

Resilient and Inclusive? A Comparative Perspective on Ageism in Employment Policies in four European countries.

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Abstract

This study argues that tackling ageism is fundamental to building resilient societies. Employment policies, which shape critical life-course transitions, provide a strategic lens for examining the interplay between ageism and resilience. We suggest that eliminating ageist elements from employment policy and fostering the labor market inclusion of older adults are essential for enhancing both individual and collective resilience in ageing societies. We conduct a qualitative policy analysis of four European countries—Italy, Ireland, Germany, and Poland—assessing whether, and how, employment policies reproduce ageist structures or promote resilience. The analysis focuses on four key instruments: flexible retirement pathways, incentives for hiring older workers, age-inclusive active labor market policies, and lifelong learning opportunities. These instruments are evaluated in light of demographic and labor market contexts to assess their potential to support age-diverse and inclusive labor markets. Our findings highlight how policies

may reinforce structural barriers to older workers' participation, perpetuating exclusion and undermining societal resilience.

Keywords: ageism, resilience, older persons, employment policy, Europe

1. Introduction

In the wake of recent crises, strengthening the resilience of citizens and institutions has become a central objective of the European Union. However, Europe continues to face significant structural tensions in advancing the agenda for resilient societies (Bekker, 2021). Among these, population ageing stands out as a major challenge (European Commission, 2023). Rising life expectancy combined with declining fertility rates has profoundly transformed the age structure, resulting in progressively older European populations. The share of those aged 65 and older rose from 9% in 1950 to 21.6% in 2024, while the proportion of individuals aged 80 and above grew from 1% to 6% over the same period (Eurostat, 2025). While population ageing should not be viewed as inherently negative—indeed, it reflects the positive achievement of longer life expectancy and the emergence of a longevity society—it nonetheless presents important societal challenges. Chief among these is the marked rise in the old-age dependency ratio, which places increasing pressure on a shrinking working-age population to support public services, particularly in the areas of healthcare and pension systems (OECD, 2023). Thus, in many Western societies—especially those that emphasize competitiveness and dynamism—aging is increasingly perceived negatively, a trend that has persisted for over two centuries (Davoudi et al., 2010). This negative perception of aging and older people is commonly referred to as ageism, broadly defined as discrimination based on age, typically directed at older individuals (Butler, 1969). Extensive research has shown that ageism creates both individual and societal issues (Ayalon and Tesch-Römer, 2018). On an

individual level, it fosters negative self-perceptions of aging, as well as diminished sense of personal value and capabilities in older adults (Diehl et al., 2014; Levy, 2003; Swift et al., 2017). On a societal level, it reinforces discrimination, social exclusion, and marginalization, and weakens intergenerational solidarity (Ayalon and Tesch-Römer, 2018; FRA, 2018). Moreover, ageist attitudes and practices undermine policy responses to aging, often limiting the recognition of older individuals' potential contributions to economic, social, and cultural life (FRA, 2018; JRC, 2024).

While both resilience and ageism have gained increasing attention from scholars and policymakers (Ayalon and Tesch-Römer, 2018; Duit, 2016; WHO, 2021) their connection, particularly within policy frameworks, remains largely unexplored. In this contribution, we argue that addressing ageism is essential for building a resilient society. A society that values individuals across the lifespan—rather than marginalizing them based on age—is better equipped to respond to crises, promote long-term well-being, and ensure that all generations contribute to and benefit from a shared, sustainable future. In this context, policies play a crucial role. On the one hand, they have the potential to enhance both individual and societal resilience (Manca et al., 2017; Shanahan et al., 2016). On the other hand, however, when they embed ageist elements, they restrict the potential of older individuals to contribute to the economy and society (FRA, 2018), ultimately undermining societal resilience.

To support our argument, we conducted a qualitative policy analysis to identify and assess whether and how ageism is embedded in contemporary employment policies—particularly those addressing life events that require resilience mechanisms—across selected European countries. Employment policies provide a valuable entry point for exploring the interplay between ageism and resilience, as they shape key life-course transitions linked to ageing (Eiffe et al., 2025). From

entry into the labor market to retirement, employment policies structure key phases of individuals' lives—often rigidly defined by age (Kohli, 2007). Yet with ageing populations, employment dynamics are shifting—marked by longer working lives (Ebbinghaus, 2006). In this evolving landscape, fostering resilient societies requires moving beyond fixed age-related trajectories toward more flexible and inclusive frameworks that promote participation and skill development across all ages. To that end, labor market policies should help individuals recover from shocks, reduce their long-term impact, and support social and economic inclusion. This includes facilitating reentry after disruptions, expanding access to upskilling, offering flexible work arrangements, and encouraging age-diverse workplaces. Our analysis focuses on four policy instruments especially relevant in this context: flexible retirement pathways, incentives to hire and retain older workers, age-inclusive active labor market policies, and lifelong learning opportunities. We compare and evaluate these policy instruments across four countries: Italy, Ireland, Germany, and Poland. These countries serve as illustrative European case studies selected for their different demographic trends and labor market structures.

