influenced by human capital theory (Rubenson, 2003; 2006).

4.4 The Netherlands

The Netherlands has a population of 16.9 million people, of which 10.1 million people are between the age of 20 and 65 (CBS, 2014a). Of the 10.1 million inhabitants within the age group of 20-65, 8.7 million people were working in 2012 (CBS, 2014b). According to Karpinska (2013, p. 13) “the number of older people (age 65 and older) is predicted to increase substantially from 2.6 million in 2010 to 4.6 million in 2040”. The Netherlands has had a relatively low share of older workers in the labour market compared to other EU member states, namely, in 2006 “only 33% of the population aged between 55 and 64 years were employed, compared to averages of 50-60% elsewhere in the EU. Among those older than 60 years the figure is 13%” (Hake, 2006, p.193). Further, FNV (2007, p. 1.) states that women are still underrepresented in the labour force. Often, they claim, women take on part time jobs after having children, therefore limiting their opportunities for a long career. However, currently, the employment rate of older workers is increasing, as Eurofound (n.d.) states: about 19 percent of people between 55 and 59 years old was working in 2000, whereas in 2010 that number increased to 38 percent. The same tendency is found in the age group of people that are 60 to 64 years old: where 53 percent was working in 2000, 69 percent was working in 2010. According to the European Commission (2015b, p. 37), labour market
participation of older workers in the Netherlands “has shown a steady increase from 2010 (53.7%) to 2013 (60.1%) and is still on the rise”. This is partly due to the participation of women in the labour market: in 2005, 10 percent of all women in the age group of 50-65 years old was employed, in 2012 this rate increased to 30 percent (Arts & Otten, 2013). The OECD (2014b, p. 13) complements this by claiming that

“with an increase in the employment rate for the 55-64 age group of 17 percentage points from 2002 to 2012, the Netherlands is among the countries that have made the most progress over the recent past. [...] Higher employment rates over the age of 50 have led to a substantially higher effective labour force exit age, especially for women. With exit ages of 63.6 for men and 62.3 for women, the Netherlands ranked above the European average in 2012, but somewhat below the OECD average”.

4.4.1 Hybrid welfare state

The Dutch welfare state can be seen as a hybrid of the social democratic and the conservative welfare models (Hofäcker, 2010; Esping-Andersen, 1999). Welfare is based on the employment of people, which means that in some cases it reinforces social class differences. The ideal of equality is less developed than in Sweden. This is mainly due to influences of Catholicism, where the ‘male breadwinner’ approach is common. According to Esping-Andersen (1999, in van Berkel & de Graaf, 2011), the Netherlands has a hybrid system because of the combination of having income protection systems that are universal, while at the same time having lower participation rates of i.e. female employees, which is a characteristic of the conservative model. In the 1980s and 1990s, conservative policies aiming at reducing the participation of older workers in the labour market were popular. Currently, unemployed people still get an insurance, which means re-integration is not stimulated as much as in the social democratic model. Further, early retirement is common in the conservative welfare model (Hofäcker, 2010). According to Goodin, Headey, Muffels and Dirven (1999) and Seeleib-Kaiser, van Dyk and Roggenkamp (2008), both Sweden and the Netherlands were late bloomers among welfare states. After World War II, social policies in the Netherlands were mainly the responsibility of social institutions and religious organisations. This shared responsibility was still based on the belief of the Catholic church that “state welfare should only have been provided in instances in which private organisations were unable to fulfil their responsibilities” (Seeleib-Kaiser, van Dyk & Roggenkamp, 2008, p. 22). Further, “the unions, which were closely aligned to the two dominant religions, were also concerned about the potential loss of their influence over the formation of social policies should the role of the state be expanded at the expense of corporate organisations” (ibid., p.
23). From the late 1950s on, the Dutch welfare state was more established, introducing its unemployment insurance in 1952, its General Old-Age Pensions Act (AOW) in 1957, and its Disability Insurance Law for Employees (WAO) in 1966 (ibid.). However, high female participations and active labour market policies that characterised the Swedish welfare state were still lacking in the Netherlands. Currently, female participation in full-time positions in the labour market is still limited. According to the European Commission (2015b, p. 36), “the Netherlands continues to have the highest proportion of women in part-time employment in the EU (77.2% in 2013). Part-time work is largely voluntary, as only 4.3% of part-time workers would like to work more hours”.

Further, early exit opportunities are widespread. This is not only a consequence of the conservative welfare state model; demographic and labour market developments influenced this tendency as well. According to Henkens and Kalmijn (2006, p. 81)

“the government financially supported early retirement experiments because of the expected social consequences: positive effects on youth employment and a greater freedom of choice for older workers. [...] The dominant exit culture is reinforced by strong seniority-based salary systems. [...] As a result employers are not inclined to hire or train older workers; participation in training programs decreases quickly after age 40”.

The Dutch Labour Foundation (Stichting van de Arbeid, STAR) underlines this statement, by saying that since the 1980s it was common to offer older workers financial incentives during reorganisations in order for them to retire early. These strategies were referred to as so-called ‘55+ schemes’ (STAR, 2011a). Oude Mulders, Henkens and Schippers (2013) also emphasise that during the 1970s and 1980s, laws were passed in order to make early retirement attractive. Additionally they explain that these 55+ schemes aimed at opening up jobs for younger workers, which naturally lead to lower employment rates of older workers. Currently, early retirement is still occurring in the Netherlands, however, measures are taken to discourage older workers to retire early. Chapter 6.1.2 will elaborate on some of these measures.

4.4.2 Education system and lifelong learning

Concerning lifelong learning and training, Hake (2006, p. 192), states that

“the dominant policy discourse in the Netherlands during the late 1990s included growing emphasis on integrating lifelong learning and labour-market policies to promote the employability of the Dutch workforce. Following the Lisbon accord in 2000, the
‘employability agenda’ focused on investments in education and training for specific target groups”.

Older workers were named as one of the target groups. The definition of lifelong learning that is adopted in the Netherlands is as following: “Lifelong learning encompasses all purposeful learning activity, whether formal or informal, undertaken on an ongoing basis with the aim of improving knowledge, skills and competence” (Eurydice, 2000, p. 101). The focus on and the aims of lifelong learning have been shifting in the Netherlands. Whereas before the 1990s the focus was more on the social-cultural aspect of lifelong learning, from the late 1990s on the focus changed, as Hake (2006) claims, towards a more economic approach, like the improvement of the employability of Dutch employees (Nieuwenhuis et al., 2011). During that time, National Action Plans (NAPs) emphasised the need for lifelong learning for older workers in the knowledge society, indicating that the issue of older workers and their employability has reached the top of the policy agenda: “The 1998 NAP referred to the need for higher levels of participation by older people in the workforce, reducing their high drop-out rates, and the need for them to acquire new skills to promote their employability” (Hake, 2006, p. 193). The government made the social partners and individuals primarily responsible for the education and training of older workers during the mid-90s. However, the government was responsible for the training and education of older workers without initial education (cf. a start qualification). In 2002, social partners and individuals gained even more responsibility concerning education and training, after budget cuts were made (ibid.; Eurydice, 2000). According to Hake (2006, p. 199), from 2002 on “retirement and pensions funding is now the main policy focus rather than the issue of investments for educating and training older workers”. Van het Kaar and Tros (2013) claim that

“although education and training can be seen as effective policies to enhance the employability and productivity of older workers, not many measures are taken in the Netherlands. Not at the national level, not at the sectoral level […], nor at the company level. The Collective Labour Agreements mostly limit their measures in this policy area by soft regulations, such as ‘recommendations’”.

However, in spite of the increasing attention concerning lifelong learning, participation rates are still low for older workers. According to van het Kaar and Tros (2013) “older workers participate less in training and education […], also compared to other EU-countries […]. An important reason is that they are not stimulated to participate in training and education programs”. According to the European Commission (2015a, p. 74), employees experience several difficulties when participating in adult education, including “family responsibilities, conflicts between training and the work schedule, a lack of the ‘prerequisites’ for study, price,
a lack of employer's support, a lack of suitable learning activities, a lack of access to ICT, and health or age’. In the Netherlands, family obligations are one of the main obstacles, followed by conflicting work schedules and missing prerequisites. Figure 6 shows the participation rate in lifelong learning over the years 2000, 2005, and 2009, divided by age categories. This figure shows that of all older workers (in this case aged 55-65), only 16 percent received education and/or training in 2009. Green (2011, p. 229) claims that lifelong learning in social market countries develops the equality in the society, mitigating the effect of segmentation in other levels of education. However, “less participation in adult learning reduces employment rates and increases exclusion from work”. According to Karpinska (2013, p. 18) “the necessity of lifelong learning is not yet visible in training participation rates. On average, about 16 percent of all workers in the Netherlands participated in training activities in 2009 […] , yet, older workers’ participation in training is considerably lower”.

