

# IRELAND



Key policies to promote longer  
working lives

Country note 2007 to 2017

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

*(Situation 2007 to mid-2017)*

*According to the Late Career Scoreboard at the end of this report (Table 1), the effective labour force exit age is high in Ireland (in 2016, 66.9 for men and 63.5 for women, compared with the respective EU averages of 63.4 and 62). In particular, as synthesised in Table 2, Ireland has taken substantial action to provide access to training adjusted to the experience and learning needs of older workers; promote lifelong learning and development of the adult vocational education and training system; and promote an all-age mainstreaming activation approach. That said, Ireland could take action to reward longer careers; to activate those who are aged 62 and above; to reduce the incidence of arduous/hazardous work; and to improve conditions for balancing professional and family responsibilities.*

## **1. Rewarding work and later retirement**

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

#### *Introduction*

The first pillar of the pension system in Ireland consists of a mandatory contributory pay-as-you-go (PAYG) state pension social insurance scheme that pays a flat rate to all who meet the contribution requirements and a means-tested social assistance pension. The second pillar is a voluntary occupational pension system (OECD, 2017; European Commission, 2015), and the third consists of private pension saving plans.

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

After consultation on a Green Paper on Pensions of 2007, decisions for reforming the pension system were published in 2010 in the National Pensions Framework (Department of Social Protection, 2010) and agreed in the EU/IMF Memorandum of Understanding. The 2011 Social Welfare and Pensions Act raised the state pension age from 65 to 66 for everyone starting in 2014, then to 67 in 2021 and 68 in 2028. This applies to the contributory basic flat-rate and the non-contributory means-tested flat-rate benefit schemes. Although Ireland will then be among the OECD countries with a high regular pension age, the OECD (2014) suggests linking the retirement age to life expectancy after 2028.

The Single Public Service Pension Scheme (the “Single Scheme”), a reform to public sector pensions for the sector’s new entrants, was introduced in 2013. This reform is part of the programme agreed by the Troika. The retirement age set for most members of the Single Scheme will be linked to the country’s general state pension age, with the exception of the military and police sectors. The OECD (2014)

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

recommends phasing in this public sector pension reform more rapidly. The Minister for Public Expenditure and Reform has recently confirmed a government decision to raise the minimum statutory retirement age to 70 (from the general retirement age of 65) for all public servants recruited prior to 2004, excluding those in the police force, prison officers, the military and firemen.<sup>2</sup>

### *Facilitating phased retirement*

There is no partial retirement scheme in Ireland. Previously, before reaching the statutory retirement age, there was a weekly income limit while combining work and pension under the State Pension Transition, payable between the ages of 65 and 66. As the age for claiming a state pension was standardised to 66 from 2014, the State Pension Transition was abolished from January 2014 (OECD, 2017). The removal of any type earning restriction after reaching state pension age eliminates a strong disincentive to continue working.

For those on the means-tested non-contributory state pension, earnings of up to EUR 200 per week from employment (but not self-employment) are disregarded.

According to a 2012 Eurobarometer Survey, 78% of respondents thought that combining part-time work and a partial pension is more appealing than full retirement. However, only 46% of respondents would really like to continue working beyond retirement. The wish to remain in work is primarily motivated by the need to earn additional income (European Commission, 2012).

### *Better combining of pensions and work income*

Those who currently receive the contributory state pension can continue to work after reaching the retirement age without an income limit.

The share of workers aged 65 and over who are self-employed is about 60%, one of the highest rates in the EU. In comparison with other age groups in Ireland, people aged 65 and over are also more likely to remain involved in agricultural activities, generally for personal consumption (OECD, 2014).

### *Rewarding longer careers*

The option of postponing take-up of the state pension until after the state pension age, so as to have an actuarially increased pension, is not available in the current scheme.

The minimum paid contribution requirement for receiving the contributory state pension was increased, from 260 credits (5 years) to 520 credits (10 years) in 2012. While the amount of the state pension payment is calculated in line with individual contributions, the link between contributions and benefits is very weak (OECD, 2014). There is only a very small difference between the contributory full-rate state pension and the non-contributory state pension. There is thus no real incentive for people to contribute to the state pension scheme. In 2012 the contribution-benefit link was tightened through introduction of new rate bands for the contributory state pension. This should more accurately reflect the social insurance history of a person. Work has also commenced on introduction of a “total contributions approach” to pension entitlements, which will replace the current “average contributions approach”. Under the new system, the amount of pensions paid will be closely related to the number of months of contributions to the social insurance. The government has confirmed its intention to have the Total Contribution Approach in place

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2. [www.per.gov.ie/en/minister-donohoe-secures-cabinet-approval-to-increase-compulsory-retirement-age-for-public-service-workers/](http://www.per.gov.ie/en/minister-donohoe-secures-cabinet-approval-to-increase-compulsory-retirement-age-for-public-service-workers/) (accessed 22 February 2018).

by 2020. Pursuant to this pension reform, benefits in the public sector will also be based on career-average earnings rather than on the individual's final salary.

The take-up rate of supplementary pensions in Ireland is 47% of the working population; the rate falls to 35% when the private sector is considered separately (CSO, 2016). According to results of the Irish Longitudinal Study on Ageing (TILDA) published in 2011, 78% of higher professionals are covered by an occupational pension, compared to 32% of unskilled workers. Furthermore, pension coverage for employees under 30 years of age is particularly low. This is a major concern, given that delaying the commencement of pension contributions in the early stages of employment can result in insufficient pension levels (Sexton, 2012). The 2010 National Pensions Framework proposed the introduction of a mandatory "auto-enrolment" system for employees without supplementary coverage. Against the backdrop of the financial crisis, implementation of this reform was delayed. The government has recently confirmed its intention to introduce this reform and that automatic enrolment should be in place by 2021.