In the remainder of the paper, we first provide a theoretical framework defining resilience and ageism in policy design. We then examine how these concepts manifest in employment policies specifically. Next, we present our case study, beginning with an overview of the main characteristics of the countries analyzed in relation to population ageing and employment policies. We then outline our methodology for selecting comparable policies and review those selected. Finally, we discuss and assess how these policies may function to reduce ageism and enhance resilience in the labor market.

2. Theoretical background

2.1 Resilience and ageism in policy design

The concept of resilience was first introduced in the human sciences by developmental psychologists, who defined it as an individual's capacity to adapt positively in the face of major adversity (Fletcher and Sarkar, 2013). In the social sciences, however, resilience is understood more broadly: as individual traits and life chances are deeply shaped by the surrounding social context, resilience is not merely an inherent quality but an evolving capacity that develops through active interaction with one's environment (Ungar, 2012). From this perspective, the extent to which risks or shocks generate negative outcomes depends on multiple mediating forces, including individual characteristics, social networks, institutional support, and the role of welfare state policies (Shanahan et al., 2016). This multidimensional interplay is essential for a comprehensive understanding of resilience in policy-making. In European institutions, resilience is defined as “the ability to face economic, social, and environmental shocks or persistent structural changes in a fair, sustainable, and inclusive way,” underscoring the centrality of its social dimension in policymaking (Regulation (EU) 2021/241 of the European Parliament and of the Council of 12 February 2021). Accordingly, strengthening the resilience of both institutions and citizens has become a policy priority for the European Union, which promotes a shift beyond prevention and anticipation toward a more holistic approach to societal resilience (Duit, 2016).

Policies play a crucial role in fostering resilience. They not only mitigate the impact of unexpected shocks but also equip individuals with necessary resources through strategic social investment (Hemerijck and Huguenot-Noël, 2022; Jones et al., 2006; Manca et al., 2017). Welfare states may provide direct support or compensation in the event of shocks, for example, through

unemployment benefits or the provision of public services (Manca et al., 2017). Indeed, welfare systems are often referred to as a “social safety net” because of their role in buffering social shocks (Jones et al., 2006). However, short-term risk management alone is insufficient for fostering resilience. The Great Recession and the COVID-19 pandemic highlighted the necessity of strengthening resilience through long-term investments in human capital and social inclusiveness (Hemerijck & Huguenot-Noël, 2022). Thus, welfare states should not only engage in redistribution but also promote social investment across the life cycle, helping individuals acquire and adapt their economic, human, and social capital (Hemerijck & Huguenot-Noël, 2022).

Nevertheless, to ensure resilience in aging societies, policies must also address ageism. Ageism is often embedded within legislative frameworks and institutional practices—a phenomenon referred to as “institutional ageism” (WHO, 2021). This occurs when policies systematically favor or disadvantage certain age groups. Institutional ageism contributes to structural ageism, whereby macro-level factors—including policies, laws, societal attitudes, and cultural norms—perpetuate discrimination and limit older adults' opportunities (Bugental and Hehman, 2007; Swift et al., 2017). Such structural biases undermine societal resilience by reinforcing stereotypes and excluding older individuals from key areas such as decision-making, workforce participation, and community engagement. Ageist practices have been linked to a range of negative outcomes for older individuals, including increased dependency, shorter life expectancy, higher risk of addictions and depression, cognitive decline, and chronic health conditions that severely impact well-being (Levy and Macdonald, 2016; North and Fiske, 2013). Furthermore, ageism weakens social bonds, hinders inclusion, and weakens intergenerational relationships, which are vital for social cohesion and mutual support (Bugental and Hehman, 2007). In times of crisis, resilient societies require intergenerational cooperation, yet ageist attitudes foster division and competition

over resources, exacerbating tensions and eroding social unity (Busemeyer et al., 2009). Thus, a society that marginalizes its older population is not equipped to adapt to demographic shifts and meet the challenges of an aging population. Moving beyond rigid, age-specific expectations and fostering policies that promote inclusivity across the lifespan are essential for enhancing societal resilience.

2.2 Resilience and ageism in employment policies

Employment policies play a crucial role in shaping labor market participation, economic security, and social inclusion (Anderson, 2009). To effectively enhance resilience, according to the presented definition, labor market policies must support individuals in recovering from unexpected shocks, mitigate their negative consequences, and promote inclusivity. Thus, a resilient labor market should foster inclusive employment practices that support workers across the life course by facilitating reentry after disruptions, offering opportunities for upskilling, enabling flexible work arrangements, and promoting age-diverse workplaces (Hemerijck and Huguenot-Noël, 2022; Jones et al., 2006). Clear examples of resilience-enhancing labor market policies include unemployment benefits and furlough schemes, as well as active labor market measures that support workforce reintegration, and opportunities for retraining and upskilling in response to evolving labor market demands. Nevertheless, such policies can also entrench structural ageism—either by limiting opportunities for older workers or by reinforcing stereotypes related to aging and productivity (Eiffe et al., 2025; Loretto et al., 2000).