![Figure 6. The participation rate in lifelong learning, divided by age categories (Karpinska, 2013, p. 22)](image)

Even though the participation rate in lifelong learning is above the average set by the EU (15 percent), the Netherlands did not make the average set by themselves, namely a participation rate of 20 percent by 2010. Nieuwenhuis et al. (2011, p. 9) conclude that even though the participation rate is not bad compared to other countries, the growth rate lags. Between 2000 and 2009, the participation rate in the Netherlands grew from 15.5 percent to 17 percent, where the average participation rate in the EU grew from 7.1 percent in 2000 to 9.3 percent in 2009.

\*Note: 2009 is missing in the index of figure 6, however, the numbers of 2009 are represented by the dotted (upper) line
5. Trade unions

As explained in the introduction of this research, trade unions have a role in positioning the older worker in the labour market, as they represent the needs and demands of employees. This chapter will provide a definition of the term ‘trade union’, and elaborate on trade union confederations, their history, place in the society, and role within policymaking in both Sweden and the Netherlands. This chapter will mainly focus on trade union confederations, rather than separate unions.

5.1 Defining trade unions

Webb and Webb (1894, in Gumbrell-McCormick & Hyman, 2013, p.1) give the following definition of a trade union: “a trade union, as we understand the term, is a continuous association of wage-earners for the purpose of maintaining or improving the conditions of their employment”. This definition has been partly re-defined later, by changing ‘conditions of employment’ into ‘the conditions of working life’. Even though this definition is over a hundred years old, it is still valid. Trade unions cannot be understood in isolation, since they are embedded in four types of relations. First of all, they are in relation with their members, trying to evoke democracy and accountability. Second, unions are in relation with employers, raising issues concerning recognition, distribution and the production of profit. The third relation that can be distinguished, is the one with the government. This relation concerns mainly economical and juridical frameworks. The fourth and last relation is with the civil society, or public opinion, a relation that seems to become more important (Gumbrell-McCormick & Hyman, 2013). The position trade unions hold in shaping national policies and laws differs per country: “it is […] important to stress that individual countries (or groups of countries) possess distinctive configurations of institutions which establish the terrain of trade union organization and action” (ibid, p. 2). Hoffmann & Hoffmann (2009, in Gumbrell-McCormick & Hyman, 2013, p. 4) further underline that even “impact on unions of similar external challenges is very different, depending on their own organisational structures and political culture and on the particular variety of capitalism and welfare state model in which they are embedded”. About the role of trade unions in the process of promoting age management, the European Foundation for the Improvement of Living and Working Conditions (Eurofound) states the following:

“Both employer representatives and trade unions should focus on age management as a key issue in the labour market. Social partners can play their part in promoting age management by: disseminating examples of good practice in age management;
promoting the concept of age diversity; negotiating collective agreements that are age neutral in impact; ensuring that their members receive age awareness training”  
(Eurofound, 2006, p. 32).

Trade unions face changes in the characteristics of their members. Traditionally, trade unions were based on mainly male, manual workers (blue-collar occupations), with ‘normal’ employment contracts. Currently, the composition of the labour force is changing, as well as the employment contracts. More ‘atypical’ work contracts are offered, white-collar occupations (people who work in an office or other professional environment) are more common, and the share of female workers is increasing (Gumbrell-McCormick & Hyman, 2013). At the same time the density of union membership is decreasing. These tendencies have their impact on trade unions in different ways. Not only are the composition and the density of the members changing, also the issues that are to be addressed by the trade unions are changing. The ageing of the workforce is one of these issues, as Gumbrell-McCormick and Hyman (2013, p. 36) state:

“Life expectancy is higher while most workers retire earlier than in the past, putting pressure on pensions systems and also on health services. […] Almost universally, this has been reflected in government efforts to raise the retirement age, increase individual contributions, and (in many cases) reduce the level of benefits; and in more general efforts to limit public expenditure. This has inevitably posed a major challenge for unions”.

According to Grünell (2012), the rapid changes in the labour market cause a widening of conflicting interests of workers in the 21st century. Further, Grünell (2012) claims that “unions must take greater account of this and respond accordingly”. This statement is underlined by Feifs, Duchemin and Weber (2013, p. 1), who claim that the cooperation between social partners, individuals, and the government needs improving:

“The role of the social partners is critical […]., as they have a significant part to play in shaping and improving working conditions. However, they cannot act alone, as an individual’s ability and readiness to continue working is conditioned not only by their working environment and personal characteristics but also by wider societal and policy factors, such as the policy framework for education and training, health promotion and indeed retirement (including other options for early exit from the labour market)”.

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10 According to Gumbrell-McCormick and Hyman (2013, p. 33) ‘normal’ contracts refer to “working full time, with the reasonable expectation of continued employment until retirement”
5.2 European Trade Union confederation

As stated in the introduction, ETUC represents the needs and interests of workers on a European level. As ETUC (n.d., p. 3) states: “Europe’s role has gradually increased in the areas of greatest importance to workers. With that in mind, Europe’s trade unions decided to unite and speak with a single voice in the aim of influencing the European Union (EU) decision-making process”. In order to represent the needs of ‘all’ workers in Europe, ETUC collaborates with i.e. national trade union confederations, European trade union federations, Interregional trade union councils, European works councils, the European Trade Union Institute, and several interest groups. In Sweden, LO, TCO and SACO are members of ETUC, in the Netherlands the VCP, CNV and FNV are members. Hoffmann and Hoffmann (2009, p. 389), however, emphasise the fact that it is difficult to define such a thing as ‘European trade unions’, as

“the organisations that we lump together under the heading ‘European trade unions’ are affected to extremely differing degrees by the challenges [...] depending on their own organisational structures and political culture and on the particular variety of capitalism and welfare state model in which they are embedded”.

The challenges that are affecting the unions are social, economic and cultural challenges. Further Hoffmann and Hoffmann (2009) explain that trade unions have different structures and cultures to deal with these challenges. Mitchell (2014) investigated the development of ETUC, as in 2014 it existed 40 years. Where ETUC in the first year did not have many (financial) resources and members (Hoffmann & Hoffmann, 2009), it has now grown to become an organisation of which “its input is invited on the eve of the regular summits of European Union (EU) leaders, giving organized labor an institutionalized channel into the highest levels of EU agenda-setting” (Mitchell, 2014, p. 403). Even though ETUC has gained importance and attention, it still struggles with several issues, one of them being the struggle to speak with one voice:

“The matter is further complicated because the ETUC’s members are themselves confederations that often struggle to reconcile the different European preferences of their own national unions. [...] As a confederation of confederations, the ETUC is challenged not only by the significant divisions among the individual member confederations, but also by differences of perspective within the many national confederations” (ibid., p. 404).

Bernaciak, Gumbrell-McCormick and Hyman (2014, p. 5) emphasise the difficulty of comparing unions in different countries because of the different contextual backgrounds and the different structures in which they operate: “unless trade unionists in each country
understand how and why their counterparts elsewhere are different, they are in no position to learn from the experience of others”.

Even though it is difficult to speak for all confederations, the ETUC has taken on several projects, one of them being the project ‘Building Trade Union Support for Workplace Learning throughout Europe’. Multiple trade unions were a part of this project, from Sweden a LO-union, and from the Netherlands a branch from FNV. The aim of the project was “to increase the capacity of trade unions at the European and national levels, so that they are in a better position to encourage, advise and guide workers in making informed choices as regards the take-up of education and training opportunities, and to engage with employers, by social dialogue and collective bargaining, in a process to improve workplace learning and to enhance workers’ skills” (ETUC, 2013, p. 1).

Recommendations for trade unions on national level are to investigate how trade unions can support workplace learning, to raise awareness of the importance of collective bargaining to improve workplace and lifelong learning, and to campaign to ensure access and funding for employees to participate in workplace and lifelong learning (ibid.).

Concerning the ageing of the workforce, ETUC (2014) claims that active labour market measures, improved working conditions, and supporting policies concerning education, training and provision or care facilities should promote a longer working life. They do not think that the statutory retirement age should be linked to life expectancy, as ETUC emphasises that “primarily, increasing time spent in retirement (because of longevity growth) has to be counterbalanced by improving the labour market integration of people of all working ages”. ETUC (2014) states that the opportunities in the labour market should be improved for all, not only for older workers. Further, they emphasise the importance of raising employment rates of groups that currently are falling behind: women, younger workers, and migrants.

5.3 Trade unions in Sweden

In Sweden, unions and social partners play an essential role. As Gumbrell-McCormick and Hyman (2013, p. 9) claim, the Nordic model of trade unions have several distinctive characters. The first character is the “exceptionally high level of union membership”, the second character being the “resilience of high density when unions in most other countries were declining numerically”. Also, individual and collective bargaining in the Nordic countries, and thus Sweden, are closely interwoven, as unions “negotiate the procedures for performance evaluation, advise individual members and submit appeals against unfavourable outcomes” as well (Bernaciak, Gumbrell-McCormick & Hyman, 2014, p. 36). Further,
Gumbrell-McCormick and Hyman (2013, p. 9) state that “unions are structured sectorally and occupationally, with separate confederations representing manual, white-collar, and professional employees”. Hoffmann and Hoffmann (2009) and Carley (2009) underline this by claiming that in Sweden trade unions are subdivided according to status categories: blue-collar unions, white-collar unions, and unions for academic/professional workers. These unions independently conclude regional and sectoral agreements, national collective agreements, and workplace collective agreements, all through collective bargaining. Even though Sweden traditionally has a high density of union membership amongst the population, the number of memberships has been decreasing. Sweden experienced a decrease in union membership from 78 percent of the employed population in 1980, to 69 percent in 2010 (Gumbrell-McCormick & Hyman, 2013, p. 5). However, not every union is hit as hard as the other:

“In Sweden, the recent decline has hit the LO unions especially hard, as a result of the vicious circle whereby workers with the greatest risk of job loss, and in most cases the lowest wages, have now been obliged to pay the highest rates for unemployment insurance and so have often ceased their membership in the funds and the unions”

(Gumbrell-McCormick & Hyman, 2013, p. 58).