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

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

In 2007, the Pre-Retirement Allowance (PRETA), a means-tested payment for people in Ireland aged 55 and over who have left the labour force, was discontinued for new entrants. The phase-out is in line with efforts to encourage and facilitate working up to and beyond the pension age.

Research on retirement behaviour in Ireland, published in 2010, found that workers depending on the public state pension have only slight incentives to retire early, especially if they are low earners. The study showed that introducing an actuarially fair deduction of benefits for each year of early labour force exit would remove the existing incentive to leave the labour force before the state pension age. In terms of occupational pensions there seems to be a slight equity issue, as low-income earners are worse off in earnings replacement. Even the receipt of certain social welfare benefits would put them in a better position than would an occupational pension (Raab and Gannon, 2010).

Research has found that early retirement is common but often unplanned, with the most common cause (accounting for one-third of early retirements) being illness and disability (Department of Health, 2013). The second most common cause is access to a redundancy package or pension that makes early retirement affordable.

The OECD (2014) recommends that Irish policy makers address the situation of those workers who, for health reasons or reasons related to the specific physical requirements of their occupations, may not be able to continue working until state pension age, while continuing to encourage longer working lives for those in good health.

Irish public servants already have a retirement window with actuarially neutral adjustments for early retirement. However, other options proposed by the OECD (2014) could also be explored in the interests of finding ways to apply a more flexible retirement path for all Irish workers in the future, such as linking contributions with pension levels.

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

Specific rules for the possibility to retire earlier on a full pension because of the nature of the job have been collectively agreed only in the public sector. Police, prison officers, psychiatric nurses, firefighters, teachers, military officers and enlisted personnel can retire five to ten years earlier than standard public servants under collective occupational pension agreements (Hugues, 2016).

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

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

Compared with other EU and OECD countries, the level of unemployment benefits in Ireland is high relative to median income – which induces weak work incentives if strict activation requirements are not implemented (Browne, 2017). A rights and responsibilities code has therefore become central to delivery of employment services in return for welfare support: jobseekers must actively seek employment or engage with employment or training services. Those who are 62 and over are also required to satisfy the full qualifying criteria for a jobseeker’s payment which means that they are required to be available for full-time employment and genuinely seeking work. On the other hand, they are exempt from mandatory activation measures. This enabled the Department of Social Protection to target its activation resources. However, this policy also sets incentives to use unemployment as a pathway to early retirement.

In 2014, a measure was introduced to allow jobseekers aged 62 and over to voluntarily take advantage of activation support should they wish to return to work, training, or education. This service, which is available locally through the Department of Social Protection’s network of Intreo Centres, has assisted many older jobseekers (see Section 3.2 below).

As mentioned above, the Government ended State Pension Transition payments in 2014, paid between the ages of 65 and 66. This resulted in an increase in the number of 65-year-olds in receipt of the Jobseeker’s Benefit/Allowance, from 600 in 2013 to 2 400 in 2014. This suggests that approximately 14% of those who would otherwise have retired and been paid the State Pension Transition in 2014 were instead unemployed and in receipt of jobseeker payments.

#### *Social aid*

The Supplementary Welfare Allowance is claimed by very few people, as most contingencies are provided for by other means-tested benefits (Browne, 2017). These other benefits are available to jobseekers and for disability, parenting alone, caring, etc.

#### *Disability benefits*

There are two main income-replacement disability benefits in Ireland that can be claimed until retirement age by those with a disability expected to last for more than a year: the invalidity pension for those who have a sufficient social security contribution record, and the disability allowance for those who do not. It is not possible to combine an invalidity pension with work, while the disability allowance is means-tested against family income and rehabilitative work is allowed (Browne, 2017). The latter is in line with the “Make Work Pay for People with Disabilities report” which recommends amending legislation dispensing with the requirement that work must be of a rehabilitative nature. This has been included in Social Welfare, Civil Registrations and Pensions Bill 2017.

The 2010 Social Welfare Act introduced a Partial Capacity Benefit (PCB) scheme. Formally launched in February 2012, the scheme is open to people receiving an invalidity pension or who have been receiving an illness benefit for a minimum of six months. Participation in the scheme is voluntary. Participants are given an assessment of their residual work capacity and, on that basis, receive a commensurately adjusted income support payment. The scheme was prompted by the findings of OECD (2008). It represents a wider shift in policy thinking away from a system of passive income support and towards an active incentive system that responds more accurately to the situation of disabled people. Those found to have a restricted employment capacity compared to the norm can now avail themselves of employment opportunities while continuing to receive a percentage of their illness benefit or invalidity pension payment. The rate of payment depends on the personal rate of the customer’s original qualifying scheme and a medical

assessment of the participant's capacity for work. Take-up has been low so far, probably due to the voluntary character of the scheme.<sup>3</sup> In December 2017 there were 2 323 participants in the PCB scheme.