In the EU legislative framework, age discrimination is addressed solely by the Employment Equality Directive 2000/78/EC, which prohibits discrimination on various grounds, including age. However, with respect to age, the directive includes a specific exception for training and social

protection systems. In particular, Article 6 allows for differences in treatment based on age, stating that such distinctions "shall not constitute discrimination if, within the context of national law, they are objectively and reasonably justified by a legitimate aim, including legitimate employment policy, labor market, and vocational training objectives, and if the means of achieving that aim are appropriate and necessary." In essence, the directive prohibits direct age discrimination unless it can be justified by a legitimate aim (Doron et al., 2018).

Institutional ageism, embedded in legislation and workplace norms, often leads to structural disadvantages for older employees (WHO, 2021). Many policies impose upper age limits on employment or exclude older adults from access to training and reskilling programs. These practices not only limit the economic participation of older individuals but also reinforce negative stereotypes regarding their productivity and adaptability. As a result, older workers are less likely to be hired and are often compelled to retire at arbitrarily set ages, irrespective of their actual ability or desire to remain in the labor force (Krings et al., 2011; Loretto and White, 2006). Pension regulations, a cornerstone of modern welfare states, exemplify this dynamic. Provisions such as statutory and minimum pension ages determine eligibility for retirement, the level of pension benefits, and the availability of early retirement options (Kohli and Arza, 2011). Although many European countries have recently introduced reforms aimed at extending working lives by raising the effective retirement age (Ebbinghaus, 2006; Komp, 2018), these measures often rest on inflexible assumptions and insufficiently consider individual differences in health, work ability, and preferences for continued employment (Hofäcker and Naumann, 2015).

Furthermore, while policy changes are gradually aiming towards a model of 'active aging' (Ebbinghaus, 2006), negative age stereotypes continue to persist among both employers and employees (Eiffe et al., 2025; Loretto et al., 2000; Turek and Perek-Bialas, 2013). These include

perceptions of lower competence, diminished performance, and limited physical or cognitive abilities (Karpinska et al., 2013; Krings et al., 2011; Loretto and White, 2006) , as well as assumptions that older workers are inflexible or resistant to change (Redman and Snape, 2002). Such biases shape managerial decisions and foster discriminatory practices that adversely affect hiring, training, and promotion, with managers often undervaluing the skills and potential of older candidates (Posthuma et al., 2012; Posthuma and Campion, 2009). As a result, older employees are frequently excluded from professional development opportunities and disproportionately targeted in downsizing processes, underscoring the need for explicit policies aimed at hiring and retaining older workers (Van Dalen et al., 2009).

3. An analysis of employment policies through the lens of ageism and resilience: evidence from Germany, Italy, Ireland, and Poland

3.1 Overview of the country context: Germany, Italy, Ireland, and Poland

In our analysis we examine four illustrative country cases: Germany, Italy, Ireland, and Poland. These countries were selected for their distinct demographic profiles and diverse labor market dynamics. Population age structure and labor market conditions are key factors shaping policy priorities related to the hiring and retention of older workers. Countries with a higher share of older individuals tend to face greater welfare pressures, increasing the urgency to extend working lives (Hofäcker and Naumann, 2015; OECD, 2023). Conversely, in contexts of high unemployment or labor market instability, there may be less political and economic incentive to retain older workers (Ebbinghaus and Hofäcker, 2013). By comparing these differing national contexts, our analysis highlights how demographic and labor market factors interact to influence the inclusiveness and resilience of employment policy frameworks.

Table 1 summarizes key indicators, including the share of the population aged 65 and over, age-specific employment rates, participation in education and training among older adults, and levels of public social spending. The proportion of individuals aged 65 and older varies markedly across the four countries, ranging from 15.5% in Ireland to 24.3% in Italy, with Germany (22.4%) and Poland (20.5%) falling in between (Eurostat, 2025). Despite these differences, all four face demographic pressures associated with population ageing, reflecting a broader and enduring trend across the European Union.

