

# SLOVENIA



Key policies to promote longer  
working lives

Country note 2007 to 2017

For more information on *Ageing and Employment Policies* please visit:

[www.oecd.org/els/employment/olderworkers](http://www.oecd.org/els/employment/olderworkers)



Co-funded by the  
European Union

This Country Note was produced with the financial assistance of the European Union.

This work is published under the responsibility of the Secretary General of the OECD. The opinions expressed and arguments employed herein do not necessarily reflect the official views of the Organisation or of the governments of its member countries.

This document and any map included herein are without prejudice to the status of or sovereignty over any territory, to the delimitation of international frontiers and boundaries and to the name of any territory, city or area.

© OECD 2018

# KEY POLICIES TO PROMOTE LONGER WORKING LIVES IN SLOVENIA<sup>1</sup>

(Situation 2007 to mid-2017)

*Slovenia could do more to raise its effective retirement ages. According to the Late Career Scoreboard at the end of this report (Table 1), these remain well below the EU averages (in 2016, 62.3 for men and 60.9 for women compared with 63.4 and 62, respectively). The employment rate of those 50-74 years old is also well below EU average (37.4% and 45.4%, respectively). In particular, as synthesised in Table 2, action should be taken to improve the combining of pension and income from work, prevent unemployment benefits from being used as a pathway to early retirement, encourage the social partners to implement strategies for managing an age-diverse workforce, and to review the use of seniority wages. That said, Slovenia has taken significant action to improve access to lifelong career guidance and to provide access to training and education, as well as to provide employment subsidies for older workers. The country has also taken action to raise the retirement age, although more needs to be done, and to review employment protection rules by age.*

## 1. Rewarding work and later retirement

### 1.1. Enhancing incentives to continue working at an older age

#### *Introduction*

The Slovenian pension system is comprised of two pillars. The first is a mandatory pay-as-you-go (PAYG) defined benefit system, financed by contributions paid by employers (15.5% of gross wages), employees (8.85% of gross wages), and direct transfers from the central government budget to cover any arising deficit (3.14% of GDP in 2016; an estimated 2.62% of GDP in 2017). The second pillar consists of private funded schemes, which are mandatory for two groups of employees – people engaged in arduous/hazardous work (AHW), and public sector employees; they are voluntary for others. Overall, the public PAYG system is by far the largest source of income for pensioners (Walkenhorst and Sila, 2015).

#### *Raising the statutory age of retirement*

A pension reform from 2012 (the new Pension and Disability Insurance Act, referred to as ZPIZ-2) came into force on 1 January 2013. The reform raises the retirement age and equalises the eligibility conditions for men and women wishing to take up an old-age pension. The retirement age will gradually be raised to 65 for those who have less than 40 years of contributions by 2020. Under the previous system, men could retire at 63 and women at 61.

There are special rules for those with long contribution records. In 2017, the pension age was 59 years and 4 months with 40 years of contributions for men, and 59 years with 39 years and 4 months of contributions for women. The gradually increasing pension ages and years of necessary contributions will reach 60 in 2018 for men and 60 in 2020 for women, and require 40 years of contributions (OECD, 2017a).

---

1. This note has been produced by the Ageing and Employment Policy Team with a contribution from Nicola Duell.

The minimum insurance period required to qualify for an old-age pension will be reduced from 20 to 15 years of contributions from 2019 on. In addition, the 2012 pension reform abolished (or restricted conditions for) inclusion of periods of education, military service and unemployment in the qualifying period for receipt of old-age pensions, which should heighten the need for people to extend their working lives.

Increasing the retirement age and equalising conditions receiving an old-age pension for men and women were highly controversial measures, and the proposal was initially rejected in a referendum in 2011. Although the eventual passage of this pension in 2012 is a positive step forward, the age for receiving a full pension is still low compared with other OECD countries.

Between 2012 and 2013, there was progress in raising the retirement age among women (+2 months), while for men it was the reverse (-4 months).<sup>2</sup> More than 87% of all new old-age pensioners (male) who retired in 2013 under the provisions of ZPIZ-2 completed 40 years or more of pensionable service (of whom 80% had 40 years of service). Previously, half of retired individuals had fewer than 40 years of service. Similarly, almost 81% of all new female old-age pensioners who fulfilled the conditions in accordance with the provisions of ZPIZ-2 retired when they completed between 38 and 39 years of pensionable service. As a result of the pension reform, the inflow of new old-age pension claims was almost 40% lower in 2013 than in 2012.<sup>3</sup> The effect of the pension reforms on raising the retirement age is expected to be stronger in the medium and long term than in the short term.

Differences between men and women still exist when it comes to calculating pension benefits, but the calculations will gradually be equalised, as decided during negotiations with the social partners as the reform was being prepared. The earnings-related scheme ensures 26% of the pension rating base for men and 29% for women once the minimum qualifying condition (15 years of contributions) has been met. Thereafter, the accrual rate is 1.25% per year for men; for women the accrual rate was 1.38% per year in 2017 but will gradually change until it reaches the target rate of 1.25% in 2023. The total accrual after 40 years of contributions equals 57.25% for men and 63.5% for women in 2017. Subsequently, the total accrual rate for each additional year for women will amount to 1.25% and the accrual rate for 40 years of contributions will amount to 60.25%. The pension rating base is calculated using the best 24 years of net wages; previously it was 18 years. Lowering actuarial rates for women sets an incentive to retire earlier rather than later.

Discussions with the social partners on pension reforms are ongoing. By mid-2017 these discussions had included among the main objectives raising the replacement rate to 70% (including all pension pillars) and securing fiscal sustainability, among others means by increasing the effective retirement age. The OECD recommends raising the retirement age to 67 (OECD, 2017b).

### *Facilitating phased retirement*

The regulation permitting employment in part-time work while receiving a partial retirement benefit was implemented in 2003. In 2007, the regulation was expanded to enable part-time work arrangements not only at the same workplace, but at other suitable workplaces as well. This increases flexibility in the

---

2. More detailed examination of old-age pensioners who entitled their right to pension for the first time reveals that the average age of male old-age pensioners who retired in 2013 under ZPIZ-1 is 60 years and 5 months, while their years of pensionable service amounted to 38 years and 1 month. The average age of male insured persons who retired under ZPIZ-2 in 2013 is 59 years and 9 months, and their years of pensionable service totalled 39 years and 3 months.

3. Government of Slovenia 2014.

transition between work and retirement. Although the number of part-time pensioners has greatly increased since 2007, they still represent only a low fraction of all pensioners.