Illness benefits, reformed late in 2009, were initially intended to provide income replacement for insured persons during short spells of incapacity or illness. However, prior to the reform there was no limit on the amount of time the illness benefit could be paid to people who have more than the required social insurance contributions. Claims arising after January 2009 were limited to two years' duration (624 payment days). The 2009 reform resulted in a 27% decrease in the number of recipients by 2013, and also shifted the gender profile of recipients from a largely female one to a more gender-balanced distribution. Numbers of illness benefit recipients have continued to decline by 8% between 2013 and 2016, amounting to 54 500 in 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*

The 1998 Employment Equality Act prohibits discrimination in employment and training on nine grounds, including age. The Equality (Miscellaneous Provisions) Act 2015 confirmed that, in setting any compulsory retirement age, an employer must be able to demonstrate that doing so is objectively and reasonably justified by a legitimate aim, and that the means of achieving that aim are appropriate and necessary.<sup>4</sup>

Persons who believed that they had been discriminated against or treated unfairly because of their age could seek the advice and assistance of the Irish Human Rights and Equality Commission, which can help bring a case before the Equality Tribunal for determination. The functions of the Equality Tribunal were transferred to the Workplace Relations Commission (WRC) on 1 October 2015.

The Equality Mainstreaming Approach initiative, managed by the Irish Human Rights and Equality Commission and involving the social partners, is also facilitating and supporting institutional change within providers of vocational education and training, labour market programmes and SMEs. It aims to achieve these outcomes by strengthening the capacity of such organisations to combat discrimination, promote equality, and accommodate diversity. The project is supported through the European Social Fund (ESF) Programme for Employment, Inclusion and Learning 2014-2020.

It is not clear whether the anti-age discrimination legislation in place is effective. In 2016 the Workplace Relations Commission dealt with only 161 cases under the Employment Equality Acts that cited age as among the grounds upon which a complaint was being brought for determination. That represents 47% of complaint applications.<sup>5</sup> There should be more regular monitoring of employer and employee awareness of age discrimination legislation, as well as monitoring of the effectiveness of information campaigns.

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3. [www.welfare.ie/en/downloads/A%20Review%20of%20Partial%20Capacity%20Benefit.pdf](http://www.welfare.ie/en/downloads/A%20Review%20of%20Partial%20Capacity%20Benefit.pdf) (accessed 22 February 2018).

4. [www.irishstatutebook.ie/eli/2015/act/43/enacted/en/html](http://www.irishstatutebook.ie/eli/2015/act/43/enacted/en/html) (accessed 22 February 2018).

5. [www.workplacerelations.ie/en/Publications\\_Forms/WRC\\_Annual\\_Report\\_2016.pdf](http://www.workplacerelations.ie/en/Publications_Forms/WRC_Annual_Report_2016.pdf) (accessed 22 February 2018).

### *Launching public awareness campaigns*

Accessible summaries of the rights guaranteed and duties required under equality and employment rights legislation are provided and promoted by the Citizens Information Service. The Equality Authority and the National Employment Rights Authority recognised the need for accessible and accurate information on employment rights, equality, and family leave legislation for both employers and employees. Consequently, in consultation with the social partners, these authorities produced the Employment Rights Rule Book in 2010. The book's launch and promotion through a national poster and billboard campaign in Q3 2010 resulted in an increase in the level of calls to the Equality Authority. As already stated, the functions of the Equality Tribunal and the National Employment Rights Authority were transferred to the WRC in October 2015. The Information and Customer Service of the WRC is responsible for designing and producing informational booklets, leaflets and other literature relating to employment rights, industrial relations and equality.

The National Positive Ageing Strategy (NPAS) launched in 2013 had the objective of implementing awareness-raising strategies and combating age discrimination (Campbell and Fries-Tersch, 2016). The strategy highlights that ageing is not just a health issue, but rather requires a whole-of-government approach to address a range of social, economic and environmental factors that affect the health and well-being of ageing citizens. The strategy clearly recognises that the combat against ageism is a cross-cutting endeavour. Revised arrangements for implementing and monitoring the strategy were approved by the Cabinet Committee on Social Policy and Public Service Reform in October 2016. The first National Positive Ageing Indicators Report was published in 2016 and is available on the Department of Health's website.<sup>6</sup>

In 2017 that department facilitated an inaugural stakeholder forum under the NPAS. The forum provided an opportunity for stakeholders to work collaboratively and to identify key priorities. The stakeholders have been given the opportunity to engage directly with relevant departments in relation to the priorities identified.

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

### *Implementing age-neutral measures*

Employment protection legislation in cases of individual dismissal is less strict than the OECD area average, but it is stricter than the average for collective dismissals. Overall, the strictness of employment protection legislation is below the OECD average (OECD, 2013).

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

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

Apart from public sector employees, for whom certain statutory retirement ages may apply, employees are not subject to a mandatory retirement age by Irish legislation. A contract of employment may contain a retirement age, but this is strictly a contractual matter between the relevant parties. Consequently, there is no Irish legislation to prevent employers and employees outside the public sector from setting a retirement age beyond the normal retirement age: they are free to agree on 60, 70 or beyond. Compulsory contractual retirement ages must be objectively justified by a legitimate aim, and the requirement must be appropriate and necessary to achieve this aim. If employers cannot show that their policy is appropriate and necessary

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6. <http://health.gov.ie/wp-content/uploads/2016/11/Positive-Ageing-Report-Nov-2016.pdf> (accessed 19 February 2018).



based on a legitimate objective, then the requirement will likely be considered discriminatory on age grounds. Objective justifications for employers are very narrow: health and safety of staff; career progression to retain staff; maintaining an age-balanced workforce; and succession planning. There are examples of cases where employees successfully challenged mandatory retirement ages.<sup>7</sup>

The public sector pension reform of 2013 set the maximum retirement age at 70 (from the general retirement age of 65) for all pre-2004 public servants as well (excluding emergency/special services).