Kjellberg (2013, p. 7) underlines this finding, by claiming that “the density decline that followed the reform of the Swedish unemployment insurance system hit the LO unions more than the TCO and SACO unions, due to the considerably raised fees for blue-collar union unemployment funds in particular”. Further, this decline lead to a higher union density among white-collar workers than among blue-collar workers, respectively 73 percent against 67 percent in 2012 (ibid.). Moreover, while LO experienced a decrease in memberships, TCO and SACO gained members: “While LO lost 108,200 members between the end of 2008 and the end of 2011, TCO gained 25,400 over the same period, and SACO saw a 45,900 membership rise” (Fulton, 2013).

According to Tikkanen et al. (2008, p. 19) unions play a role in the promotion of lifelong learning and career development, as “trade unions have defined their view to lifelong learning as needs in order to increase the overall level of knowledge among all workers, to match the technological development and other changes in the industry”. Sometimes unions provide education and training themselves: “It is argued that lifelong learning has become the new employment security objective on the agenda of trade unions, as ‘lifelong learning is becoming as important an entitlement for today’s employee as the right for a pension became in the past’” (ILO, 2003, in Tikkanen et al., 2008, p. 16). Nonetheless, unions are still primarily focusing on promoting and providing lifelong learning rather than expanding the
work life of older workers. This is mainly a consequence of the tradition of negotiations for early exits by the unions: “even if the unions have started to realise the need for options for longer working careers for older workers, their activity to promote these options on the grass-root level is still very low” (Tikkanen et al, 2008, p. 16).

Fulton (2013) emphasises the fact that the Swedish unionism is based on high trust levels between the different parties (i.e. employers, employees, trade unions), rather than on legislative requirements. This is in agreement with what Bernaciak, Gumbrell-McCormick and Hyman (2014, p. 13) claim is ‘a key principle of Nordic trade unionism’, namely “that the main conditions of employment should be regulated by collective bargaining rather than by law”. This does, however, not mean that there are no legislations concerning trade unions and their role. For example, the ‘Co-determination at Work Act’ (1976) gives trade unions “wide ranging powers at the workplace […]. In addition there are collective agreements which aim to increase union influence over company decisions” (ibid). The ‘Co-determination at Work Act’ provides general requirements and gives unions the right to negotiate with employers on anything that is related to the relation between the employer and the union member. Further, Fulton (2013) explains that

“a very important element of this union based approach is that it leaves many of the practical details to be worked out locally through negotiation between employers and unions. Unlike in some other European states the legislation does not contain a series of detailed provisions which must be complied with”.

When ‘significant changes’ are planned concerning the employees’ work or employment conditions, the employer has the duty to inform and negotiate with the union. This is done to ensure that decisions are made in collaboration with employee representatives. In 2005, an amendment was made to the Act, in order to ensure that the employees of employers that do not have a collective agreement with a union are covered as well: “These employers are now required to inform and negotiate with unions with members in the workplace […], even though they do not have a collective agreement with them” (ibid.). The role for union confederations had slightly changes over the last year. According to Fulton (2013) central bargaining has stopped, resulting in a reduced power of confederations, while the individual unions have a bigger influence. However, the confederations still co-ordinate the unions and their claims.

5.3.1 LO, TCO and SACO
The largest blue-collar union confederation in Sweden, Landsorganisationen i Sverige (LO), was founded in 1898. Currently, its membership consists of roughly 1.5 million people
(Gumbrell-McCormick & Hyman, 2013), therefore representing a little under half of all unions members (ibid., Carley, 2009). LO in particular is involved in the production of researched based policy documents regarding adult education and training, with the aim to influence public policy. At the same time, LO is busy organising study circles for its members at workplaces. According to Rubenson (2003, p. 941) “this helps to explain the unusually high participation in adult education and training among blue-collar workers in the Nordic countries”. Chapter 6.2.1 will elaborate on LO’s activities concerning older workers.

Tjänstemännens Centralorganisation (TCO) and Sveriges akademikers central organisation (SACO) are both white-collar trade union confederations. Both confederations were founded in the 1940s, with TCO being founded in 1944, and SACO being founded in 1947. According to Kjellberg (2013, p. 1), SACO was labelled “the world’s oldest professional peak association”. TCO is bigger than SACO, as it represented 35.4 percent of all union members in 2009, where SACO represented 17.7 percent in 2009 (Carley, 2009, p. 12-13). Even though both confederations are white collar unions, TCO represents non-manual workers, where SACO represents graduate employees (Fulton, 2013). According to Fulton (2013), there is a sense of competition between TCO and SACO, as they represent similar employees. In practice, most employees choose to be a member of the union that their employer has an agreement with.

5.4 Trade unions in the Netherlands
One of the distinguishing factors of the Dutch society has long been the ‘verzuiling’ (pillarisation) of the society. Pillars can be seen as interconnections between religious groups and political organisations: “thus devisions among groups were largely based on religious and ideological cleavages” (Seeleib-Kaiser, van Dyk & Roggenkamp, 2008, p. 5). This tendency was also apparent in the system of trade unions, as Gumbrell-McCormick and Hyman (2013, p. 18) explain:

“For much of the 20th century, trade unionism reflected the pillar structure, though this effect has been moderated over time. The Nederlands Verbond van Vakverenigingen (NVV) represented the Socialist pillar, the Nederlands Katholiek Vakverbond (NKV) the Catholic, and the Christelijk Nationaal Vakverbond (CNV) the Protestant. But as religious identities weakened, the Catholic pillar lost adherents and the NKV agreed in the 1970s to merge with the NVV, resulting in the formation of the Federatie Nederlandse Vakbeweging (FNV) in 1981”.

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Currently, the unions are not necessarily linked to a religion and/or political party, however, according to Fulton (2013) “the FNV is closer to the Dutch labour party PvdA and the CNV to the Christian democrats”.

In the Netherlands, social partners and trade unions play an important role in shaping policy reforms and measures. It is not uncommon to address socio-economic issues by negotiation between the government and different social partners. As Fenger and Koning (2015, p. 203) claim: “Rather than through applying scientific methods, methods of argumentation and negotiation are used to develop and select policies to solve socio-economic problems”. Several themes have been addressed like this, i.e. labour market regulation and pension policies, but also discussions concerning sustainability and global competition make use of this strategy (ibid.). However, this tendency of negotiation between several social partners can make it difficult to come to consensus and to implement new laws and initiatives. Fenger and Koning (2015, p. 210) give the example of the recent pension- and retirement reforms:

“With the union representatives being against a mandatory increase of the retirement age and employer representatives not willing to accept further premium raises, the SER\(^\text{11}\) did not have an easy task. [...] Moreover, governmental plans to reform the public first-pillar scheme were delayed until 2020”.

This citation shows how difficult it can be for the different social partners and the government to negotiate certain matters and to come to a mutual agreement. Concerning the example of the pension reforms, the government took the advice of the SER to reform the pension system, however, not all trade union members were satisfied with the way things happened: “Many union members […] criticised the way in which the head of the union acted during the negotiation process – only informing and consulting them now and then. Although the plans survived and Parliament agreed upon it, the head of the union resigned” (Fenger & Koning, 2015, p. 211). Even though negotiation between the government, social partners and employers is common, it is not legislated. According to Fulton (2013) “Dutch employers and employers' organisation have no legal obligation to negotiate with trade unions. Collective agreements between unions and employers depend entirely on both sides' willingness to negotiate”.

On the level of the workplace, employees are represented by work councils, rather than by trade unions. Villalba-van Dijk (2012) explains that all companies with 100 employees or more are obligated to set up a work council, as legislated in the Dutch Works Council Act of

\(^{11}\) Social and Economic Council of the Netherlands
1979. Work councils rather than trade unions negotiate with the board of a company, and agree on employee benefits and HR policies. Fulton (2013) emphasises that even though work councils are not trade union bodies, trade union members are often represented. At the same time, it is not uncommon for council members to not be a trade union member. Further, “the works council consists entirely of employees (up to the 1970s the employer took the chair), who are elected by the entire workforce”. Collective agreements are legally binding, and employers that sign collective agreements are obligated to offer the same terms for non-union members. Further, the government can be asked to make a collective agreement “generally binding on all employees in a particular industrial sector. For this to happen, the agreement must already cover a ‘substantial proportion’ of those employed in the industry – normally 60% or more” (ibid.). The role of trade unions is slightly different in the Netherlands than in most other countries. Even though trade unions work closely with work councils by presenting union’s concerns into their discussions, “unions are not particularly prominent at company level – including in the works council” (Fulton, 2013).