The pension reform of 2012 extended the ability to combine part-time work and a partial pension (retirement for 1 to 4 hours and work for 4 to 7 hours per day) to the self-employed, farmers and company owners. The partial pensioner was entitled to have the pension augmented by 5% until the age of 65, in addition to a proportional salary (subject to the number of working hours), as decided by the pension reform of 2012. In December 2015 an act amending the Pension and Disability Insurance Act was adopted with the aim of promoting a longer working life and postponing retirement. Among other things, this new regulation broadens the flexibility of partial retirement with the possibility of keeping the activity for 25% and receiving 75% of the pension the person would otherwise receive (retirement for 1 to 6 hours and work for 2 to 7 hours per day).

The most recent survey data on active ageing have shown that Slovenians expect to retire very early and that they largely prefer not to work after reaching retirement age (see Eurobarometer, 2012 for a 2011 field work survey). Only 16% of Slovenian respondents said they would like post-retirement work (as compared to the 33% EU average).

#### *Better combining of pensions (or partial pensions) and work income*

The pension system provides few incentives for working past the statutory pension age, as only the combination of part-time work and partial pension mentioned above is possible. The 2013 amendment to the Labour Market Regulation Act introduced the possibility of temporary employment for retired persons. Individual retirees can work a maximum for 60 hours per month with a minimum pay of EUR 4.52 per hour and a maximum of EUR 6 300 per year. Limits are also set on the employer's side: an employer with no employees can employ retired persons for a maximum of 60 hours per month. This ceiling gradually increases up to 1 050 hours for an employer with more than 100 employees. By early 2017, only 0.5% of all old-age pensioners continued to work (OECD, 2017b). In 2016, 40.6% of retirees who performed this type of work were 54 years of age or younger.

#### *Rewarding longer careers*

The 2012 pension reform also introduced a new pension benefit bonus for every three months of work after an individual meets the age and conditions for pension benefit withdrawal. (That includes the long-term insured.) The maximum bonus for a pension benefit deferral is 12% (for three years) (OECD, 2017a). This incentive is low by OECD standards, and there is no additional benefit for working beyond three years. The actuarially neutral level of pension increases per year of additional work has been estimated at around 6-8% for OECD countries (Queisser and Whitehouse, 2006; OECD, 2017b).

If a person postpones claiming the old-age pension at the minimum pension age, additional years of insurance up to full pension age attract a higher accrual rate (OECD, 2017a). In 2016 the minimum pension age was 59 years and 8 months with 40 years of pension qualifying period (without purchased periods) for men, and 59 years and 4 months with 39 years and 8 months of pension qualifying period (without purchased periods) for women; the ages will be equalised to 60 from 2019.

Hence, further incentives would be needed to entice older workers to stay active in the labour market longer. The OECD (2017b) recommends allowing those who decide to work past retirement age to receive larger future pensions, or to claim a full pension when they have reached pension age regardless of work status.

## ***1.2. Towards restricted use of early retirement schemes***

### *Restricting access to publicly funded early retirement schemes*

For those who do not reach the required pension age (in 2017, 60 for men and 59 years and 8 months for women) and pension qualifying period (40 years) without purchased periods, the pension is lowered by 0.3% for each month of short of meeting both conditions for old-age retirement for both men and women. The upper limit for calculating the reduction of the pension benefit is set at 65 years. However, due to a transitional period, the upper limit in 2017 for women is set at 63 years and 6 months, and 65 years for men. The limit for women is gradually being increased by 6 months per year to 65. The maximum possible reduction of old-age pension for men and women amounts to 18.0%.

### *Introducing specific provisions for arduous/hazardous work*

Specific rules exist for workers carrying out AHW. The Augmented Retirement Benefits Employment Act (1969), which sets out an explicit list of jobs involving AHW, still applies. Those who were covered by the compulsory supplementary insurance scheme pursuant to ZPIZ-1, or are covered by an occupational pension pursuant to ZPIZ-2, will have one-quarter of the period of their membership in the occupational scheme added to their actual insurance period to fulfil the conditions for an early retirement benefit or an old-age pension). Early retirement for persons engaged in AHW (apart from certain categories of those already in service in 2001) requires additional contributions to the supplementary system (second pillar) by employers. The occupational pension is paid to the beneficiary until they qualify for an early retirement pension or old-age pension under the compulsory insurance scheme. In order to retain the same amount of pension when also receiving the pension under compulsory pension and disability insurance, the insured person must purchase years or join the compulsory insurance on a voluntary basis (for the period of the added pensionable service) (Majcen, 2016).

In 2012, ZPIZ-2 introduced retirement restrictions for employees performing AHW. The minimum pensionable service required (including enhancements) was increased; the minimum pensionable age was raised and unified for both genders; and the reduced occupational pension was abolished. Minimum pensionable age varies between 52 and 56 years for both men and women under ZPIZ-2. Variations in minimum pensionable age depend on the type of occupation. Those workers who, at 1 January 2001, had completed not less than 25 years (men) or 23 years (women) of pensionable service continue to be entitled to an enhanced insurance period (from two to six months per year according to job type) and to a lower retirement age for entitlement to an old-age pension according to the old regime.

## ***1.3. Preventing welfare benefits from being used as alternative pathways to early retirement***

### *Unemployment (insurance and assistance) benefits*

The unemployment benefit scheme is still so designed as to pave the way for early retirement, although the 2012 pension reform has restricted this possibility. Recipients of unemployment insurance benefits are covered by the pension system, with the Public Employment Service (PES) paying the contributions. Persons over 50 with 25 years of insurance can receive unemployment benefits for 19 months; workers over 55 with 25 years' insurance can receive unemployment benefits for 25 months. A third of people retiring do so via unemployment (OECD, 2016). It is recommended to shorten somewhat the period for unemployment benefit receipt. For persons with longer periods of unemployment who have exhausted their entitlement to unemployment insurance, the state pays the contribution (Unemployment Extension Contribution) and credits up to one year of the time required to fulfil the conditions for retirement. For unemployed persons aged at least 57 or who completed at least 35 years of the insurance period, the Unemployment Extension Contribution is extended for up to two years before the fulfilment of retirement conditions. The value of unemployment benefits (both insurance and assistance payments) is taken into

account when calculating pension benefits (OECD, 2017a). This route to early retirement should be removed and the budget invested in active labour market programmes (ALMPs) instead.

However, unemployment benefit coverage is narrow, with only a third of jobless people receiving benefits. This is probably because of strict contribution requirements that hinge on the duration of work experience; these nevertheless have been relaxed somewhat recently. Those excluded get less attention in terms of job counselling and activation (Kierzenkowski, 2013). It is recommended to enhance activation policies directed towards the older unemployed, independently of whether or not they receive unemployment benefits.