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

##### *For all older workers*

The system of National Partnership Agreements between the government and the social partners was central to the formation of economic and social policy in Ireland for a long time, but was abandoned following the economic crisis. The last ten-year agreement (entitled “Towards 2016”) was concluded in 2006 and terminated in 2009. It provided a favourable context within which lifelong learning policies and the training and up-skilling of older workers – in particular of the low-skilled could be promoted. The agreement also aimed to change the cultural mindset, among both employers and employees, to one that encourages older workers to remain employed. Although the National Partnership Agreement was discontinued, it is important that the social partners take up collective bargaining on these issues again, and agree on developing and implementing age management strategies that seek to enhance the productivity and skills of older workers as well as to improve their working conditions.

##### *Review of the use of seniority wages*

The social partners in the private sector have agreed not to automatically link pay to age in collective bargaining agreements. Pay policy in the public sector is incremental by grade, but age does not necessarily play a role.

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

The Workplace Relations Commission will publish a Code of Practice on Longer Working in early 2018. Employer and trade union representatives were involved in drafting the text. The code will set forth best practice in managing the engagement between employers and employees in the run-up to retirement, including the handling of requests to work beyond what would be the normal retirement age in the employment concerned. The Code of Practice will be an important support to the parties involved in the retirement decision.

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

A finding based on TILDA is that the average number of hours worked decreases as workers move closer to age 65. Men and women approaching state pension age (aged 60-64) and above the state pension age (65 and above) are more likely to be working part-time than their younger counterparts. Research published in 2011 analysing the results of the 2009 National Workplace Survey showed that by 2009, 30% of employees worked flexible hours and 25% worked part time. Some 12% regularly worked from home

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7. [www.workplacerelations.ie/en/Cases/](http://www.workplacerelations.ie/en/Cases/) – see cases in May 2014 (DEC-E2014-031), April 2017 (ADJ-00005391) and August 2017 (EDA1710) (accessed 19 February 2018).

during normal working hours, and 9% did job-sharing. This represents a marked increase in flexible working arrangements since the last such survey was conducted in 2003. Rates of personal involvement in part-time work and working from home were higher in the private sector, while rates of personal involvement in flexitime working were almost identical in the public and private sectors in 2009. Having more flexible working arrangements available in an organisation was also associated with higher job satisfaction.

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

Projects developed and implemented under the Equality Mainstreaming Approach initiative (see above) also include guidelines and audit tools to enable employers to assess how their internal employment documents and practices match up with current legal requirements and best practices in relation to equality and diversity. Research published in 2011 by the Equality Authority, referencing the 2009 National Workplace Survey, examined the incidence and impact of equality policies and flexible working arrangements in the country's workplaces. It concluded that 84% of employees worked in an organisation with a formal equality policy, and that having a formal policy had a positive effect on workers' well-being and perceptions of workplace fairness.

The National Framework Committee for Work/Life Balance Policies was helping develop a package of practical measures to introduce workplace flexibility, primarily through a consultancy scheme to assist SMEs in adapting their work routines. The committee was disbanded in 2010 due to budgetary constraints.

### **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*

The Further Education and Training (FET) Strategy 2014-2019 commits the further education and training sector to ensure that every person wishing to engage in FET will be able to access high-quality guidance and counselling services.

As a commitment in the National Skills Strategy 2025, a review of career guidance services, tools and career information for students and adults which will recommend changes to improve services is scheduled to be completed by the end of Q2 2018.

One element of the FET Strategy Detailed Implementation Plan commits Education and Training Boards Ireland (ETBI) and the National Centre for Guidance in Education (NCGE) to devise and implement an integrated FET Guidance Strategy. The strategy will incorporate agreed national referral protocols between Adult Guidance Services, the Department of Employment Affairs and Social Protection and other national agencies. A draft Framework for an integrated FET Guidance Strategy is currently being developed. A FET Guidance Programme Co-ordinator appointed to NCGE has been working with ETBI to establish baseline information with regard to guidance provision across all the ETBs. There is a broader ongoing review of guidance services and tools across education – including the FET sector – led by the Department of Education and Skills (DES). The integrated FET Guidance Strategy will be informed by this review as it is developed further.

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

The Department of Education and Skills and Higher Education Authority's Springboard+, which incorporates the ICT Skills Conversion Programme, complements the core state-funded education and training system and provides free up-skilling and re-skilling higher education opportunities in areas of identified skills need. The initiative's primary target group is unemployed people with a previous history of employment. However, since 2017 the eligibility criteria has been expanded to include homemakers; those in employment or self-employment who wish to up-skill, re-skill or cross-skill in the biopharma/medtech sector; and those in employment or self-employment in the ICT sector who wish to up-skill from a level 7 to a level 8 qualification. Springboard+ has had a very positive impact on improving the labour market prospects of older workers. A recent evaluation of Springboard+ (Springboard, 2016), shows that enrolments of those aged 40 to 49 have grown from 26% in 2011 to 30% in 2014, while enrolments for people aged 50 to 59 have grown from 8% in 2011 to 11% in 2014.

The Further Education and Training Act 2013 set out the statutory functions of the Further Education and Training Authority SOLAS while the Education and Training Boards Act 2013 set out the statutory functions of the newly established ETBs. The former FÁS (Training and Employment Authority) training centre network, with its associated staff, facilities and programmes, was incorporated into the ETBs. The employment services function of FÁS was transferred to the Department of Social Protection (now the Department of Employment Affairs and Social Protection, DEASP) in 2012. SOLAS is not a provider of further education or training programmes. It funds, co-ordinates and monitors FET provision from the sixteen ETBs, and funds other FET bodies and agencies. (ETBs are the primary providers of SOLAS-funded FET provision.)