As well as in Sweden, union membership is decreasing in the Netherlands. With a density of union members that is much lower to begin with, the density decreased from 35 percent in 1980, to 19 percent in 2010 (Gumbrell-McCormick & Hyman, 2013, p. 5). Fulton (2013) emphasises the fact that 15.5 percent of all union members “are older than 65 and the total not working is probably higher”. Grünell (2012) further emphasises that the characteristics of union members are fairly equal, therefore not representing the diversity of the current workforce. Women, migrants, young employees, and self-employed people have no ties with unions and no longer join them. Therefore, i.e. FNV is “largely representing older white employees working on standard employment contracts” (ibid.). This tendency is not only occurring in the Netherlands, but is showing in unions across Europe (Waddington, 2014). Reasons to retain union membership are highly influenced by family members, coworkers and union representatives. According to Waddington (2014, p. 9), Dutch workers cite “improved terms and conditions of employment and […] ‘avoid personal problems in the work environment’” as the main reasons to become a union member. Even though overall the union membership density is decreasing, it is striking that the membership density of people aged 65 and over is increasing. According to van het Kaar (2014), “only among those aged 65 and over did membership increase, up from 287,000 in 2012 to 296,000 in 2013”. The reason for this is that after retirement, many people remain union members. One of the main concerns related to decreased membership is that this “might compromise the legitimacy of collective agreements in the future. Falling union density in the Netherlands has led to questions about the representativeness of unions, sparking debates in parliament about the system of collective
bargaining” (van het Kaar, 2013a). In answer to this concern, the SER emphasises that involvement in the bargaining process of as many employees as possible might compensate for the decreasing union membership density. At the same time, this strengthens the legitimacy of the union in the bargaining process: “According to the SER, social partners have already developed initiatives to involve non-members in the collective bargaining process and it urges them to continue to do so” (ibid.).

5.4.1 FNV, CNV and VCP
The FNV is the biggest trade union federation of the Netherlands, in 2009 representing almost 63 percent of all union members (Carley, 2009). As mentioned before, the FNV is the result of a merge between several unions, after the pillarisation in the Netherlands decreased. Another change in the composition of the FNV occurred more recently (Fulton, 2013). After signing the agreement of the pension reform by the FNV president in 2011, “the two largest affiliates, with the majority of the membership, were strongly opposed and the result was to tear the FNV apart” (Bernaciak, Gumbrell-McCormick & Hyman, 2014, p. 42). In 2012, the chair and vice-chair person of FNV resigned, appointing a work group to resolve the problems within the federation. In October of that year, a conference was held, with the outcome of 17 unions agreeing with proposals presented by the new chair person of FNV. However, the Dutch Pensioners Union and the Union for the Self-employed withdrew from the federation. Further, the decision had been made to establish a so-called ‘members’ parliament’. According to van het Kaar (2013b) the members’ parliament is the highest body within the federation, and is “responsible for appointing – and dismissing – its chair. The intention is to install the members’ parliament as an advisory body, and then it will mature into a controlling body that is elected by the members”. This new structure has been in place since May 2013. Further, the three biggest unions are split up and organised in smaller units. However, van het Kaar (2013b) emphasises that criticism has been expressed that “even under the new structure, the membership of the three biggest unions will still be substantial, and structural changes cannot simply wipe away all existing differences of opinion”.

The VCP is the trade union confederation for professional workers. The VCP has no political ideological or religious background, as it was funded in 1974, after the influence of the pillarisation decreased in the Netherlands. The VCP has had its name since 2014, before that it was known as MHP (Middle and Higher Personnel). However, as the formation of unions within the confederation started changing, so did the characteristics of the members. From 2013 on, MHP was not solely representing middle and higher personnel anymore. The new name, VCP, covers a broader range of professional workers and the more diverse
characteristics of its members (Wagenaer, 2013; VAWO, 2014). In 2009 VCP represented about 8.9 percent of all union members (Carney, 2009). CNV is the Christian trade union confederation, representing 17.6 percent of all union members (ibid.). CNV was founded in 1907, and was shut down during the Second World War. After that, the CNV re-established in 1945, regaining almost all their members (CNV, n.d.).

6. Results and Analysis

This chapter will elaborate on the measures taken by the government, and will give some examples of initiatives taken by trade unions. Further, this chapter will analyse the literature and results that have been found. This will be done by using the terms provided in table 2. The structure of this chapter will be based on the two research questions of this study.

6.1 Measures taken by the government

In order to answer the first research question of this study, some of the measures taken by the national government concerning both lifelong learning and older workers are examined.

6.1.1 Sweden

Even though Sweden has a relatively high share of older workers, there are barriers to overcome. One of the main issues in Sweden is age discrimination and related negative attitudes towards older workers. According to Tikkanen, Guðmundsson, Hansen, Paloniemi, Randle and Sandvik (2008, p. 11) “the older worker tends to be perceived as an exhausted and low-motivated person, who should stay at home and have a rest – or one who has narrowed her or his interests into private life; in leisure and the nearest family”. According to Vendramin and Valenduc (2012, p. 6), stereotypes create different social perceptions and constructs by stigmatising older workers, which in turn will “influence the quality of older workers’ work life and the likelihood of their early exit from the workforce”. Nowadays the negative attitude towards older workers are starting to change, mostly as a consequence of governmental programs and changes in life-courses:

“a lot of changes in Sweden has been made in line with the policies and guidelines in EU – the combination of formal, informal and non-formal learning; the competence agreements; individual plans for competence development; the focus on workplace learning; the proactive strategy in a situation of redundancy or closedown; the coordinating role for local learning centres etc. However, Sweden is the last EU member state to implement the EU anti age discrimination directive from 2001. The new law will be active from 1st of January in 2009” (ibid., p. 25).
This act offers protection in the labour market and in the field of education. Employers may not discriminate against employees, work seekers or trainees when it is related to their age. This anti-discrimination law has, according to Kullander and Nordlöw (2013), resulted in “an increased number of complaints filed by older workers to the Equality Ombudsman”.

Concerning labour market policies, one can distinguish both passive and active policies. Passive policies are mostly focused on giving financial support. This kind of policy supports the exit strategy, by providing a means for early retirement. Active policies, however, are focused on improving employment chances for (older) workers, and are therefore supporting the maintenance strategy. In the 1990s there were multiple active labour market programs especially for older workers. However, currently there are no specific programs focusing on older workers (Wadensjö, 2002, in Sjögren Lindquist, 2006).

The main principle in Sweden is that work should be favoured over cash support for older workers. This means that older workers in Sweden are more likely to be retrained and re-qualified, rather than being laid off. Since 1974, Sweden has developed a strong employment protection. For example, when companies were laying off employees, this happened according to the principle ‘last-in-first-out’ (LIFO). This principle strengthens the position of older workers in the labour market. However, companies were increasingly allowed to depart from the main principle. According to Sjögren Lindquist (2006, p. 217) since 1997 “all deviations from the ‘last hired, first fired’ principle that affected workers over age 57.5 had to be approved by the central union in order to avoid an early exit from the labour market”. According to von Below and Skogman Thoursie (2010, p. 987) “the LIFO principle was reformed in January 2001 so that employers with ten or fewer employees were allowed to exempt two workers from the seniority rule”. Further, older workers are protected by so-called ‘Career Transition Agreements’, which are a part of agreements between job security councils and social partners. Through this agreement, older workers are guaranteed to be re-employed when their former employer recruit again following a restructuring event. This, however, is only guaranteed prior to the age of retirement. After reaching this age, older workers lose their protection against redundancy (Feifs, Duchemin & Weber, 2013).

The pension system was reformed from 1999 on, and was implemented from 2001 on. The reforms made it possible for employees to retire from the age of 61, although the official retirement age is 65. Further, since 2000 it is not possible anymore to receive a part-time pension (Sjögren Lindquist, 2006). When employees keep working after 61, they receive financial benefits. According to Carone (2005, p. 19) “A person with an average wage will increase his yearly pension benefit by nearly 60 per cent if he postpones his retirement decision till age 67 compared to leaving at age 61”. The effects of this measure are difficult to
measure. For example, Edmark, Liang, Mork and Selin (2012, in OECD 2014b) “conclude that while employment rates have increased, it is not possible to decide to what extent the tax credit can explain the increase”. Some researchers (i.e. Tikkanen et al., 2008; Kullander and Nordlöw, 2013) claim that the Swedish pension system is not fully promoting the prolonging of employment. Currently, debates are being held in order to see if the system needs revising. According to Kullander and Nordlöw (2013)

“the current system is adapted to the demographic challenges and entitlements increase for every extra year worked, which creates incentives for individuals to extend their working life. The government is currently investigating a potential raise of the age which people have the right to remain in employment. Today, an individual has the right to remain in employment until age 67”.