### *Social aid*

A welfare system reform (Pension and Disability Insurance Act of 23 December 1999) abolished certain non-contributory cash benefits from the pension system, or transferred them to social assistance legislation. A later 2009 reform abolished the previously existing state pension from July 2011. There was (until 31 December 2011) a means-tested social security allowance for low-income pensioners; from 1 January 2012 the allowance was transferred into social protection legislation (OECD, 2017a). The number of registered jobseekers receiving social assistance is increasing, especially among prime-age and older workers (OECD, 2016).

Communication between the Public Employment Service (PES) and the Centres for Social Work (CSW) (which pay benefits to those not covered by unemployment insurance) is poor. For example, social assistance recipients may agree different action plans with the PES and the CSW. Moreover, if recipients do not comply with PES training requirements, their welfare support from CSW may not be affected.

### *Disability benefits*

The 2012 pension reform strengthened activation of occupational rehabilitation benefit recipients. Prior to the reform, beneficiaries participating in vocational rehabilitation received 100% of the disability pension. The reform enhanced the benefit to 130% of the disability pension entitlement on the date of the onset of the disability (40% of the disability pension in cases of off-job training). In 2017, there were contracts with 14 professional institutions in the fields of occupational medicine and occupational rehabilitation that involved 363 insured persons, which represented an increase of 16.5% compared to 2016. While the number of old-age pensioners increased between 2007 and 2013 by 26% (reaching 417 900 in 2013), the number of disability pension recipients declined by 6% over the same period (amounting to 88 300 persons in 2013) (Government of Slovenia, 2014). In 2016, the number of old-age pensioners amounted to 435 339 (an increase of 30% between 2007 and 2016), while the number of disability pension recipients amounted to 84 045 (a decrease of 11% over that same period).

The requirement for the disabled to undergo vocational rehabilitation and medical checks becomes less stringent with age. Another disincentive is that the definition of disability is related to the person's work capacity in their current occupation, with no consideration of their possibly switching occupations (OECD, 2017b). Also, an increasing proportion of jobseekers are receiving partial disability benefits while being on the unemployment register: currently, one in ten jobseekers falls into this group, up from one in twenty ten years previously. Among the unemployed who were made redundant, as many as one in five receives a partial disability benefit. A large proportion of unemployed persons with partial disability pensions are placed into a client segment of the employment service where regular support is not guaranteed (OECD, 2016).

## **2. Encouraging employers to retain and hire older workers**

### ***2.1. Preventing discrimination in employment on the basis of age***

#### *Implementing current or new legislation*

In the new Employment Relationship Act – ERA-1, passed in 2013 – rules prohibiting discrimination and establishing the principle of equal treatment irrespective of age were supplemented with a new rule affecting an employer’s liability for damages and compensation. In cases of discrimination or workplace mobbing, the employer shall be liable for providing compensation to the candidate and/or worker under the general rules of civil law. The new law states that non-pecuniary damage suffered by a candidate or worker shall also include mental distress owing to unequal treatment and/or the discriminatory conduct of an employer and/or failure to provide protection against sexual or other forms of harassment or workplace mobbing experienced by the candidate or worker. In determining compensation for non-pecuniary damage, it must be taken into account that the compensation is proportional to the damage suffered by the candidate and/or worker, and that it should discourage the employer from further violations of the anti-discrimination rules.

#### *Launching public awareness campaigns*

Different projects co-financed by EU funds have been launched. Most of them also include information for the employers on managing an ageing workforce (for more details see Section 2.5 below).

### ***2.2. Taking a balanced approach to employment protection by age***

#### *Implementing age-neutral measures*

Steps were taken towards a more balanced approach to employment protection through changes in legislation in 2007. The minimum notice periods in the case of contract termination due to business reasons have been shortened.

The labour market reform of 2013 further reduced employment protection for older employees. The age of employees who benefit from special protection against dismissal has been gradually increasing. This can be regarded as an adjustment to the increased pensionable age decided in the 2012 reform. Special protection against dismissal is enjoyed by employees who fulfil the condition of being at least 58 years of age, or by those employees who do not fulfil this condition related to age but lack only five years or less of the pension qualifying period. Special protection against dismissal is not granted if the worker is offered new appropriate employment with the same employer or another employer. Thus, in accordance with Article 114 of ERA-1, the employer may not use business reasons to as the motivation behind cancelling the employment contract of a worker who has reached the age of 58, or who has only five years left or less before fulfilling the pension qualifying period, without the worker’s written consent; the worker must remain in the job until they fulfil the conditions for acquiring the right to old-age retirement. The protection referred to in the preceding paragraph shall not apply if, among others circumstances: i) the worker is guaranteed the right to compensation covered by insurance against unemployment until they fulfil the conditions for old-age retirement; ii) the worker is offered new appropriate employment with the employer in accordance with the first paragraph of ERA-1 Article 91, or with ERA-1 Article 92. For the purpose of complying with the conditions referred to in the first paragraph of ERA-1 Article 114, an employer may obtain data from the archives of the Pension and Disability Insurance Institute of Slovenia.

Further elements of the 2013 reform have also reduced severance pay and shortened notice periods in cases where a permanent employment contract is terminated. Procedures for terminating a permanent employment contract were also simplified. Additionally, the Labour Court may pass a decision on financial

compensation instead of on return to work – not only when it is proposed by the employee but also when the employer proposes it – when the continuation of the employment relationship would not have been possible. The new rule also enumerates the circumstances that the court must take into consideration when determining the compensation amount (which is still limited to a maximum of 18 monthly salaries of the employee). For fixed-term contracts, the labour law reform of 2013 also introduced redundancy payments while limiting their duration to two years.

The working group for monitoring the effects of the labour market reform of 2013 reported stronger flows from employment to unemployment and from unemployment to employment in March 2014, which is perceived as increased labour market flexibility. It concluded that the adopted changes in labour market regulations have also reduced employers' hesitations with regard to offering permanent employment. However, a survey conducted by the Bank of Slovenia (2014) shows that only 14% of companies reported a change in their human resources policy due to the new legislation. According to the OECD (2016), the changes stimulated the employment of younger workers (those under 30 years old) on indefinite contracts, but not of older workers (those over 55). Those who were above 50 years of age used this option less often (about 33% used this option of all those that could potentially use it). Nevertheless, they constituted 59% of all who did use the option.