SOLAS produced the FET Strategic Plan in April 2014. A variety of initiatives is currently being developed and will support targeted interventions, also for low-skilled and older workers. For example, in supporting government initiatives such as the new National Skills Strategy and Action Plan for Education, SOLAS continued its work in supporting and facilitating the expansion of a renewed apprenticeship system in 2016. Through its range of traditional craft apprenticeships, SOLAS – in co-operation with the Department of Education and Skills, employers and unions – played a key role in 2016 in addressing the increased demand from across industry for a wide range of skilled craft workers. Since 2016, 11 new apprenticeships have been validated, with 16 in the pipeline for 2018. In addition, a further 26 new apprenticeships have now been announced following the 2017 call for further development. By 2020 there are likely to be 78+ apprenticeships across Ireland. Currently over 4 900 employers are approved for participation in apprenticeships, and over 12 000 apprentices are currently completing their training.

Relevant funding priorities for the FET Strategic Plan for 2015 included: i) provision of FET programmes to skill, re-skill or up-skill unemployed persons as well as other jobseekers so they can find jobs and/or progress to higher/further education and training that will equip them to compete in the labour market; ii) provision of FET programmes to support a diverse range of individuals seeking personal, social and developmental skills; iii) services targeting priority cohorts such as the long-term unemployed and unemployed youth.

Significant progress was also made in 2016 with regard to advancing the Career Traineeship Programme throughout the ETB network. Traineeship provision continues to be reviewed, with a new five-step guide developed and launched in November 2017. Currently there are 32 live programmes, including a total of eight new traineeships that have been developed since 2016.

A strategy to develop Technology Enhanced Learning (TEL) for FET was approved by the SOLAS Board and launched within the FET sector. Implementation of the strategy commenced in 2016. Research into the barriers to participation in FET, with a particular emphasis on unemployed people and other priority

groups, was completed in the second half of 2017. ETBs are being asked to consider the report's findings and how best to address them.

ETBI has agreed to advance on the evidence-based research projects on screening and assessment of literacy and numeracy skills, in order to provide more reliable and fit-for-purpose initial and ongoing assessment systems for literacy and numeracy participants. Also during 2016 the National Adult Literacy Agency (NALA) and ETBs hosted numeracy workshops as part of Maths Week, held 15-23 October 2016. In addition, NALA organised a family literacy conference and launched a report entitled "Making It Go Further". This report is part of a series of case studies and action-learning projects that describe a range of literacy and numeracy practices and programmes across Ireland. A National Promotional and Awareness Campaign Steering Committee for literacy and numeracy was established in 2015, and phase 1 of the campaign "Take the First Step" was launched in 2016, with phase 2 following in 2017. The aim of "Take the First Step" was to raise awareness of literacy and numeracy issues among the adult population, with a particular focus on highlighting how these skills can help people achieve their personal, social, career and employment aspirations. Priority target groups were to include those identified in the OECD PIAAC survey and FET Strategy, including long-term unemployed persons and employed low-skilled persons, particularly those who have yet to achieve certification higher than level 3 of the National Framework for Qualifications.

SOLAS and Quality and Qualifications Ireland (QQI) have worked with ETBs, higher education institutes and universities on a project to ensure that formalised pathways for learners are mapped within specific regions and clusters.

The 2017 SOLAS FET Services Plan reflects how the FET sector will seek to increase employment opportunities – not only for existing workers and unemployed jobseekers, but also for underrepresented groups such as long-term unemployed persons, women, migrants, youth, and low-skilled and older workers. The plan also reflects further initiatives by ETBs, in development or being brought on stream, to address the employment needs of persons with a disability and for carers looking after family members who, given their commitments, find it a challenge to obtain suitable education and training.

SOLAS also funds "Age Action Ireland", a national, non-governmental, membership-based organisation concerned with ageing and older people. With 3 660 members, it acts as a network of organisations and individuals, including older people and carers of older people, that promotes better policies and services. The organisation engages with a variety of people who have an interest in the ageing sector and work with government departments, universities, health care professionals, private commercial bodies, banks and insurance companies.

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

A new "National Skills Strategy 2025 – Ireland's Future" was published in 2016.<sup>8</sup> The strategy identifies the country's current skills profile, provides a strategic vision and specific objectives for future skill requirements, and sets out a road map for how the vision and objectives can be achieved. One of the objectives of the strategy is to "identify areas and issues within employment and social policies for the enhancement to support longer working lives."

The objectives of the Adult Literacy Programme are to increase access to literacy, numeracy and language tuition for adults whose skills are inadequate for participation in modern society and the social and economic life of their communities. The aim is also to increase the quality and capacity of the adult literacy

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8. [www.education.ie/en/Publications/Policy-Reports/pub\\_national\\_skills\\_strategy\\_2025.pdf](http://www.education.ie/en/Publications/Policy-Reports/pub_national_skills_strategy_2025.pdf) (accessed 19 February 2018).

service. Key target groups in this area of investment include the unemployed – particularly the long-term unemployed – disadvantaged groups, those under 35 and those formerly employed in declining sectors such as the construction sector, as well as employed adults in need of improved basic literacy, language and numeracy skills. In 2016 there were 58 900 participants in the Adult Literacy Programme, but data on age disaggregation are not available. In 2010, approximately 21% of participants in that programme and 18% of participants of the Back-to-Education Initiative (a part-time training scheme leading to certification through the National Framework of Qualifications) were over 55 years of age. Older people are also able to participate in classes funded by the Community Employment Programme.