Table 1. Country context

	Indicator	EU	Germany	Italy	Ireland	Poland
Demographic context	% of 65+	21.6	22.4	24.3	15.5	20.5
Labor Market	% employed 20-64 years old	75.8	81.3	67.1	79.8	78.4
	% employed 65+	6.8	9.4	5.5	14.5	6.1
	% employed 75+	1.6	2.5	0.9	5.5	1.4
Education and training	% in education or training in last 12 months (55-69 years old)	29.4	43.1	22.1	34.8	9.2
Social expenditure	Exp on social protection benefits (% of GDP)	26.8	28.6	28.1	12.0	22.2
	Exp on old age (% of social protection benefits)	46.7 (12.5 of GDP)	41.3 (11.8 of GDP)	59.2 (16.6 of GDP)	29.9 (3.6 of GDP)	52.7 (11.7 of GDP)

Note: Data sourced from Eurostat. Demographic context and employment figures refer to 2024, the percentage of public social spending refers to 2023, and participation in education and training refers to 2022.

The four countries also differ considerably in their labor market characteristics. In 2024, employment rates among individuals aged 20–64 were highest in Germany (81.3%), followed by Ireland (79.8%) and Poland (78.4%), the latter reaching a national record high. Italy reported the lowest rate, at 67.1%, well below the EU average of 75.8% (Eurostat, 2025). Labor market integration of older adults varies considerably across the countries analyzed, but has increased in all of them—a trend mirrored across most EU Member States (Figure 1). At the EU level, the labor

force participation rate of individuals aged 65 and older rose from 4.7% in 2014 to 6.8% in 2024. Among the countries examined, Ireland reported both the largest increase and the highest overall rate, rising from 9.4% to 14.5%. This is particularly notable given Ireland’s comparatively smaller share of the older population. In Germany, participation grew from 5.7% to 9.4%, while Poland and Italy recorded more modest gains—from 4.7% to 6.1% and from 3.6% to 5.5%, respectively. Despite these improvements, Italy and Poland continue to fall below the EU average.

Figure 1. Labor market participation of individuals aged 65 and over in EU countries, 2014 and 2024 (in percent)

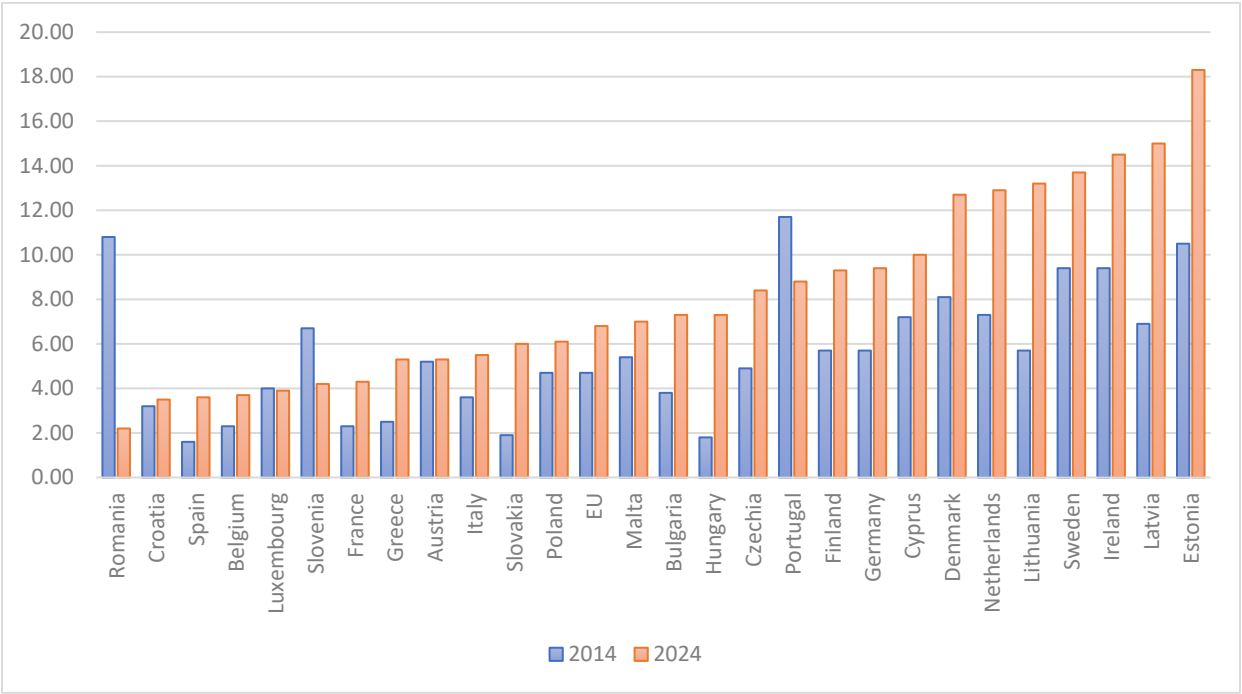


Table 1 also highlights significant differences in education and training participation among older adults aged 55 to 69 across the four countries. Germany leads with the highest proportion of this age group engaged in education or training in the past 12 months, at 43.1%, well above the EU average of 29.4%. Ireland follows with 34.8%, also exceeding the EU mean, while Italy reports a lower rate of 22.1%. Poland has the lowest participation, with only 9.2% of older adults involved

in education or training activities, indicating substantial variation in lifelong learning engagement across these contexts.