Regarding lifelong learning, in 2000/2001 the Swedish government launched a proposal called ‘Adult learning and the future development of adult education’. This proposal discussed the urgency to meet the future demands of the field of adult education. As claimed by Eurydice (2010, in Nieuwenhuis et al., 2011), the needs of the individuals are taken as a starting point to base adult education on. Education and training should be available whenever and wherever the individual needs new skills, competences and knowledge. Further, it should build upon previous gained knowledge: “Activities are to be characterised by consideration of the knowledge, skills and competence acquired by the adult in other contexts, such in working and social life. Validation will thus be an important point of departure when designing educational activities” (Ministry of Education and Research, 2013, p. 1). In order to make this a reality, there are four conditions: first, financial support should stimulate the participation of adults in education. Second, the society, employers and individuals have a shared responsibility to ensure that the system is meeting everyone’s demands. Third, the democratic perspective will influence formal and informal learning, by respecting all demands in an equal way. Fourth and last, it is necessary to have an agreement between NGOs, social partners and (local) authorities in order to facilitate the learning and training (Nieuwenhuis et al., 2011). The Ministry of Education and Research (2013, p. 1) emphasises this collaboration, by stating that adult education “should be designed in close cooperation with representatives of the infrastructure developed by municipalities together with other actors and stakeholders, such as employers and representatives of other policy areas”.
6.1.2 The Netherlands

As emphasised in chapter 4.4.1, historically, Dutch policies often led to early retirements. Renkema and van der Kamp (2006, p. 240) underline this, by stating that

“until recently, legal retirement settlements and early retirement have led to the exit of many older workers, but, because of shortages in the labour market and the high cost of exit from the labour market, older workers are now encouraged to stay longer in employment”.

Since the 1990s, the Dutch government made early retirement financially less attractive by removing obstacles for continued employment after (early) retirement (ibid.). The current Dutch pension system mainly consists of two pillars, the General Old Age pension (AOW) and the supplementary pension. The AOW is for people that are aged 65 or older, and is state financed. Van der Smitte (2013, p. 2) explains:

“The AOW accrual is related to (the duration of) being a resident: as long as one is a resident in the Netherlands or at any rate pays contributions for AOW in the Netherlands, rights to AOW are being accrued. [...] From 2013, the age of retirement will gradually be raised to 66 in 2018 and 67 in 2021, and will subsequently be linked to rises in life expectancy”.

According to Van der Smitte (2013), the government aims for everybody to be able to maintain the standard of living at a reasonable level with the money they receive from their retirement. In order to provide for this standard, supplementary pensions are an addition to the state pension, provided by one’s employer. Even though these supplementary pensions are not mandatory, according to Palmer (2011, in OECD, 2014b) about 90 percent of all employees are in fact covered by these occupational schemes. After the state retirement age has been reached, labour contracts can differ from agreements drawn up by social partners. For example, employers are not obligated to pay contributions for unemployment, sickness and disability benefits. According to the OECD (2014b, p. 94), “ninety-two percent of open-ended collective labour contracts in fact end when the state pension age is reached”. However, as stated in chapter 1 of this study, currently the parliament is discussing measures to remove barriers concerning working beyond the retirement age. The OECD (2014b) claims that the changes in the pension systems make it difficult for people to make the right decision about their career. Therefore, transparency is crucial. The Dutch government has now created a register which will provide people with the right information:

“Recent initiatives have been taken to improve pension information and transparency for both the first and second pillars. A national pension register launched in 2011 gives every Dutch citizen an online overview of their accrued occupational pensions in pension systems”.

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funds, including from pension insurers. The register includes the accrued state of the AOW. A project now under way aims to improve communication further: implementation of revised regulations concerning pension information is planned for 2014” (ibid., p. 55).

Furthermore, according to Feifs, Duchemin and Weber (2013) in 2009 the so-called ‘carry-on-working bonus’ was introduced to discourage early retirement. This means that lower-paid employees of 61 years or older receive a bonus when continuing working: “These financial incentives, which raise the level of pensions received when the retirement age is postponed, have been found to be effective in delaying early retirement in the country” (ibid., p. 11).

However, not only the active policies keep employees from longer employment. The (mostly negative) attitudes towards older workers influence the organisational policies and measures as well. The OECD (2014b) emphasises the importance of employers’ attitudes towards older workers, by claiming that the opportunities for older workers of remaining in the labour market are largely depending on employers’ decisions concerning the hiring, retraining and firing of older workers. Those decisions in turn are influenced by the employers’ perceptions about and their attitude towards the importance of age diversity; as well as the adaptability, productivity and the added value of older workers. According to van Dalen, Henkens, Henderikse and Schippers (2006, p. 41)

“Dutch employers do not consider older workers much of an asset. [...] As a consequence Dutch employers’ measures with respect to older workers boil down to granting them an easy and relaxed way out of the labour market. To a large extent this can be considered a heritage from the past when (government) policy initiatives were very much focused on the outflow of older workers to make room for young(ER) workers”.

Further, van het Kaar and Tros (2013) claim that employers prefer younger workers when it comes to so-called ‘hard’ indicators for productivity, “such as physical health, skills in new technologies, and creativity. [...] The comparative advantages of older workers, like loyalty, reliability and management, seem to be less relevant for productivity in the eyes of the employers”. From 2008 on, both the government and social partners aim to make older workers more attractive to employers, by new agreements between trade unions that “in some sectors older workers should lose their preferential age-related benefits, such as additional holidays. Instead, employers were encouraged to invest more in education and training” (Villalba-van Dijk, 2012, p. 3). In 2011, The Dutch Labour Foundation launched a Policy Agenda (Policy Agenda 2020), emphasising the need to invest in the employability of older workers. One of the issues they addressed, was the negative attitude towards older workers that is still existing:
“The most important factor may be that the Netherlands should radically adjust attitudes about older employees – they are not more expensive, more prone to illness or less productive than their younger colleagues. [...] However, because a significant number of employers and employees still view this image as accurate, relatively little is invested in older employees, older jobseekers almost never succeed in landing a position and, as a result, older employees are too quick to write themselves off” (STAR, 2011b, p. 1).

They further explain that “the measures for older employees at the beginning of the 1980s also contributed to the negative image – which one might go so far as to term a stigma – of these older employees” (STAR, 2011a, p. 3). Karpinska (2013, p. 95) claims that “despite policies aimed at combating age discrimination, [...] in the Netherlands age discrimination is still perceived to be substantial, at a self-reported rate among older workers (aged 55-64) of 20 percent”. The OECD (2014b) subscribes this finding by providing an overview of perceived age discrimination by older workers (in this case aged 50+) at work. Figure 7 shows that Sweden has the lowest self-reported discrimination rate in the EU, with two percent of workers aged 50 and over claiming they have experienced and/or witnessed age discrimination. In the Netherlands, this percentage is higher, with a little over four percent of older workers claiming to be victims of discrimination. Of these people, 94 percent claims they have been discriminated based on their age, while searching for a job (Andriessen, Fernee & Wittebrood, 2014).

![Percentage of workers aged 50 or more declaring they were the victims of discrimination on the basis of age, or were witnesses to age discrimination at the workplace during the last 12 months.](chart)

**Note:** Percentages of workers aged 50 or more declaring they were the victims of discrimination on the basis of age, or were witnesses to age discrimination at the workplace during the last 12 months.

Figure 7. Age discrimination at the workplace in 2000 and 2010 (OECD, 2014b, p. 101)

However, figure 7 shows that the Netherlands has experienced a decline in self-reported age discrimination, coming from ten percent in 2000 to four percent in 2010. Both the Netherlands and Sweden are scoring below the EU average. The OECD (2014b, p. 96)
emphasises that from 2004 to 2010 444 projects have been launched in companies and firms in different branches, aiming to raise awareness for the increasing age-diversity:

“In almost half of the firms evaluated, the projects contributed to a more positive image of older workers and to a decrease of prejudices, especially among managers.

Furthermore, greater attention began to be paid to the problems and needs of (older) employees. Some employers implemented measures for sustainable work ability and improved the motivation of employees”.

According to the European Commission (2015b), measures concerning active ageing are implemented to support older workers. Part of these measures are the adapting of workplaces, creating innovative shift patterns and the (re)training of older workers. So-called ‘Sector Plans’ will finance these measures, “aimed at creating and retaining jobs within specific sectors and stimulating inter-sectorial mobility. […] The ‘Sector Plans' have the potential to stimulate the creation of (dual) jobs and apprenticeships as well as to foster mobility between sectors” (ibid., p. 38).

Nowadays, a raise in the retirement age can be found. From 2000 to 2006, the average retirement age in the Netherlands was 61. From 2007 on, this age is increasing, due to changes in the law and policies. In 2012, the average retirement age was 63.5 (CBS, 2013). Before, this research briefly addressed the current debate about raising the retirement age in the Netherlands, as well as working passed this age. According to Statistics Netherlands, from 2022 on the retirement age will be raised according to life expectancy. Thus, the estimated retirement age will be 71.5 years in 2060 (CBS, 2014c). Further, even though the Bill has not been officially passed, the government seems to support a proposition that aims to improve the possibilities for older workers to remain employed after retirement. Social partners and trade unions criticise this measure, claiming younger employees will be disadvantaged. They claim that older employees are cheaper for employers, since they do not have to provide for older workers’ insurance anymore. Social partners further fear for replacement of more expensive 60 to 65 year olds (NOS, 2014a; 2014b; 2015; Rijksoverheid, 2014a).