There are no upper age restrictions on individuals accessing mainstream vocational training programmes provided by Education and Training Boards.<sup>9</sup> Older individuals have the opportunity to up-skill and re-skill to enhance their employability in the same way that younger persons do. However, participants in the Vocational Training Opportunities Scheme (VTOS) for unemployed adults must be between the ages of 21 and 64.

ETBs continue to furnish both long and short training courses that offer a broad range of choices for improving specific skills and ultimately increasing employability, and also maintain close links to the labour market. In addition, training courses continue to be delivered in flexible, innovative formats such as through online classes, “blended” learning, and night courses.

Key outputs relating to full-time mainstream skills training programmes (excluding apprenticeships) show that only 2 000 participants over the age of 50 completed training programmes in 2014 (of which 41% were female). Of the 20 000 unemployed persons who undertook skills training in full-time mainstream programmes in the training centre network, 16 000 were unemployed and 4 000 were inactive.

SOLAS also manages the Momentum Initiative, which was introduced in early 2013. Momentum 2 was launched afterward in late 2014 and is similar in size and structure to its predecessor. All Momentum education and training courses are free and lead to a National Framework of Qualifications (NFQ) Level 3 to 6, or to an industry-required certification standard and the offer of employment services. So far, just over 6 600 people started their courses and 3 600 completed them. According to an evaluation of Momentum 1, only 5% of participants were aged 55 and older (Exodea, 2014) and according to Momentum 2, the share of participants aged 55 and above was 6.3% (Exodea, 2016). The age profile of respondents in the Momentum 2 Programme was similar to that in Momentum 1, although older age groups feature a little more prominently in the Two-Years-On survey, in which the percentage of participants 55+ was 6.3%.

The Training Networks Programme (TNP), now referred to as “Skillnets”, is a state-funded, enterprise-led support body dedicated to the promotion and facilitation of training and up-skilling as elements key to sustaining national competitiveness in Ireland. Skillnets operates on the basis of sectoral or geographical networks of employers: they define their training needs, and then Skillnets arranges training at a reduced cost to the employer. It designs, manages, and delivers specific (short-term) training programmes across a broad range of industry and service sectors nationwide. Since its launch, Skillnets has continued to increase its activity levels, and assisting the unemployed has become an increasingly important component of the organisation’s activities. Since its remit was expanded in 2010, the number of training days provided by Skillnets to jobseekers increased from 26 206 to 64 567 in 2013, which represents 23% of all training days in 2013. Skillnets’ core remit remains focused on the provision of training to individuals who are in employment (Indecon, 2014). The number of employed individuals trained through the programme amounted to 37 100 in 2014 and 41 300 in 2016. In the latter year, 14% were 50-59 years of age and 4%

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9. The FÁS national network of training centres and the country’s 33 Vocational Education Committees are being amalgamated into 16 regional Education and Training Boards.

were over 60. Professionals and managers represented the largest groups of trainees. In the smaller Management Works programme, 1 000 workers received training, of whom 19% were between 50 and 59 years old, and 2% were aged 60 and over. Some 2 300 jobseekers took part in the Job-seekers Support Programme; 15% of them were in the age bracket 50-59 and 2% were aged 60 and over. Skillnets also trained about 3 600 jobseekers who took part in the TNP and Finuas programmes: 18% of these were in the age bracket 50-59 and 4% were aged 60 and over. TNP is the main Skillnets programme, which has supported the delivery of training through 59 learning networks across a wide range of industry sectors and geographical regions. Finuas supported specialised training in the international financial services (IFS) sector.

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

No action has been taken.

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

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

Government policy to reduce unemployment is twofold: first, through policies set out in the Action Plan for Jobs, to create an environment in which business can succeed and generate jobs; and second, through the Pathways to Work (PTW) strategy initiated in 2012, which complements the Action Plan for Jobs. PTW ensures that as many of these new jobs and other vacancies that arise in the economy are filled by people taken from the Live Register<sup>10</sup>, including people over 50 years of age.

PTW 2016-20 builds on progress it made in 2012-2015 to modernise and integrate state employment services with the state's welfare services (Intreo), all the while reflecting a changed labour market with growing employment. The first objective of the PTW 2016-2020 strategy is to continue to consolidate the progress made to date with an initial focus on working with unemployed jobseekers, in particular the long-term and young unemployed. It sets out additional activation, training and related measures, to ensure that as many as possible of the jobs created are taken up by unemployed jobseekers.

In the medium term, the second objective is to extend the approach of labour market activation to people who, although not classified as unemployed jobseekers, have the potential and the desire to play a more active role in the labour force. This includes qualified adult dependants of jobseekers, lone parents, those with a disability, and carers when their caring activities are coming to an end.

In recent years the social protection system in Ireland has been undergoing significant reforms, moving away from passive income support schemes to an "active inclusion" approach that seeks to maximise the potential of working-age adults with the appropriate benefits and services. The Intreo service, which is the department's new integrated income support, employment and service support, is central to this process. A locally delivered, fully integrated "one stop shop" benefits and public employment service (as provided for in PTW) has been further developed through the ongoing conversion of Social Welfare Local Offices (DSP) and Employment Services offices (formerly FÁS) to the Intreo service delivery model.

The service delivered by Intreo to jobseekers has three main objectives: 1) to provide income support that will help sustain people who experience unemployment; 2) to provide a professional employment service to help unemployed jobseekers secure and sustain employment; and 3) to help minimise fraud and error in

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10. The Live Register is used to provide a monthly series of the numbers of people (with some exceptions) registering for Jobseekers Benefit (JB) or Jobseekers Allowance (JA) or for various other statutory entitlements at local offices of the Department of Social Protection. Information is published in the form of a monthly release titled the Live Register.

the payment of income benefits. As part of the Intreo service, entitlement to jobseeker payments depends on participation in the activation process.