The four countries also differ substantially in welfare spending and priorities. In 2022, Germany and Italy devoted the highest shares of GDP to social protection benefits—28.6% and 28.1%, respectively—both above the EU average of 26.8%. Poland followed with 22.2%, while Ireland allocated considerably less, at just 12.0% of GDP. A large proportion of social protection expenditure is directed toward old-age benefits, though the distribution varies markedly. Italy allocates the largest share to old-age benefits (59.2%), followed by Poland (52.7%) and Germany (41.3%), while Ireland reports the lowest share, with old-age benefits accounting for only 29.9% of total social protection spending.

In addition to distinctive labor market outcomes and welfare spending, the four countries adopt markedly different approaches to Active Labour Market Policies (ALMPs). Germany operates a centralized, tripartite system characterized by high regulatory complexity and substantial institutional and financial investment, resulting in a relatively balanced mix of active and passive measures. Ireland, though also centralized, relies on a leaner, ministry-managed model with lower spending and capacity, and places greater emphasis on passive support. Italy implements ALMPs through decentralized regional services coordinated by a national agency; however, regulatory complexity and limited resources undermine their overall effectiveness and responsiveness. Poland employs a highly decentralized model without overarching national coordination, supported by modest funding and limited flexibility, leading to fragmented implementation and weak strategic coherence (Lauringson and Lüske, 2021).

3.2 Methodological approach

Across these diverse contexts, we assess how employment policies address age, focusing on four key instruments that are central to life-course transitions requiring resilience and to promoting the labor market inclusion of older adults: (1) flexible retirement pathways, (2) incentives for hiring older workers, (3) age-inclusive ALMPs, and (4) lifelong learning opportunities. These instruments are crucial for enhancing the economic participation of older adults, facilitating their reintegration into the labor market after unexpected shocks, and fostering a more resilient and inclusive workforce:

- 1) **Flexibility in retirement transitions:** Retirement policies play a crucial role in shaping late-career pathways. We examine the use of mandatory retirement ages versus flexible retirement options and incentives to extend working lives, which allow older adults to remain in the labor market based on their skills, experience, and preferences rather than rigid age thresholds (Ebbinghaus and Hofäcker, 2013; Hofäcker and Naumann, 2015).
- 2) **Incentives for hiring older workers:** As older adults are often subject to discrimination (Posthuma et al., 2012; Turek and Perek-Bialas, 2013), we examine the extent to which policies such as subsidies, tax incentives, and related measures are in place to encourage employers to hire them, thereby counteracting age bias and fostering their integration into the workforce.
- 3) **Age-inclusive active labor market policies:** Employment support programs—such as job search assistance, vocational training, and upskilling—are assessed in terms of whether they provide equal opportunities for jobseekers of all ages, operate in an age-neutral manner, or risk marginalizing older workers.

- 4) **Opportunities for lifelong retraining:** With longer working lives and growing demand for continuous learning, policies that promote skill development and retraining throughout the life course are essential. Such measures help individuals remain competitive in the labor market, strengthen societal resilience, and support overall well-being—key to retaining older workers in employment.

Through a qualitative cross-country comparison, we investigate the extent to which these policy instruments strengthen resilience to employment shocks while promoting age inclusivity. The analysis covers policies in force as of January 2025, providing an up-to-date overview of the current policy landscape, without addressing historical developments or future changes. Our first step was to review relevant legislation; where instruments were not explicitly defined in statutory terms, we examined associated programs. The analysis focuses primarily on the national level, incorporating regional measures only when national policies were absent or regulated regionally.

3.3 Employment policies analysis

1) Flexibility in retirement transitions

Our analysis investigates whether the four countries incorporate policy elements that promote flexible retirement pathways—measures that enable older workers to remain in employment if they wish, thereby strengthening both individual agency and labor market resilience.

In Germany the standard retirement age is 67 for both men and women—however, there are cohort-based transitional rules. For people born before 1947, the retirement age is 65; for those born between 1947 and 1963, the retirement age gradually increases by one or two months per birth year, which results in the full (standard) retirement age of 67 starting with the 1964 cohort