### ***2.3. Discouraging mandatory retirement by employers***

*By law in general and by sector/occupation, private/public sector, region*

When a person fulfils the conditions for acquiring the right to any pension, retirement is not mandatory.

### ***2.4. Encouraging the social partners to implement better retention and hiring mechanisms targeted at older workers***

*For all older workers*

The labour market reform of 2013 opened up the possibility of including less favourable standards in collective agreements to the workers than those provided by existing law (New Employment Relationship Act – ERA-1). These cover a wide range of issues, including determination of the conditions for entitlement to severance pay upon retirement, as well as the amount of severance pay and determination of a seniority bonus. The working group for monitoring the effects of labour market reform of 2013 reported in March 2014 that many collective agreements made use of the additional legal opportunities for deviations from the statutory minimum. Amended collective agreements primarily involve reduced labour costs and an increase in flexibility.

*Review of the use of seniority wages*

Firms are legally obliged to pay wage premiums based on a workers' entire work history, rather than on the basis of an agreement between the worker or worker representatives and the firm. Determination of the seniority element has been transferred to the social partners in their collective agreements (Article 129 of the Employment Relationship Act). Although the precise amount is subject to collective agreement, this premium averages 0.5% per year and results in older workers costing on average 15% more to hire than their younger counterparts (OECD, 2016). This may discourage hiring those who change career and do not have job-specific work experience to justify the premium, or older long-term unemployed persons. It is advisable to allow seniority bonuses only if they can be justified by increased productivity, for instance based on increased experience and acquired knowledge.

## ***2.5. Encouraging good practice in collective labour agreements and/or by individual employers/industries in managing an age-diverse workforce***

A survey of Slovenian companies' attitudes towards older workers, carried out in 2008, showed that age management was not widespread among these firms (Ignjatovic, 2012). This finding was confirmed by the survey on active ageing conducted by Eurobarometer, which showed that Slovenia belonged to a group of countries where more than 84% of respondents stated that employers' perceptions are an obstacle to active ageing. These perceptions of the characteristics of older workers in the workplace were in fact more negative in Slovenia than in other countries (Eurobarometer, 2012). According to a survey of Slovenian companies performed by the Employers' Association, small and medium-sized enterprises (SMEs) in particular cannot afford the costly measures needed to create jobs suitable for older workers. The Employers' Association therefore asked to have programmes of assistance established for employers to take measures to facilitate greater participation of older workers in the workforce. The Employers' Association also strongly supported the introduction of an increase in subsidies, tax incentives and other measures for businesses that employ older workers, as well as the establishment of more reliable and more transparent forms of aid to businesses (Ignjatovic, 2012).

In 2010, the action programme titled "Review of Measures to Promote Active Ageing" was adopted in order to tackle deficits in age management. The programme covers all persons older than 45 and is divided into three groups of measures: those intended for older unemployed persons, those intended for older employed persons, and those intended for employers (see some examples below).

In 2017 the programme "Comprehensive Support to Companies for Active Ageing of Employees" was introduced, co-financed by the European Social Fund (ESF). It aims to encourage delaying retirement and increasing the employability of older workers. The programme focuses on i) providing support to employers for more efficient human resource management (with the focus on older workers); ii) skills upgrading of older employees; and iii) raising awareness of the challenges that the ageing workforce is facing. A catalogue of measures for the efficient management of older employees was issued as part of the project. The first such manual in Slovenia, it offers practical solutions for managing older employees **in**. Another project, "Prolongation of Work Activity", has been running since 2017, co-financed by the ESF. It aims at developing a holistic model of management of older workers for employers and identifying possible legislation changes or other necessary measures for active and healthy ageing. Two hundred companies should be included by the end of 2020.

### *Sharing knowledge and experience across different age groups*

The document "Review of Measures to Promote Active Ageing" from 2010 proposed training and education measures aimed at promoting human resource development in enterprises; raising educational attainment and job skills in order to maintain jobs; improving flexibility; and increasing employment opportunities for older workers. It also proposed the promotion of mentorship schemes and job rotation as an opportunity for older workers to transfer their experiences and knowledge to other (mostly younger) members of their working environment. The "Mentorship for Young People" project, running from 2011 to 2015, aimed to encourage employers to transfer the knowledge, skills and experience of the veteran staff to those who need this knowledge. Originally, workers who were to be trained as mentors had to be at least 50 years old. This age limit was then lowered, and in 2012 the average age of mentors in the programme was 47. Overall, 371 mentors were trained. There indeed was a general need to transfer skills from experienced workers to new employees in Slovenia because of the lack of formal education available for certain professions.

### *Adjusting the work responsibilities of older workers*

Workers aged 55 or older enjoy special protection according to the Employment Relationship Act (ERA-I Article 197). An older worker has the right to conclude an employment contract and the right to work part time at the same workplace or another appropriate workplace if they have partially retired (ERA-I Article 198).

### *Adjusting the working-time arrangements of older workers*

An employer may not order an older worker to work overtime or at night without the worker's prior written consent. An older worker shall have the right to at least three additional days of annual leave.

### *Other issues such as internal job mobility, further training, workplace adjustment, age discrimination, mandatory retirement*

No specific action has been taken. Single employers may have implemented appropriate measures.

## **3. Promoting the employability of workers throughout their working lives**

### ***3.1. Enhancing participation in training by workers in their mid- to late careers***

#### *Providing guidance services*

A major challenge is to convince adults with low skills in Slovenia to take part in adult learning. Slovenia has taken several steps to reach adults with high-quality information and tailored guidance. These include: i) "adult education (or lifelong learning) weeks", including "Learning Parades – Days of Learning Communities". These activities commonly involve up to 30 partners, usually led by a local adult education centre; ii) the Slovenian Institute for Adult Education (SIAE) has developed a platform providing details on formal as well as non-formal provision for adult learners. In 2013-2014, the platform included more than 200 providers and 4 000 adult education programmes; iii) 14 regional adult education guidance centres within the adult education centres provide educational guidance to adults and aim to enhance networking between adult education and guidance providers at the local level; iv) for 2015-2017, the SIAE is focusing on awareness raising, motivation and professional development. Special attention is paid to certain groups, including the low-skilled, the elderly and migrants. Particular emphasis is being placed on stimulating the supply of non-formal educational programmes for basic skills and other key competencies and approaches tailored to the needs of these learners. Furthermore, the project Professional Support Information and Counselling Activities and Evaluation of Non-formal Knowledge 2016-2021", co-financed by the ESF, focuses on vulnerable employed adults, including less educated and older workers (OECD, 2017c; European Commission, 2015; Mallows, 2016).