6.2 Trade unions’ initiatives
In order to answer the second research question of this study, this paragraph will elaborate on some of the initiatives taken by trade union confederations, in both Sweden and the Netherlands.

6.2.1 Sweden
In 1976, LO expressed its vision towards education within the trade unions:
“Trade union education is one of the means of achieving objectives which the trade union movement and the rest of the labor movement have set themselves. Such education must reach all members, activate them, evoke commitment, and strengthen solidarity. It must provide the necessary knowledge for day to day union work under current conditions and must also prepare members for a future in which conditions may be very different. Trade union education must lay the foundations for cooperation at the workplace, in the labor market, and in society as a whole with a democratic socialist society as the ultimate goal” (Eiger, 1994, p. 33).

This statement clearly shows the influence of the social democratic movement. A popular way of adult education in Sweden is through participation in study circles. Trade unions not only promote, but organise study circles as well, thereby focusing on learning without a traditional teacher. Eiger (1994, p. 43) explains that the basic format of this form of education are based on “participatory learning without the traditional teacher”. The participants choose their own learning content, and they invite experts of that certain topic themselves. Arbetarnas Bildningsförbund (ABF) underlines this by saying that study circles contributed to the development of popular movement in Sweden, which is among the strongest in the world. Further, ABF highlights that the participation in study circles is chosen out of free will and personal interest. Participants decide their own content and working methods, and together seek for new skills and knowledge. A study circle leader is the guide in the discussion, and is an expert in the field of study (ABF, 2014). Simultaneously, this form of education represents the Swedish mentality towards the focus on individuals’ needs and demands, and shaping education to answer to these needs and interests. Concerning retirement and pensions, LO agrees with the necessity to raise the retirement age, however, they also claim that “simply raising the statutory retirement age will not solve the issue” (Duchemin & Weber, 2013, p. 31). Therefore, LO believes that improving working conditions is a requirement for a prolonged work life. Concerning education, TCO presents one of its guidelines as following:

“On the labour market of the future, it will be necessary to undergo training at regular intervals in order to update old knowledge or acquire completely knew knowledge. Society must therefore develop systems for lifelong learning. [...] The major challenge facing education policy today is to make higher education available to more people during their working lives” (TCO, 2013).

Further, TCO states that different groups of people are experiencing difficulties remaining employed, older workers being one of those groups. TCO suggests that working conditions should be altered in a way that is beneficial for older workers, as the loss of useful knowledge can be seen as a waste: “It will only be possible to maintain acceptable levels of growth and
welfare if we make it easier and more attractive for older people to go on working. Today, less than half of those in the 60-64 age group work. [...] The exclusion and elimination of people from the labour market that is so prevalent today represents a tragic waste of resources” (TCO, n.d.).

6.2.2 The Netherlands

In 2005, the FNV launched a statement that claims that financial benefits should be promoted, in order for older workers to remain in the labour market. Further, measurements should be taken to make working life for older workers easier and more attractive. Examples of such measures include raising age-awareness and improving the employability of older workers (FNV, 2005). Instruments that could help raise age-awareness and employability are i.e. education and training, part-time retirement, improvement of working conditions, and policies relating to mobility in the labour market. The FNV advocated for an adaptable education system, to match the needs and demands of the employees. This does not just concern the content of the education, but also the way of learning (ibid.). However, even though improvements have been made, the education system is still not set for individual demands.

More recently, the FNV, in cooperation with the two other trade union federations (CNV and VCP), reacted on the letter to the Second Chamber (sent by the Ministry of Education, Culture, and Science, and the Ministry for Social Affairs) concerning lifelong learning. In that reaction they highlight that they regard continuous learning and training as crucial in order to keep up with this globalising world. Even though they agree with the initiatives that the ministers set out in their letter (Letter to Second Chamber, 2014), the unions believe that the aims can be more ambitious, in particular the ones concerning low educated people and older workers. Further, they agree with the important function that social partners have in stimulating and facilitating lifelong learning, however, they also believe that the government has an important role in this process. The main role the government should have, according to the trade unions, is to facilitate the learning. Specifically concerning older workers, the trade unions ask the government to open up lifelong learning credit12 to employees aged 55 and over (FNV, CNV & VCP, 2014). Further, the FNV and CNV are strictly against the recent proposal of the Second Chamber to accelerate the raise in retirement age. Amongst other issues, this measure will lead to increased unemployment. They state that older workers will occupy jobs, therefore making it harder for unemployed people to find work (FNV & CNV,

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12 Lifelong learning credit is a measure taken by the government. It gives new students the opportunity to receive ‘study-vouchers’ worth €2,000, which they can use for 5 to 10 years after graduation for training or education (Rijksoverheid, 2014b)
Further, CNV states that before the retirement age is raised, measures have to be taken in order to improve the employability of older workers. These measures are related to the (re)schooling of older workers, and to adjust the work environment in such a way that it is easier for older workers to remain employed and healthy longer (Respondent CNV).

The VCP, as well as FNV, believes that the new pension reforms should not cause difficulties for younger employees to enter the labour market (VCP, 2014). Further, they collaborate with STAR on the so-called ‘policy agenda 2020’. As explained in chapter 6.1.2, these initiatives aim to strengthen the position of older workers, by focusing on sustainable participation. This initiative consists of four key themes: employability and schooling; health, vitality and work conditions; labour costs and productivity; and mobility and re-integration (STAR, 2011a). Also, since 2013 VCP collaborates with i.e. the Dutch Employee Insurance Agency (UWV) on an initiative called ‘Action plan 55+ works’. The aim of this initiative is to decrease the unemployment rate of older employees. Further, training on specific topics is offered. Examples of these include trainings focusing on interview techniques, social media training, and meetings that aim to inspire older employees. In addition, the UWV supports unemployed older workers by providing a voucher of 750 euros maximum, to be spent on education or (re)training (UWV, 2013). The aim is to increase workers’ employability by broadening the field they can work in.

As briefly explained earlier in this chapter, in 2010, CNV agreed with the proposal to raise the retirement age to 67 years. The thoughts behind this proposal was to first take measurements to improve the employment rate of older workers and to give older workers the opportunity to decide for themselves when to retire. After these measures would have been taken, the retirement age would be raised. However, the government decided to accelerate the raising of the retirement age, therefore not giving enough time for the other measures to be executed. Currently, CNV still pleads for a flexible retirement age. At the same time they aim to have similar employment rates of workers aged 55+ as workers aged <55 (CNV, 2014).

6.3 Analysis
Table 3 will give a brief overview of several characteristics of Sweden and the Netherlands. After that, the following aspects will be examined: the welfare system, lifelong learning, and trade unions in both countries. As table 3 shows, both differences and similarities can be distinguished between Sweden and the Netherlands. This chapter will highlight and further elaborate on these differences and similarities. The findings from the literature research will be complemented with results of the questionnaire.
Table 3. Comparison between Sweden and the Netherlands

<table>
<thead>
<tr>
<th></th>
<th>Sweden</th>
<th>The Netherlands</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Welfare system</strong></td>
<td>Social democratic welfare system</td>
<td>Hybrid welfare system: conservative and</td>
</tr>
<tr>
<td></td>
<td></td>
<td>social democratic</td>
</tr>
<tr>
<td><strong>Employment rate of older workers</strong></td>
<td>74 percent in 2013</td>
<td>60 percent in 2013</td>
</tr>
<tr>
<td><strong>Participation rate in lifelong learning</strong></td>
<td>22.2 percent in 2009</td>
<td>17 percent in 2009</td>
</tr>
<tr>
<td><strong>Barriers to overcome</strong></td>
<td>- Age discrimination</td>
<td>- Age discrimination</td>
</tr>
<tr>
<td></td>
<td>- Pension system</td>
<td>- Widespread early exit opportunities</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Access to lifelong learning</td>
</tr>
<tr>
<td><strong>Policy frameworks</strong></td>
<td>- Financial incentives for employees working past the age of 61</td>
<td>- Raise of retirement age to 67 by 2020, after that, raise accordingly to life expectancy</td>
</tr>
<tr>
<td></td>
<td>- Possible raise of retirement age to 67</td>
<td>- Pension reform to make early exit unattractive</td>
</tr>
<tr>
<td></td>
<td>- Focus on meeting future demands of adult education</td>
<td>- Emphasis put on improving employability older workers</td>
</tr>
<tr>
<td><strong>Trade union membership</strong></td>
<td>70 percent of the workforce</td>
<td>20 percent of the workforce</td>
</tr>
<tr>
<td><strong>Collective bargaining</strong></td>
<td>Trade unions, legislated through ‘Co-determination at Work Act’</td>
<td>Work councils, role of trade unions not legislated</td>
</tr>
<tr>
<td><strong>Trade unions’ perspectives</strong></td>
<td>- Raise of retirement age is necessary</td>
<td>- Strongly against accelerated raise of retirement age</td>
</tr>
<tr>
<td></td>
<td>- Work conditions need improvement</td>
<td>- Against proposal to work after retirement age, fear of replacement and unemployment younger/more expensive workers</td>
</tr>
<tr>
<td><strong>Trade unions’ initiatives</strong></td>
<td>No specific measures concerning older workers</td>
<td>- FNV, VCP and CNV: Policy Agenda 2020</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- VCP: Action Plan 55+ Works</td>
</tr>
</tbody>
</table>