(Techniker Krankenkasse, 2025). The pension scheme for civil servants is separate from the general statutory pension system but shares the standard retirement age of 67. However, civil servants may, upon request and under certain conditions, continue working for up to three years beyond this age (Bundesbeamtengesetz, 2009; Bundesministerium des Innern, 2025). Occupation-specific retirement rules apply to employees in the mining industry due to the physically demanding nature of the work, allowing for earlier retirement (standard retirement age at 62) (Deutsche Rentenversicherung, 2025a). The option to retire earlier or later is available. The so-called “Flexi-Rente”, introduced in 2017, is a legal framework that enables a flexible and gradual transition from working life to retirement. It allows individuals to combine part-time or full-time work with partial or full pension benefits, both before and after reaching the statutory retirement age. Drawing partial pension benefits early typically results in permanent pension deductions, while working beyond the statutory retirement age can increase pension benefits. This framework thus promotes extended labor market participation by supporting individual choice and financial incentives (Bundesregierung, 2025). Additionally, partial retirement (*Altersteilzeit*) enables individuals to gradually transition into retirement by reducing their working hours and salary by half until full retirement. The employer is required to top up 20% of the reduced salary and make social security contributions; state subsidies ended in 2009. Partial retirement is possible for employees from the age of 55, though there is no legal entitlement to it. It is regulated through the Partial Retirement Act (*Altersteilzeitgesetz*), enacted in 1996. Various scheduling models exist: working time can be reduced evenly throughout (equal distribution), split into a work and a non-work phase (block model), or individually arranged with gradual reduction (Bundesministerium für Arbeit und Soziales, 2023a; Deutsche Rentenversicherung, 2025b).

In Italy, the statutory retirement age is set at 67 for both men and women, with a minimum of 20 contributory years required to access the old-age pension at this age. Without meeting this requirement, individuals may only retire at 71 years old. Early retirement is possible under certain conditions, such as accumulating sufficient contributory years before age 67. Women may access early retirement through the so-called "women's option", while additional early exit schemes exist for workers in physically demanding jobs. Only civil servants are required to retire at 67, whereas employees in the private sector may continue working beyond this age. This distinction can lead to pension inequalities between public and private sector workers. The 2025 Budget Law (Art. 1, Paragraph 165 of Law 207/2024) introduced the possibility for public administrations to retain staff up to age 70. This provision, however, is not a right but an opportunity subject to specific limits: it applies to no more than 10% of the available hiring capacity and only to employees with excellent performance evaluations. Members of the judiciary, armed forces, police, and firefighters are excluded (INPS, 2025; OECD, 2023).

In Ireland, employment law does not establish a statutory retirement age. Instead, retirement timing is often determined by individual employment contracts. State Pension eligibility ranges from age 66 to 68, depending on the individual's birth cohort—65 for those born before 1955, 67 for those born up to 1960, and 68 for those born in 1961 or later. However, many employment contracts still impose a mandatory retirement age of 65, creating a potential gap between contractual retirement and pension eligibility. Some contracts allow for early retirement from age 60, or even 55 in specific circumstances, often linked to health-related grounds. Employees may also request to work beyond the contractual retirement age, and it is legally permissible to work until age 70. Beyond that point, employers may enforce retirement, provided it is objectively justified. Overall, while Ireland's legal framework allows for some flexibility around retirement timing, in practice,

the average retirement age remains closely aligned with State Pension eligibility (Irish Department of Public Expenditure and Reform, 2025; OECD, 2023).

In Poland, the retirement age is the lowest, set at 60 for women and 65 for men. Notably, the legal age for pension entitlement differs by gender, as does the required period of documented service — 20 years for women and 25 years for men (Act of 17 December 1998 on Pensions from the Social Insurance Fund, Art. 24.1–2). Although a specific age grants entitlement to an old-age pension, retirement is not mandatory, and individuals can choose to remain in the labor market. In special cases, early retirement is possible through the so-called bridging pension (*emerytura pomostowa*), which applies to individuals who have worked under special conditions (like underground mining, asbestos processing, lead and cadmium production, and rescue work in the Mountain Volunteer Search and rescue service) and have reached the age of 55 (for women) or 60 (for men) (Act of 19 December 2008 on Bridging Pensions, Arts. 4–5 and Annex) (Parliament of the Republic of Poland, 2025; Sejm Chancellery Poland, 2025).

Table 2. Flexibility in retirement transitions

	Standard Retirement Age	Gender Differences	Notable Exceptions	Flexibility Mechanisms	Early Retirement Possibility	Postponement Possible
Germany	67 (phased in by cohort)	No	Civil servants have specific rules.	“Flexi-Rente” allows combining work and pension; partial retirement schemes (Altersteilzeit); multiple scheduling models.	Yes, with pension deductions or for specific workers categories.	Yes, with pension bonuses.
Italy	67 (for most sectors)	No for age, yes for contributory years and possibility of early retirement	Civil servants must retire at 67; others may work longer.		Yes, with contributory requirements, or for specific workers categories	Yes, for private sector. In the public sectors with specific conditions.