Lifelong career guidance is also available at the PES for all citizens free of charge, regardless of employment status. This is also provided at the regional level by 13 contractors who are available to the unemployed via workshops that help them to acquire the knowledge and skills necessary to follow their career objectives and improve their integration into the labour market. One of the workshops is entitled "Career After 50s"; from 2014 to 2016, 3 740 older jobseekers attended. In addition, "Efficient Entry to the Labour Market" and "Advisory Room" are two more workshops that have been implemented. The first is aimed at unemployed persons who can be employed directly, without any additional activities; the goal is to refine their skills in presenting themselves to potential employers (duration: six days). Some 24 600 unemployed people attended this workshop between 2014 and 2016, of whom 7.9% were aged 50 and above. The workshop "Advisory room" is aimed at those inactive and in first six months of unemployment, and at the long-term unemployed. The objective is to teach the unemployed to evaluate their position in the labour market, train them to self-guide, steer their career and actively search for

solutions to tackle their unemployment. The duration is over two months; the workshop consists of four different modules and group monitoring. Between 2014 and 2016, 9 300 older unemployed persons attended this workshop, of whom 16.9% were aged 50 and above.

In addition, a project was launched offering career guidance to employers. Its objective is to develop Human Resource Development (HRD) skills and identify HR needs – in particular those of SMEs, which often lack their own capacities. The project is still ongoing and is well received among employers. Offices for Employers operate regionally. Core services provided include support in the search for a new employee, defining skills employers look for, referring jobseekers to respective employers, and organising job-matching events like job fairs and speed meetings.

#### *Providing access to training adjusted to the experience and learning needs of older workers*

Two programmes of the Competence Centres for HR Development (KOC) initiative were implemented with the aim of increasing the competitiveness of enterprises and the economy, enhancing co-operation of enterprises in HRD, defining competence profiles of selected professions, and implementing targeted training to increase employees' competencies and competitiveness. The first programme set up seven competency centres with 100 enterprises included in the following sectors: glassware, computing, telecommunications, toolmaking, accounting, chemistry, and robotics. The second programme financed 12 competency centres with 200 enterprises operating in the paper industry, design management, wood processing, logistics, commerce, construction, trade, waste management, and safety. In 2013, 6 400 employees older than 50 years of age participated in the competency centres, and in 2014 there were 4 200 older participants. Originally a budget of EUR 1 000 per person was planned; it was later lowered to EUR 700, allowing more employees to be trained within the same overall budget. In late 2017, a third programme of KOC was launched and another 11 projects were selected end-2017/beginning 2018, including 250 companies and 35 800 employees in sectors of sustainable construction, factories of the future, sustainable tourism, toolmaking, and electricity.

An evaluation has been carried out as part of the evaluation of the Operational Programme on Human Resources 2007-2013 (ESF funds). The first two programmes of KOC were judged to be very successful. They helped to maintain or even strengthen training and education in crisis (budget cuts were more likely to happen in this area during the crisis). The investments in HR also continued after formal completion of projects, although not at the same level (79%); 10% of the companies continue to invest at the same level.

#### *Adapting teaching, learning methods and content to the needs of older workers*

OECD (2017b) recommends that providers of adult education offer a more user-friendly approach, such as allowing greater online and distance learning, and part-time and modular courses. Training should also target mid-career workers to prevent skills obsolescence, making workers more responsible for their participation by for example offering training vouchers or tax credits. Both the provision of training enabling the long-term unemployed to change occupations and the referral of workers to such training should be increased.

#### *Promoting lifelong learning and development of the adult vocational education and training system*

The Slovenian Government, along with institutions related to the labour market, are expanding the number of educational and training programmes for the adult population, especially for the unemployed. Measures include developing activities in centres of lifelong learning to increase literacy, and programmes that provide general non-formal education for adults. Existing programmes aim to help adults complete secondary education (with almost 15 000 adults engaged in upper-secondary education compared with 61 000 youths (OECD, 2017b). Measures not only target the unemployed but also all adult workers. The programme “Formal Education and Training for the Employed,” which ran from 2011 to 2014, aimed to

promote training investment in employees by their employers to increase competitiveness and adaptability of employees in companies. Target groups were older employees (50+), disabled persons and lower less educated women. Within the programme there were 34 500 employed people, and in total 45 000 people participated in trainings. In 2013 the government introduced co-financing (alongside employers and participants) of part-time post-secondary vocational education (56% of the 5 800 participants raised their level of education, and 44% were retrained in a new vocation). Women made up 70% of participants. The average age of participants was 35. According to responses to a questionnaire for the participants, more than 50% thought that their position on the labour market was better due to the higher level of education, and 60% thought that this higher level provided better financial prospects. Over 40% changed employment and more than 30% thought that new education helped them retain the existing employment.

Also, a programme entitled “Comprehensive Support to Companies for Active Ageing of Employees” (ASI) has recently been introduced with the aim of improving the competencies of older employees and thereby helping them have longer working lives. The goal is to have 12 500 older employees in training programmes by 2022 (OECD, 2017b). Since 2016, the target group for on-the-job training has been the low-skilled long-term unemployed who are older than 50, in addition to young people. Jobseekers enrolled in this programme usually do not have any recognised knowledge, skills or competencies, and they need training with a mentor to gain the necessary skills and knowledge required for a job. The programme lasts one to three months, depending on the complexity of the training and the aptitude of the participant (OECD, 2016).

Although basic (primary and lower secondary) education is free, participants in other forms of adult education typically have to pay one-third of the cost. Of adults with low literacy or numeracy skills, 28% do not pursue education or training because it is too expensive (though the vast majority that participate get some support from their employer), and 12% to 14% cite a lack of time (OECD, 2017c).

#### *Setting up mechanisms for recognising and validating skills*

Since 2000, workers have been able to have their informally learned skills accredited as a National Vocational Qualification, and choose occupations in co-operation with the social partners. However, one caveat is the weak link between the qualifications available and employer needs. The “Competence Centres for Human Resource Development”, may help to improve identification of occupations where informally attained skills are valued (OECD, 2017b). Enabling more low-skilled adults in Slovenia to gain recognition for the skills they have acquired outside formal education can help them reap tangible benefits from adult learning (OECD, 2017c).

### **3.2. Providing effective employment assistance to older jobseekers**

#### *Promoting an all-age mainstreaming activation approach*

Slovenia spends relatively little on ALMPs. The OECD recommended increasing resources for ALMPs and better targeting assistance to the long-term unemployed and the low-skilled, based on evaluations of individual programmes. Resources were increased by 35% in 2016 (OECD, 2017b).