6.3.1 Welfare system

First of all, the welfare systems are similar, although the Dutch welfare system has a more conservative approach than the Swedish welfare system. This shows in the approach towards employment in general, and towards older workers in specific. In Sweden, the full employment principle is supported, which means that all people eligible for work are encouraged to participate in the labour market. This principle also influences the position of older workers, since they are encouraged to remain in the labour market as well. In the
Netherlands, the conservative approach towards employment still shows in the participation rate of both women and older workers. Female employees often have part-time contracts, even though 4.3 percent of part-time workers would like to work more (European Commission, 2015b, p. 36). The participation rate of older workers (60 percent in 2013) lags in comparison with the participation rate of older workers in Sweden (74 percent in 2013). This can partly be explained by the lower participation rate of women in general. Further, another remainder of the conservative approach and another explanation for the lower participation rate, are the early exit opportunities. From the late ‘90s, these opportunities were supported by the State, and were expected to have decrease youth unemployment and a greater freedom of choice for older workers (Henkens & Kalmijn, 2006). Older workers often received financial incentives in order for them to retire early. Currently, the opposite is happening: older workers are discouraged to retire early. However, early retirement is still occurring in the Netherlands (Oude Mulders, Henkens & Schippers, 2013).

6.3.2 Policy measures

When comparing policy measures in Sweden and the Netherlands, it is striking that both countries developed similar policies. In particular related to the pension schemes and retirement age. Both in Sweden and in the Netherlands, changes have been made in the pension scheme. In Sweden, financial incentives are supposed to motivate workers to remain employed after the age of 61. In the Netherlands, reforms have made it less attractive to retire early. Also, the retirement age in the Netherlands in being raised from 65 to 67 in 2021. Although in Sweden this has not been the case yet, the government does consider this measure. Another similarity between the policy framework for older workers in Sweden and the Netherlands, is the call for improving the employability of older workers. The approach, however, is slightly different. In Sweden, the government aims to improve their system of adult learning, by trying to meet the demands of all individuals. In the Netherlands, the government works together with trade unions and social partners to improve the employability in general, education only being one aspects of this.

6.3.3 Lifelong learning

Concerning lifelong learning, the participation rates differ between Sweden and the Netherlands. This can partly be explained by the attitude towards (adult) education. In Sweden, adult education is highly encouraged by the government. Further, everyone, regardless of age, gender and social background, is supposed to have access to education and training. The social welfare model provides free education, paid by the high taxes. Moreover,
in Sweden, as in other Scandinavian countries, lifelong learning has been a part of the society for a long time. The mindset concerning (adult) education in Sweden seems to be different from the mindset in the Netherlands. Where in Sweden, lifelong learning is a responsibility of the government and the local authorities, and highly adapted to the needs of the individual; in the Netherlands, the government holds the individual and social partners responsible. Also, employees in the Netherlands claim there are multiple barriers that prevent participation in lifelong learning programs: family obligations, conflicting work schedules, and missing prerequisites (European Commission, 2015a). Another distinction can be made between the goal of lifelong learning in Sweden and the Netherlands. According to Nieuwenhuis et al. (2011), in Sweden lifelong learning is considered to give attention to personal development and “the power of individual choices” (ibid., p. 3), while in the Netherlands lifelong learning accentuates the importance of gaining formal qualifications.

6.3.4 Trade unions

In Sweden, no specific actions concerning older workers are taken by trade unions. A respondent from TCO confirms this statement. However, several other measures influence the position of older workers, like labour market policies, education and retraining policies and pension policies. Further, the respondent emphasises that “trade unions and trade union confederations have a central role in all aspects of the labour market in Sweden and other countries” (Respondent TCO). Further, the respondent claims that the base of their work for older workers will be the development and strengthening of established trade union policies (employment security, re-skilling and professional development), complemented with more recently developed areas, like the improvement of continuing education, tax reductions, changes in the retirement age, and reforms in the pension systems. Thus, trade unions in Sweden are mostly concerned with improving the employability of older workers. In addition, based on the documents and completed questionnaire in this study, it appears unlikely for this to change, as the respondent explains that TCO addresses issues in a more general way rather than focusing on one group in particular. However, it should be noted that this statement is mainly based on the (English) documents found on the websites of LO and TCO, and the completed questionnaire by TCO. Therefore, the ability to generalise is compromised.

In the Netherlands, the trade union confederations support two initiatives specifically focused on older workers, namely ‘Policy Agenda 2020’ (supported by all main union confederations) and ‘Action Plan 55+ Works’ (initiated by VCP). Both initiatives focus on increasing the employability of older workers, however, the initiatives have slightly different angles. The ‘Policy Agenda 2020’ aims to decrease the still existing age discrimination and
the negative attitude towards older employees. Further, this initiative concentrates on sustainable participation, by aiming to improve working conditions, increase the participation in lifelong learning, and by ensuring mobility and re-integration. At the same time, the ‘Action Plan 55+ Works’ is mainly focused on the re-employment of unemployed older workers. In order to do this, they offer re-current education and several trainings and workshops. According to a respondent from VCP, this measure has so far managed to increase the attention given to the issue of ageing, and it helped diminish negative attitudes towards older workers. On the other hand, the respondent claims that employers need to be more committed, and that many employers still do not recognise the positive aspects of older workers. Further, a respondent from CNV emphasises the fact that trade unions do have a significant role in shaping measures concerning older workers, since the government expects people to work longer, not facilitating the necessary resources. This is, according to CNV, where trade unions have a role in facilitating these resources, such as education and the improvement and adjustment of work places.

7. Discussion
This chapter will discuss the results that have been found, and the analyses that have been made. Also, this chapter will answer the two research questions posed in the introduction of this study. Lastly, this chapter will reflect more specifically on certain aspects of the study, namely the used research methods and the theoretical framework.

7.1 Policy frameworks
The first research question of this study was concerned with the policy frameworks for older workers in Sweden and the Netherlands. In order to outline these frameworks, this study provided a contextual background of the EU, both countries, international and national stakeholders, and elaborated on their role in shaping the frameworks.

As national governments are influenced by the EU and their guidelines, some European initiatives have been examined in this study to provide a broader framework. Through the last decade, the EU has launched multiple projects concerning the ageing society. Among them were the Lisbon strategy; its expansion, the Europe 2020 strategy; the Stockholm target; and the Barcelona target. This overview shows that the EU has given increasing attention to the ageing society and workforce. Moreover, the several targets have challenged national governments throughout the years in order to reach the set goals (i.e. the suggested employment rate of older workers of 50 percent (Stockholm target) and the suggested increase of retirement age (Barcelona target)). National governments aim to reach these goals, and in
order to do so they have to examine their policies and possibly adjust them, in order to facilitate the accomplishment of the set goals. This shows in the policy frameworks of the selected countries for this study, as both Sweden and the Netherlands are reforming pension schemes, retirement policies, and are aiming to improve the employability of the workforce. However, the EU does not provide specific suggestions on how to reach the set targets. This is not desirable and feasible either, since policies concerning the labour market and employment are highly context-dependent, as shown before. Nevertheless, it can be said that the EU and several European organisations have a significant influence on the shaping of national policy developments in their member states.

Looking at the policy frameworks developed by the national governments, it can be noted that both Sweden and the Netherlands are aiming to improve the employability of older workers, by enhancing the system for lifelong learning and adult education. Further, Sweden has a strong social and employment protection, by offering i.e. Career Transition Agreements. Also, older workers in Sweden receive financial benefits when working later than the age of 61. These measures promote the participation of older workers and strengthen their position in the labour market by enhancing their human and social capital. In the Netherlands, early retirement has been promoted for a long time. Currently, reforms concerning the pension scheme make early retirement more unattractive. Moreover, the retirement age is being raised to 67 by 2021. Since 2014, lifelong learning has been on the political agenda again, trying to raise awareness for the need of more accessibility of lifelong learning, including adult education. Concerning lifelong learning, it seems like Sweden is one step ahead of the Netherlands. The Swedish system for lifelong learning is well-developed and embedded in the society, whereas the Dutch system is still developing.