	Standard Retirement Age	Gender Differences	Notable Exceptions	Flexibility Mechanisms	Early Retirement Possibility	Postponement Possible
Ireland	66–68 (based on cohort)	No	No fixed legal retirement age but employment contracts may set it. Fix age for State Pension.		Yes, from 55 in some contracts or for health reasons.	Yes, until age 70, or for self-employed.
Poland	60 (women), 65 (men)	Yes	Bridging pensions allow earlier exit	Retirement not mandatory at legal age; can remain in labor market; bridging pensions for specific jobs.	Yes, via bridging pensions for specific jobs.	Yes.

2) *Incentives for hiring older workers*

In this section, we assess whether the four countries have implemented policies that incentivize employers to hire older workers. Such measures are vital for fostering inclusive labor markets and ensuring that older individuals who wish to remain economically active are not constrained by discriminatory attitudes.

In Germany, employers may receive wage subsidies for hiring job seekers who are difficult to place and require additional support with professional integration. These subsidies are intended to offset potential limitations in work performance arising from factors such as long-term unemployment, disability, low qualifications, or age. However, allocation is discretionary, as there is no legal entitlement; decisions are made by local employment agencies or job centers on a case-by-case basis. For older employees (55+), subsidies can be granted for up to 36 months (Bundesministerium für Arbeit und Soziales, 2025a).

In Italy, employment incentives take the form of regulatory, economic, or contributory benefits granted to employers for hiring individuals from specific categories. For older adults, incentives target those aged 50 and over who have been unemployed for more than 12 months. Employers

hiring from this group receive a 50 percent exemption on social security contributions, applicable for 12 months in the case of fixed-term contracts and for 18 months when hiring on open-ended contracts or converting temporary contracts into permanent ones (Art. 4, co. 8, L. 92/2012) (Parlamento Italiano, 2025).

In Ireland, *JobsPlus* is a financial incentive aimed at encouraging employers to hire individuals who are unemployed. Eligible employers recruiting jobseekers from the Live Register on a full-time basis receive monthly grant payments, made in arrears over an 18-month period, to help offset wage costs. The program covers all unemployed individuals receiving Jobseeker's Allowance, Disability Allowance, or the Blind Pension, and includes those aged 50+ who have been unemployed for at least 12 months (Government of Ireland, 2025c).

In Poland, legal instruments encourage employers to hire unemployed individuals under 30, those aged 50 and over, and persons with recognized disabilities. Subsidies for these groups take various forms, including reimbursement of wage costs, exemption from insurance premium payments, or compensation for workplace equipment expenses. Employers hiring beyond the statutory retirement age may also benefit from targeted support to extend working lives; for example, public employment offices can reimburse part of the salary or social security contributions for older workers who are unemployed or at risk of exclusion (OECD, 2023; Turek and Henkens, 2020). Despite these provisions, policy evaluations suggest that Poland's system remains largely youth-oriented, with reintegration schemes for older adults limited in both scale and accessibility (Leszko and Bugajska, 2017; Madoń et al., 2024; Turek and Perek-Bialas, 2013).

Table 3. Incentives for hiring older workers

	Main Instruments	Target Group	Type of Support	Key Features
Germany	Wage subsidies	Job seekers difficult to place; employees aged 55+	Wage subsidies	Wage subsidies up to 36 months; no legal entitlement; case-by-case decision by employment agency
Italy	Contribution exemptions	12+ months unemployed aged 50+	Social security contribution exemption for employers	12–18 months 50% tax exemptions for hiring or convert temporary into permanent contracts.
Ireland	JobsPlus Programme	12+ months unemployed aged 50+	Wage subsidy for employers	Employers who recruit jobseekers on a full-time basis receive regular grant payments for 18-month
Poland	Subsidies and exemptions	Unemployed aged 50+	Wage cost reimbursement; Insurance premium exemption; Equipment cost support.	Multiple forms of employer subsidies.

3) Age-inclusive active labor market policies

We continue by examining whether employment support measures are structured to ensure fair access for jobseekers of all ages.

In Germany, the Federal Employment Agency, which plays a central role in implementing employment promotion measures and offering career guidance, administers the *placement budget* (*Vermittlungsbudget*). This instrument supports unemployed individuals—or those at risk of unemployment—without age restrictions, reimbursing costs such as application materials, travel to interviews, and relocation expenses (Bundesagentur für Arbeit, 2025a). In addition, the *Participation Opportunities Act* (*Teilhabechancengesetz*) seeks to improve the employability of the long-term unemployed through intensive support, individual counseling, and tailored assistance. It introduced two nationwide measures: *Integration of long-term unemployed persons* (*Eingliederung von Langzeitarbeitslosen*), which targets individuals unemployed for at least two

years and provides employers with wage subsidies for the first two years of employment; and *Participation in the labor market (Teilhabe am Arbeitsmarkt)*, which supports individuals aged 25+ who have received basic income support (*Bürgergeld*) for at least six of the past seven years with little or no employment, offering wage subsidies to employers for up to five years. Both programs also provide comprehensive employment-accompanying coaching. These measures are generally accessible to all jobseekers, with no explicit age limitations (Bundesministerium für Arbeit und Soziales, 2023b, 2025d).