Since its peak in 2012, the unemployment rate for persons aged 50 and over has fallen by almost half. The rate for older members of the labour force also is lower than for those in younger age groups. However, as can be seen from Table 1, the incidence of long-term unemployment among the older unemployed is above the EU average.

As to the question of targeting the over-50 age group through specific measures, two groups have already been prioritised for activation support. People aged under 25 are accorded priority given the higher rate of unemployment among young people, and people who are unemployed long term are prioritised given their relatively low progression to employment rates. With the exception of these two groups, the prioritisation of resources for employment and activation purposes is based on a range of factors established through a jobseeker profiling and assessment method. Age is one of the factors taken into account, as are gender, nationality, level of educational attainment, family circumstances and prior employment experience. This holistic approach is in line with best international practice and ensures that resources are targeted in a more precise way than using broadly based indicators such as age alone.

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

The JobsPlus recruitment subsidy, launched in the second half of 2013, is designed specifically for the long-term unemployed. It is an incentive for employers that encourages and rewards those who offer employment opportunities to the unemployed. It is designed to encourage employers and businesses to focus their recruitment efforts on persons who have been out of work for long periods; they receive a higher rate of payment for recruiting those out of work for more than two years. Under the scheme, monthly payments are made to qualifying employers to offset wage costs when they engage jobseekers. There are no limits to the number of eligible employees any one employer may hire under the scheme. The job must be a full-time position, be a minimum of 30 hours per week, span over at least four days in any seven-day period, and not displace any existing employee. Employees and employers can verify their eligibility for JobsPlus by applying on line at [www.jobplus.ie](http://www.jobplus.ie).

By the end of 2016, almost 4 600 employees were being subsidised under the scheme; 9.3% were aged over 50. At the end of November 2017, JobsPlus was supporting the employment of 8 624 employees. Over 70% of the employees had been unemployed for two years or longer before commencing on JobsPlus.

A section in the former Department of Social Protection (DSP) dedicated to employer engagement was also developed and expanded during 2014 to persuade employers to offer work opportunities to jobseekers, and especially to the long-term unemployed. In the Pathways to Work Plan 2015, the long-term unemployed and young people have been identified as priority groups.

JobPath is an activation initiative that aims to help long-term unemployed people – and those most at risk of becoming long-term unemployed – secure and sustain paid employment or self-employment. It is in effect a model of contracting-in case-officer resources to augment the activation efforts of the DSP. The rollout of JobPath began on a phased basis in July 2015. By June 2017 over 120 000 jobseekers had been referred to the service.

The first jobseekers exited JobPath in July 2016. Statistical reports have been published following those who were referred to the service in two cohorts from July to December 2015. The initial results are encouraging, especially the impact JobPath had on those unemployed for over three years. Data disaggregated by age are not available.

Jobseekers participate in JobPath for 12 months, during which time they receive intensive support and guidance to assist them in obtaining and sustaining employment. Support once in employment may continue for a period of up to 12 months. Given that jobseekers spend 12 months on JobPath, and may spend periods on further education and training programmes and up to 12 further months in employment, a jobseeker could be engaged with JobPath for up to 30 months.

The Department of Employment Affairs and Social Protection (DEASP), replacing DSP from September 2017, selects jobseekers on a random basis for referral to JobPath and participants retain their Jobseeker's payment. Participation in JobPath is mandatory. Jobseekers referred are expected to attend meetings with their JobPath personal advisor and avail themselves of any reasonable offer of further support and assistance. Failure to co-operate may, as with other activation support provided by DEASP, result in payment sanctions. All decisions regarding client welfare entitlements are taken by DSP officials.

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

Employment subsidies to promote the employment of disadvantaged groups are confined to supporting people with disabilities through the wage subsidy scheme. At the end of 2017 there were 2 500 people enrolled in this scheme, 21% of whom were aged over 50.

#### *Providing in-work benefits to workers*

In-work income support for employees is provided through the Family Income Supplement. The FIS is a weekly tax-free payment available to employees on low pay with children. To qualify, the applicant must have at least one child who normally lives with the applicant or is financially supported by him/her. In 2016 there were 57 600 FIS recipients; 1 870 were aged 55 and over, representing just 3% of recipients.

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

The aim of the Community Employment (CE) scheme is to enhance the employability and mobility of disadvantaged and unemployed persons by providing them with work experience and training opportunities within their communities. It also helps long-term unemployed people re-enter the active workforce by breaking their experience of unemployment through a return-to-work routine. The referral point for entry to CE programmes is through the Department's Intreo centres.

CE schemes are typically sponsored by voluntary and community organisations wishing to benefit the local community. As the employers, these sponsoring organisations contract with the Department on an annual basis to provide jobseekers and other vulnerable groups with good-quality work experience and training qualifications that will support their progression into employment. CE participants work an average of 19.5 hours per week. Virtually all CE participants are engaged in some element of service support and delivery – e.g. amenities management, arts and culture, sports, the Tidy Towns competition, childcare and health-related services.

At the end of December 2016, there were 22 400 CE participants and 1 400 CE supervisors/assistant supervisors on 962 CE schemes. Fifty-one per cent of participants were aged over 50. This reflects the fact that CE is aimed primarily at older persons, with a minimum entry age of 25.

The CE programme had an annual budget of EUR 376.5 million in 2016 and 25 300 budgeted places (inclusive of participants and supervisors). The budget for 2017 is EUR 353 million. A EUR 5 weekly increase in participant allowances came into effect on 13 March 2017.