It thus can be said that the policy frameworks for older workers are fairly similar in both countries, even though the approaches may be different from one another. These differences can mainly be traced back to the welfare system and the (religious) history of the country. Sweden has a well-developed social welfare system, in this case leading to a more established system for lifelong learning and a higher employment rate of both men and women, and older workers; whereas the Netherlands has a hybrid welfare system with - still, although nowadays less apparent - conservative traces, leading to a lower (full time) employment rate of women and to widespread early retirement opportunities, a tendency that only has started to change several years ago. Taking this history into consideration, it is not unusual that Sweden has a higher employment rate and a higher participation rate in lifelong learning than the Netherlands, as Swedish cultural traditions and policies encourage older workers (both men and women) to remain employed longer. In the Netherlands, this tendency is not as developed
as in Sweden (yet), leading to lagging participation rates. However, it can be said that improvements are being made, i.e. by current policy reforms and increasing attention for older workers and the adjustments needed for their prolonged employment.

7.2 Trade union initiatives and their features
The second question that was being raised was whether or not there are specific initiatives taken by trade unions, and what their features are if such initiatives do exist. When looking at trade unions’ actions concerning older workers, Dutch unions take a more active position than Swedish unions, with several initiatives aiming to increase the participation of older workers. All Dutch trade unions that have been included in this research are actively raising awareness for the need of improving the employability of older workers. The unions are focused on promoting schooling and increasing health on the work floor. Also, they try to maximise mobility and re-integration for (unemployed) older workers. As a consequence, the negative attitudes towards older workers have decreased, and the issue has gained attention from employers and the government. The Swedish trade unions that have been included in this study, however, do not have specific measures. There are measures that concern all employees, including older workers, but no particular measures were named. The more general measures include aspects like employment security, retraining and professional development, occupational safety and health, tax reductions, and changes in pension systems. As emphasised by a respondent from TCO, these measures do affect older workers in some ways, however, they are not the main focus of the measures and reforms.

At the same time, the focus of the Dutch and Swedish trade unions seem to be similar. Dutch trade unions are mostly opposed the accelerated raise of the retirement age. Even though they are not in general opposed to a raise of retirement age, they do call for measures to first improve the employment rate of older workers, working conditions, and to make the retirement age more flexible to workers’ needs. However, since the government has decided to speed up the process, these measures cannot be executed. This leads to protests from the trade unions. In Sweden, this does not seem to be an issue. In general, both trade unions examined in this paper claim that a raise of retirement age is not necessarily a bad thing. However, they also state that work conditions need to be improved in order for older workers to work longer.

Based on the high union membership rate and the legislation concerning the role of trade unions in Sweden, one could assume that Swedish trade unions have a fairly big role in initiating measures concerning older workers and their needs. In a way, this is true: trade unions take part in negotiations with, and between, employers and employees, and thus have
an important role in collective bargaining. However, when it comes to specific initiatives concerning i.e. older workers, Swedish trade unions do not contribute actively. Dutch trade unions, on the contrary, are suffering from lower union membership rates, and have a less apparent role in collective bargaining. Nonetheless, Dutch trade unions do actively develop initiatives aiming for strengthening the position of older workers by increasing their employability and improving access to lifelong learning.

7.3 Reflecting on the theoretical framework and research method
The theoretical framework used to guide this research (human and social capital), connected with many factors found in the literature. As the theory implies, human and social capital are both influencers as well as influenced by participation in lifelong learning and by participation in the labour market. This, in turn, influences the employability of older workers. As Desjardins and Schuller (2007) claimed, education has been linked to components of social capital, i.e. the breadth and depth of networks. This implies the influence that education has on participation in groups and organisations. Simultaneously, investing in human capital in order to increase the employability of people is advocated for by i.e. the European Commission (2007) and the OECD (1998, in Fejes, 2014). The case of Sweden seems to confirm this statement, by showing a relatively high participation rate in lifelong learning (22.2 percent in 2009) and a high employment rate for older workers (74 percent in 2013). Even though there are many factors influencing these high participation rates, it is not unthinkable that lifelong learning increases the human and social capital of employees, thereby extending their work life. Still, the theoretical framework can be broadened by taking into account the economical perspective. This research did not include the economics of (adult) education, the consequences of raising the retirement age, and reforming pension schemes. These factors, however, might shed a different light on this issue and are worth expanding on.

Reflecting on the methods used for this particular research, it can be said that the document analysis provided a brief overview of both international and national policies and initiatives, as well as trade unions’ initiatives. This analysis can be extended by including a broader range of policies. This research focused mainly on labour market policies and retirement policies, however, one can imagine that for example policies concerning age discrimination and health may also influence the position of older workers in a way. Concerning the questionnaires, even though they provided some more specific and in-depth information, they did not give enough information to base the comparison on. In retrospect, interviews could have provided even more information and give more material to reflect on.
Also the target group can be broadened. This research focused on (inter)national governments and trade union confederations, however, this means that other social partners are not specifically included in this research. Nonetheless, social partners have a substantial role in forming policies and initiatives concerning older workers. In addition, a higher amount of completed questionnaires will possibly shed a different light at the situation. The three completed questionnaires in this study cannot be compared on their own, as it is too small of a sample to portrait the situation of the whole country, or even the whole trade union confederation.

8. Concluding remarks

As Hoffmann and Hoffmann (2009) and Nieuwenhuis et al. (2011) emphasise, trade unions and governments can learn from each others’ practices. However, important contextual aspects cannot be overlooked. As the structure of i.e. trade unions vary between countries, their influence and role is shaped differently in every country. Further, the structure of the national culture of the government, the welfare state, and the economic system will influence the role and scope of trade unions, and the problems they have to deal with. Therefore, it is difficult to compare the role of trade unions in Sweden and the Netherlands and their approach towards older workers. This is mainly difficult because of the differences in their roles in collective bargaining, the differing union membership rates, and the overall structure of the welfare state in which they operate. Where Sweden depends more on trade unions to negotiate between employees, employers and the government, in the Netherlands work councils with limited or no trade union members are responsible for these negotiations. Further, the union membership rate in Sweden is significantly higher than in the Netherlands. Also, the overall context in which trade union operate are different from each other.

It is noteworthy, however, that it is not impossible to learn from each other. What this comparison shows, as well as other comparisons in the field, is how embedded governmental policies, as well as trade unions’ initiatives, are in their national context. When comparing and learning from other countries, thus, this has to be kept in mind. Not all aspects can be copied, as they most probably will not be as successful in another context. In this particular case, the Netherlands might benefit from reviewing their lifelong learning structure, as the access to and the participation rate in lifelong learning can be improved. Simultaneously, Sweden should further investigate whether or not the retirement age can, or needs to be, improved. If so, pension schemes have to be adapted in order to enable such measures.
8.1 Suggestions for further research

There are several suggestions for further research on this specific topic. The first suggestion is to examine the role of other stakeholders. As emphasised in this study, trade unions and trade union confederations are not the only stakeholders in this debate. One can think of other social partners that are influencing policies and the (legal) positioning of older workers. For example, the SER in the Netherlands holds an important position in negotiations. Further, educational institutions can be examined in order to determine to which level they make lifelong learning and adult education accessible.

The second suggestion is to gain more knowledge about the experiences and demands from the field itself. Rather than looking at the political framework and the vision of trade unions, valuable information can be collected by interviewing or sending out questionnaires to employers, employees, and managers on different organisational levels. This type of data will give more insight into more practical issues, experienced obstacles and positive experiences. With this information, both political stakeholders and organisations can adjust their policies and measures according to the needs and wishes of older employees.

The final suggestion for further research is to include other fields when looking at ways to deal with an ageing workforce. One of these possible fields is intergenerational learning. This study did not include this field, however, it might be worthwhile to examine to what extend this type of learning can assist both younger and older employees in the labour market. As intergenerational learning is focused on the simultaneous learning between different generations, it can provide a great source of knowledge for participating employees. At the same time, one can argue that their human and social capital, as well as their employability, will be expanding.
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An analysis of the findings of the fifth European Working Conditions Survey


Appendix - Questionnaire

The aim of this questionnaire is to gain insight in the role of trade union (confederations) in positioning older workers in the labour market.

In this questionnaire, 'older worker' will refer to employees aged 55+.

Further, the term 'initiatives' can refer to active policies, programs, measures and case studies.

The results of this questionnaire will be analysed anonymously and used as additional information for a Master thesis.

1. For which trade union (confederation) do you work?
2. Are there any initiatives specifically focused on older workers?
   If so, please continue with question 3-9, and 14 and 15. If not, please continue with question 10-15.
3. How many initiatives are there?
4. What are the aims of these initiatives?
5. How long are the initiatives running?
6. Why were these initiatives developed?
7. To what extent have they proven to be successful so far?
8. What are the strong aspects of these initiatives?
9. What are points of improvement for these initiatives?
10. Why are there no specific initiatives focused on older workers?
11. Which other initiatives are there that concern older workers? And in what way do they concern them?
12. Will more specific initiatives be developed in the future? If not, why not?
13. Is there a need for such initiatives from the government, employers and employees?
14. Do you believe trade unions and/or trade union confederations sufficiently address the issue of an ageing workforce? If not, what can be done to meet the needs of the society, organisations and the employees?
15. What role do you believe that trade unions and trade union confederations have in positioning older workers in the labour market?