The Labour Market Management Act, adopted in 2011, includes public measures to regulate the labour market more efficiently, ensure the implementation of PES and ALMPs, and regulate the unemployment benefit scheme. The concept is based on the flexicurity concept – that is to say, increased efficiency in implementing ALMPs, increased control over the labour market institutions, and expanded scope of the participants entitled to unemployment benefits, as well as expanded opportunities for partial unemployment and the inclusion of unemployed people in other forms of work. A stronger focus on active

measures and job-search to facilitate faster re-entry into work is aimed at improving older workers' prospects of carrying on working.

In 2013, an amendment to the Labour Relations Act and Labour Management Act gave workers during their notice period the right to register as unemployed. As of September 2017 the amendment to the Labour Management Act obliges the person to sign the unemployment register; the objectives are faster activation, a shorter unemployment period, and having the person embark on jobseeking or enter an ALMP or take similar action within the notice period.

The employer is required to allow the employee who is to be laid off at least one day off work per week to take part in ALMPs. The period of absence is deducted from the unemployment allowance duration entitlement in the first month of the person's eligibility. The employer is compensated for the employee's gross wage for the duration of their absence.

#### *Targeting workers most at risk of long-term joblessness*

In 2016, 60% of all participants in ALMPs were long-term unemployed (up from 46% in 2015) (OECD, 2017b). Older workers are particularly at risk of having that status. Activation of the elderly has been a priority in modernising the PES. Emphasis has been given to high-quality first interviews with clients; recognising the needs of older unemployed persons; team counselling if necessary; health rehabilitation that focuses on the ability, not inability, to work; and continuous training of counsellors working with the elderly.

Older workers are seen as one of the most vulnerable groups, and one entitled to somewhat special treatment by the Employment Service of Slovenia. While they go through the same process as any other unemployed person, they are provided with extra opportunities – including being accorded priority in the pre-selection for jobs carried out by local offices with employers. Furthermore, they have priority access (together with women) to public works jobs. Participation in the public works programme usually lasts for one year, but may be extended to a maximum of two years. Participants are obliged to continue seeking jobs in the open economy.

In 2016, 35.4% of registered unemployed persons were aged 50 and above (13% were aged 50-54 and 22.4% were aged 55 and above). In December 2017, 39.1% of the registered unemployed were older than 50 years of age. In 2017, the share of participants aged 50 and above in training/education measures was 8.9%; this share peaked at 18.1% in 2013. The corresponding share benefiting from employment subsidies was 9.4% (it increased since 2012), and the share for those involved in job creation measures was 7.6% (according to data of the Public Employment Service).

#### *Providing employment/hiring subsidies to firms*

The employment subsidy scheme “employ.me” aims to move different disadvantaged jobseekers into sustainable employment. The target groups have been changing over time, and in 2014 included jobseekers over 50 years old, jobseekers under 25, first-time jobseekers, university graduates under 30, and long-term unemployed persons. The programme did not run in 2015; there was no funding available, as ESF co-funding had ceased. A new employment incentive programme – again, co-financed with ESF – has now been created and will run until 2019. The new programme is to target low-skilled jobseekers older than 30, older jobseekers aged above 50, and (in particular) the long-term unemployed, and other vulnerable groups (OECD, 2016).

Since 2015, the government has been offering firms that hire older workers (+55 years) who have been unemployed for at least six months an exemption from paying social insurance contributions for up to

24 months (OECD, 2017b). Employers will be exempted from paying contributions in the amount of 30% for employees in employment relationships who have reached 60 years of age, and in the amount of 50% for employees in employment relationships who meet the required age for entitlement to an early retirement benefit. In addition, contributions are covered for two years for specific target groups, including the older unemployed, in regions with high unemployment.

The public works programme has aimed at the long-term unemployed, of whom nearly half are 50 and older. The share of participants in that age group amounted to 35.2% in 2017. Public work opportunities create additional jobs aimed at the social inclusion of participants, as well as at retaining and development of work skills.

Smaller ALMPs include the programme “Active till Retirement”, which pays a subsidy for the permanent employment of older unemployed persons until they retire. This subsidy was available in Q4 2017, aiming to employ approximately 110 older people.

An impact evaluation of active labour market programmes in Slovenia was published in August 2017. The programme Employ.me was found to be the most effective programme, followed by On-the-Job Training. Because the Employ.me programme is relatively expensive, the most cost-effective programmes – as judged by the rate of return on ALMP expenditures – are the two training programmes, with institutional training being first, followed by on-the-job training. The labour market impact of Public Works, the programme catering to the jobseekers furthest from the labour market, is the most modest of all studied programmes, and the programme’s computed net benefit is negative (Ministry of Labour, Family, Social Affairs and Equal Opportunities, 2017).

#### *Providing other active labour market policies*

Between 2007 and 2013, the PES ran an ALMP to promote self-employment. Involved were both a seminar to provide assistance in becoming self-employed, and a subsidy for those who became self-employed. The average age of participants was 36. Following an impact evaluation<sup>4</sup> the programme was discontinued from 2014, due to a lack of funding and to concerns that many of the programme leavers were in precarious situations earning very low income. The programme has reopened in 2016-2018 in cooperation with Ministry of Economy. The target group is women with tertiary education; in 2016, 8.2% of the women were over 50 years old.

### **3.3. Enhancing job quality for older workers**

#### *Strengthening workplace safety and physical and mental health*

According to the Global AgeWatch Index, Slovenia scores below the OECD average in “health status”, and is ranked among the worst with respect to “capability”. The latter is the result of the low employment rate of older people, despite many older workers having completed secondary or tertiary education (HelpAge International, 2015). Many surveys in the past decade have revealed the intensification of working time, which has led to more work-related ill health and incapacity than previously. According to ZPIZ, the main causes of work incapacity in 2009 and 2010 were, first, musculoskeletal diseases, followed by mental and behavioural disorders, and then diseases of the circulatory system. According to the president of the Association of the Disabled, mental and behavioural disorders will become a more common cause of disability and work incapacity in 2011, as is the trend in Europe as a whole (Ignjatovic, 2012).

---

4. [www.ess.gov.si/files/9960/Koncno\\_vrednotenje\\_ukrepa\\_samozaposlovanja\\_2007\\_2013.pdf](http://www.ess.gov.si/files/9960/Koncno_vrednotenje_ukrepa_samozaposlovanja_2007_2013.pdf) (accessed 21 March 2018).