A pilot initiative was announced in December 2015 to enable those aged 62 and over to remain in CE up to the state pension age, subject to the availability of places on the Service Support Stream. The pilot will be evaluated as part of a review of the rules governing participation of older people on schemes generally.

Recent changes to the CE scheme that were approved by government include the following: i) the general qualifying age for CE places will be reduced from 25 to 21 years; ii) those over 55 years of age will be allowed to remain in CE for three years; iii) there is now a commitment to review the rules governing the participation of older people in the schemes.

The Irish Senior Enterprise Initiative promotes entrepreneurship among the 50+.<sup>11</sup> Support from the initiative helps the older entrepreneurs start a business, alone or with others; assists them in acquiring or investing in a business; provides advice to entrepreneurs and supports innovation. The EU-supported initiative ran between 2010 and 2013.

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

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

There are no particular health and safety policies aimed at older people in Ireland (Sexton, 2012). In fact, according to outcomes of TILDA (see above) published in 2011, the labour supply of adults aged 50-64 in Ireland counts among the healthiest, most educated, wealthiest and most satisfied with life.

The government has committed itself to implementing the National Positive Ageing Strategy, published in 2013, in order to set strategic direction for future policies, programmes and services for older people (see also Section 2.1). Objectives include the development of age-friendly workplaces, flexible workplace practices and gradual retirement schemes, as well as improving the availability of and access to a wide range of opportunities for continued learning and education for older people.

A Healthy and Positive Ageing Initiative (HaPAI) to conduct research regarding the strategy's effectiveness in meeting its objectives has also been established. HaPAI runs from October 2014 to December 2017, with a commitment of Department of Health funding for a further two years. The initiative has monitored changes in older people's health and well-being as they relate to the goals of the Positive Ageing Strategy.<sup>12</sup>

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

No action relevant to older workers has been taken.

#### *Balancing professional and family responsibilities*

The year 2001 saw enactment of a Carer's Leave Act. This allows employees obliged to attend to someone in need of full-time care to leave their employment for a period of between 13 and 104 weeks (Eurofound, 2015).

Carers' leave from employment is unpaid but the Carer's Leave Act ensures that those who propose to avail themselves of this support will have their jobs kept open for them for the duration of the leave. A carer may be eligible for Carer's Benefit if they have enough Pay Related Social Insurance (PRSI)

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11. [www.seniorenterprise.ie/](http://www.seniorenterprise.ie/) (accessed 19 February 2018).

12. See <https://hapai.net/> for further information (accessed 18 February 2018).

contributions. If they do not qualify for Carer's Benefit they may qualify for Carer's Allowance, which is a means-tested payment. Carer's leave can be taken even if the carer does not qualify for either of these payments. In 2015, of the 63 000 recipients of Carer's Allowance, 40% were aged 55 and over.

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

	Ireland		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>	0.18	0.23	0.28	0.32	0.23	0.28
-- Effective labour force exit age <sup>c</sup> (years) Men	64.9	66.9	62.0	63.4	63.6	65.1
Women	65.2	63.5	60.5	62.0	62.3	63.6
<b>Employment</b>						
-- Employment rate, 50-74 (% of the age group)	46.6	47.9	38.3	45.4	47.0	50.8
of which 50-54	71.3	71.7	73.1	77.9	73.8	75.7
55-64	53.2	57.2	43.3	55.3	52.7	59.2
65-69	16.9	19.4	9.1	12.1	20.3	25.5
70-74	8.1	10.6	4.4	5.5	12.0	14.6
-- Gender gap in employment, 55-64 ((men-women)/men)	0.40	0.26	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)	22.3	26.1	22.1	22.2	20.3	21.1
of which voluntary 55-64 (% of part-time work in the age group)	91.3	73.0	85.4	78.9	87.3	85.2
Average number of weekly hours worked	18.3	18.8	17.1	17.5	16.6	16.9
-- Incidence of temporary work, 55-64 (% of employees in the age group)	3.8	4.8	6.9	6.7	8.9	7.9
-- Incidence of self-employment, 55-64 (% of total employment in the age group)	19.5	22.0	24.1	19.7	38.0	32.8
-- Full-time earnings, <sup>d</sup> 55-64 relative to 25-54 (ratio)	1.06	1.14	-	-	1.09	1.10
<b>Dynamics</b>						
-- Retention rate <sup>e</sup> after 60 (% of employees t-5)	52.1	59.1	37.1	48.8	40.3	50.3
-- Hiring rate, <sup>f</sup> 55-64 (% of employees in the age group)	5.7	6.4	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>g</sup> unemployment, 55-64 (% of total unemployment in the age group)	43.4	76.1	49.8	63.7	26.3	44.3
-- Marginally attached workers, <sup>h</sup> 55-64 (% of population in the age group)	0.2	0.9	2.4	1.9	1.2	1.2
<b>Employability</b>						
-- Share of 55-64 with tertiary education (% of population in the age group)	17.1	27.7	17.2	22.9	20.0	26.2
-- Participation in training, <sup>i</sup> 55-74 (% of employed in the age group)	5.1	2.9	-	8.5	-	-
Relative to employed persons aged 25-54 (ratio)	0.59	0.49	-	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) Mean gross weekly earnings. Year 2016 refers to 2015.

e) 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 2008.

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

g) Unemployed for more than one year.

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

i) 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 Ireland, 2007 – 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 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, 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>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>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 in-work benefits to workers</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>Source: Assessment based mainly on answers by Ireland to several OECD questionnaires.</p>	

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