With the aim of reducing occupational risks by providing information to and training of workers – as well as by improving the organisational framework – a new Health and Safety at Work Act was adopted in 2011. A large number of activities designed to raise awareness to promote safety and health at work have been conducted over the past decade, partly in co-operation with the social partners. Examples are a website established in 2003 that provides information on safety and health for older workers; a good number of health and safety campaigns since 2003, especially the 2016-2017 campaign “Healthy Workplaces for All Ages”; and regular seminars and conferences. A number of projects have been launched to enable people to work longer and to enhance the safety culture in Slovenia, both at the workplace and in the education system. New legislation that entered into force in 2012 makes clear the responsibility of the employer. This legislation will contribute to higher awareness on the part of employers regarding the importance of developing and adjusting working conditions to meet the needs of certain groups – among them, older workers.

#### *Reducing the incidence of arduous/hazardous work*

The implementation of the Health and Safety at Work Act may reduce the incidence of AHW. The employer must make a safety statement with risk assessment in which they have to pay special attention to different types of working groups, one of them being older workers.

#### *Balancing professional and family responsibilities*

According to the labour market reform of 2013, an older worker, a disabled person, a worker with at least a 60% physical impairment, or a worker who cares for a child in need of special care – in accordance with regulations governing family benefits – shall have the right to at least three additional days of annual leave.

Table 1. Late Career Scoreboard, Slovenia, 2006 and 2016

	Slovenia		EU28 <sup>a</sup>		OECD <sup>a</sup>	
	2006	2016	2006	2016	2006	2016
<b>Demographic situation</b>						
-- Old-age dependency ratio <sup>b</sup>	0.25	0.30	0.28	0.32	0.23	0.28
-- Effective labour force exit age <sup>c</sup> (years) Men	61.0	62.3	62.0	63.4	63.6	65.1
Women	58.8	60.9	60.5	62.0	62.3	63.6
<b>Employment</b>						
-- Employment rate, 50-74 (% of the age group)	36.4	37.4	38.3	45.4	47.0	50.8
of which 50-54	74.0	79.8	73.1	77.9	73.8	75.7
55-64	32.6	38.5	43.3	55.3	52.7	59.2
65-69	12.7	5.2	9.1	12.1	20.3	25.5
70-74	7.1	4.4	4.4	5.5	12.0	14.6
-- Gender gap in employment, 55-64 ([men-women]/men)	0.53	0.23	0.34	0.21	0.32	0.25
<b>Job characteristics</b>						
-- Incidence of part-time work, 55-64 (% of total employment in the age group)	17.9	10.2	22.1	22.2	20.3	21.1
of which voluntary 55-64 (% of part-time work in the age group)	97.8	93.7	85.4	78.9	87.3	85.2
Average number of weekly hours worked	16.9	18.1	17.1	17.5	16.6	16.9
-- Incidence of temporary work, 55-64 (% of employees in the age group)	8.7	6.7	6.9	6.7	8.9	7.9
-- Incidence of self-employment, 55-64 (% of total employment in the age group)	36.1	22.1	24.1	19.7	38.0	32.8
-- Full-time earnings, 55-64 relative to 25-54 (ratio)	-	-	-	-	1.09	1.10
<b>Dynamics</b>						
-- Retention rate <sup>d</sup> after 60 (% of employees t-5)	22.1	28.6	37.1	48.8	40.3	50.3
-- Hiring rate, <sup>e</sup> 55-64 (% of employees in the age group)	3.8	4.5	6.1	5.8	9.2	9.1
<b>Joblessness</b>						
-- Unemployment rate, 55-64 (% of the labour force aged 55-64)	2.5	6.5	6.1	6.4	4.3	4.6
-- Incidence of long-term <sup>f</sup> unemployment, 55-64 (% of total unemployment in the age group)	65.2	83.4	49.8	63.7	26.3	44.3
-- Marginally attached workers, <sup>g</sup> 55-64 (% of population in the age group)	1.1	1.3	2.4	1.9	1.2	1.2
<b>Employability</b>						
-- Share of 55-64 with tertiary education (% of population in the age group)	15.9	19.1	17.2	22.9	20.0	26.2
-- Participation in training, <sup>h</sup> 55-74 (% of employed in the age group)	8.9	8.5	-	8.5	-	-
Relative to employed persons aged 25-54 (ratio)	0.49	0.60	-	0.66	-	-

a) Weighted averages with the exception of the share with tertiary education.

b) The ratio of the population aged 65 and over to the population aged 20-64.

c) Effective exit age over the five-year periods 2001-2006 and 2011-2016. The effective exit age (also called the effective age of retirement) is calculated as a weighted average of the exit ages of each five-year age cohort, starting with the cohort aged 40-44 at the first year, using absolute changes in the labour force participation rate of each cohort as weights.

d) All employees currently aged 60-64 with job tenure of five years or more as a percentage of all employees aged 55-59 five years previously. Year 2006 refers to 2010.

e) Employees aged 55-64 with job tenure of less than one year as a percentage of total employees.

f) Unemployed for more than one year.

g) Persons neither employed, nor actively looking for work, but willing to work and available for taking a job during the survey reference week.

h) Participation in formal and non-formal training in the last four weeks.

Source: OECD estimations from the *OECD Employment Database*, the *OECD Earnings Distribution Database*, *OECD Education at a Glance* and the *Eurostat Database on Education and Training*.

Table 2. Implementing ageing and employment policies in Slovenia, 2007 to mid-2017

<b>1. Rewarding work and later retirement</b>	
<b>1.1. Enhancing incentives to continue working at an older age</b>	
<i>Raising the statutory age of retirement</i>	+
<i>Facilitating phased retirement</i>	+
<i>Better combining of pensions (or partial pensions) and work income</i>	/
<i>Rewarding longer careers</i>	+
<b>1.2. Towards restricted use of early retirement schemes</b>	
<i>Restricting access to publicly funded early retirement schemes</i>	+
<i>Introducing specific provisions for arduous/hazardous work</i>	+
<b>1.3. Preventing welfare benefits from being used as alternative pathways to early retirement</b>	
<i>Unemployment (insurance and assistance) benefits</i>	/
<i>Social aid</i>	/
<i>Disability benefits</i>	+
<b>2. Encouraging employers to retain and hire older workers</b>	
<b>2.1. Preventing discrimination in employment on the basis of age</b>	
<i>Implementing current or new legislation</i>	/
<i>Launching public awareness campaigns</i>	+
<b>2.2. Taking a balanced approach to employment protection by age</b>	
<i>Implementing age-neutral measures</i>	+
<b>2.3. Discouraging mandatory retirement by employers</b>	
<i>By law in general and by sector/occupation, private/public sector, region</i>	✓
<b>2.4. Encouraging the social partners to implement better retention and hiring mechanisms targeted at older workers</b>	
<i>For all older workers</i>	+
<i>Review of the use of seniority wages</i>	/

<b>2.5. Encouraging good practice in collective labour agreements and/or by individual employers/industries in managing an age-diverse workforce</b>	
<i>Sharing knowledge and experience across different age groups</i>	+
<i>Adjusting the work responsibilities of older workers</i>	/
<i>Adjusting the working-time arrangements of older workers</i>	/
<i>Other issues such as internal job mobility, further training, workplace adjustment, age discrimination, mandatory retirement</i>	/
<b>3. Promoting the employability of workers throughout their working lives</b>	
<b>3.1. Enhancing participation in training by workers in their mid- to late careers</b>	
<i>Providing guidance services</i>	++
<i>Providing access to training adjusted to the experience and learning needs of older workers</i>	++
<i>Adapting teaching, learning methods and content to the needs of older workers</i>	/
<i>Promoting lifelong learning and development of the adult vocational education and training system</i>	+
<i>Setting up mechanisms for recognising and validating skills</i>	/
<b>3.2. Providing effective employment assistance to older jobseekers</b>	
<i>Promoting an all-age mainstreaming activation approach</i>	+
<i>Targeting workers most at risk of long-term joblessness</i>	+
<i>Providing employment/hiring subsidies to firms</i>	++
<i>Providing other active labour market policies</i>	+
<b>3.3. Enhancing job quality for older workers</b>	
<i>Strengthening workplace safety and physical and mental health</i>	+
<i>Reducing the incidence of arduous/hazardous work</i>	+
<i>Balancing professional and family responsibilities</i>	+
<p>++ = Substantial action taken.  + = Some action taken, but more could be done.  +? = Some action taken, but requires further assessment.  ? = Some action taken with negative impact.  / = No relevant action taken.  ✓ = No action needed.</p> <p><i>Source:</i> Assessment based mainly on answers by Slovenia to several OECD questionnaires.</p>	

## REFERENCES

- Bank of Slovenia (2014), “Macroeconomic developments and projections”, October, <http://195.245.106.9/iskalniki/reports.asp?MapaId=786> (accessed 21 March 2018).
- Eurobarometer (2012), “Active ageing – Report”, Special Eurobarometer No. 378, European Commission, [http://ec.europa.eu/public\\_opinion/archives/ebs/ebs\\_378\\_en.pdf](http://ec.europa.eu/public_opinion/archives/ebs/ebs_378_en.pdf) (accessed 21 March 2018).
- European Commission, (2015), *Education and Training Monitor 2015*, Directorate-General for Education and Culture, Publications Office of the European Union, Luxembourg, [http://ec.europa.eu/dgs/education\\_culture/repository/education/library/publications/monitor15\\_en.pdf](http://ec.europa.eu/dgs/education_culture/repository/education/library/publications/monitor15_en.pdf) (accessed 21 March 2018).
- Government of Slovenia (2014), “The effects of Pension Reforms and Further Steps”, prepared by the Working Group for Monitoring the Effects of Changes in the Regulation of the Pension and Disability Insurance System, Ministry of Labour, Family, Social Affairs and Equal Opportunities, Ljubljana
- HelpAge International (2015), “Global AgeWatch Index 2015: Insight report”, [www.helpage.org/global-agewatch/reports/global-agewatch-index-2015-insight-report-summary-and-methodology/](http://www.helpage.org/global-agewatch/reports/global-agewatch-index-2015-insight-report-summary-and-methodology/) (accessed 21 March 2018).
- Ignjatovic, M. (2012), “Employment policies to promote active ageing, 2012 – Slovenia”, *EEO Review*, European Employment Observatory.
- Kierzenkowski, R. (2013), “Restructuring Welfare Spending in Slovenia”, *OECD Economics Department Working Papers*, No. 1061, OECD Publishing, Paris, <http://dx.doi.org/10.1787/5k44v50kwzxx-en>.
- Majcen, B. (2016), “ESPN Thematic Report on Retirement regimes for workers in arduous or hazardous jobs: Slovenia, 2016”, European Social Policy Network (ESPN), European Commission.
- Mallows, D. (1 August 2016), “Slovenia: An example for cross-sectoral cooperation in adult education”, Electronic Platform for Adult Learning in Europe, <https://ec.europa.eu/epale/en/blog/slovenia-example-cross-sectoral-cooperation-adult-education>.
- Ministry of Labour, Family, Social Affairs and Equal Opportunities (2017), *Impact Evaluation of Key Employment Programmes in Slovenia*, Final Report under the Component 1: Impact evaluation of key employment programmes, [www.mddsz.gov.si/fileadmin/mddsz.gov.si/pageuploads/dokumenti\\_pdf/zaposlovanje/Razvoj\\_strategij\\_reform\\_na\\_podroczju\\_socialnih\\_politik\\_v\\_Sloveniji/WP\\_1\\_ALMPs.pdf](http://www.mddsz.gov.si/fileadmin/mddsz.gov.si/pageuploads/dokumenti_pdf/zaposlovanje/Razvoj_strategij_reform_na_podroczju_socialnih_politik_v_Sloveniji/WP_1_ALMPs.pdf) (accessed 21 March 2018).
- OECD (2017a), *Pensions at Glance 2017: Country profiles – Slovenia*, OECD Publishing, Paris.
- OECD (2017b), *OECD Economic Surveys: Slovenia*, OECD Publishing, Paris, [http://dx.doi.org/10.1787/eco\\_surveys-svn-2017-en](http://dx.doi.org/10.1787/eco_surveys-svn-2017-en).

OECD, (2017c), *OECD Skills Strategy Diagnostic Report: Slovenia 2017*, OECD Publishing, Paris, <http://dx.doi.org/10.1787/9789264287709-en>.

OECD (2016), *Connecting People with Jobs: The Labour Market, Activation Policies and Disadvantaged Workers in Slovenia*, OECD Publishing, Paris, <http://dx.doi.org/10.1787/9789264265349-en>.

Queisser, M. and E.R. Whitehouse (2006), “Neutral or Fair? Actuarial Concepts and Pension-System Design”, *OECD Social, Employment and Migration Working Papers*, No. 40, OECD Publishing, Paris <http://dx.doi.org/10.1787/351382456457>.

Walkenhorst, P. and U. Sila (2015), “The economic consequences of an ageing population in Slovenia”, *OECD Economics Department Working Papers*, No. 1242, OECD Publishing, Paris. <http://dx.doi.org/10.1787/5jrxml4b6828-en>.