In Italy, the GOL program (*Guaranteed Employability of Workers*) offers pathways for job placement, retraining, professional upskilling, and coordinated support with other local services. Introduced under Italy's Covid-19 National Recovery and Resilience Plan, the program is supported by €4.4 billion aimed at upgrading active labor policy services. Participants are directed to the most suitable pathway through targeted guidance and employability assessments. The program is accessible to various groups, with priority given to the most fragile and vulnerable individuals. It also specifically targets certain age groups, including *young people under 30* and *workers over 55*, thereby addressing the needs of older adults. Italy also currently offers a program called *Support for Training and Employment* to facilitate the entry into the workplace of individuals at risk of social and employment exclusion. This employment support measure involves participation in training, qualification, re-qualification, orientation, employment assistance and active employment policies, variously designated (Art. 12 of the 2023 Employment Decree). These activities are provided free of charge and make the participant eligible for an economic benefit, with a maximum limit of 12 monthly installments. However, there are eligibility criteria, including an income limit (no more than €6,000 per year) and it is targeted to those

between 18 to 59 years old. Thus, this employment retraining program is not available to older adults at risk of social and employment exclusion.

In Ireland, several employment reintegration programs support jobseekers, but few are specifically tailored to older individuals. The Community Employment (CE) programme targets the long-term unemployed through part-time placements in local communities. While participation is generally limited to one year, individuals aged 55 and over may remain in the programme for up to three years, making it one of the few schemes with extended provisions for older participants. Similarly, the Tús initiative provides short-term community work placements for unemployed individuals aged 18 and over. The Work Placement Experience Programme (WPEP) instead offers six-month training and work experience opportunities to jobseekers aged 18–65, thereby excluding older individuals who are not yet eligible for State pension (available from ages 66 to 68, depending on birth cohort). Training supports such as the Education, Training and Development Option, the Training Support Grant, and the Work and Access scheme (targeting persons with disabilities) provide some upskilling opportunities for jobseekers. However, most measures are restricted to those aged 18–65, again highlighting a gap in targeted support for individuals approaching retirement age (Government of Ireland, 2025c).

In Poland, while older workers are formally eligible for standard activation measures such as job placement and vocational training, these programs are rarely adapted to age-specific challenges such as skill obsolescence or long-term unemployment. The National Training Fund (*Krajowy Fundusz Szkoleniowy*, KFS), established under the *Act on Promotion of Employment and Labour Market Institutions* (Act of 20 April 2004, Journal of Laws 2023, item 664), co-finances lifelong learning and formally prioritizes older workers; however, uptake among those 50+ remains low due to structural barriers and limited engagement from both employers and employees (Parliament

of the Republic of Poland, 2025). Although reforms introduced in 2025 removed age limits for some ALMP instruments, implementation continues to be strongly youth-oriented, with few comprehensive, age-tailored programs for older workers (European Parliament, 2021). Few digital inclusion initiatives promote social and digital skills among older adults but lack direct links to labor market reintegration.

Table 4. Age-inclusive active labor market policies

	Main Instrument(s)	Target Group	Type of Support	Key Features	Key Gaps
Germany	Placement budget, Participation Opportunities Act	General jobseekers, long-term unemployed (25+)	Wage subsidies, relocation aid, coaching, job placement	No age limit; strong focus on long-term reintegration and upskilling; inclusive design	Lack of age-specific design for older workers
Italy	GOL Program, Support for Training and Employment	GOL targets 55+, Support for Training and Employment ends at 59	Personalized pathways, training, job matching, income support	Age-targeted pathways; integrated services	Retraining support excludes 59+ individuals
Ireland	CE Program, Tús, WPEP, Education, Training and Development Option, Training Support Grant, Work and Access scheme	Jobseekers (18–65), long-term unemployed	Community placements, training supports	CE extended for 55+; but limited retraining support for 65+.	Major gap for individuals 65+ near-retirement
Poland	Prioritization in ALMPs for 50+, wage subsidies for employers hiring 50+ and retirees, National Training Fund	Unemployed 50+ (priority for active labor programs).	Employment subsidies, job placement, training, limited wage subsidies, digital skill programs	Limited wage subsidies and prioritization for 50+; recent reforms (2025) open key instruments and training to all ages.	Reintegration programs for older workers are fragmented, with limited access and intensity; lack of large-scale, tailored support.

4) Opportunities for lifelong retraining

Lifelong learning policies aim to support continuous skill development for all workers, helping them remain competitive in the labor market while fostering societal resilience and well-being. Unlike the previous section, the focus here is on skill development for all workers, not only for those actively seeking employment.

In Germany, *Senior Studies (Seniorenstudium)* enable individuals over 50 to pursue academic interests later in life, often functioning as *Studium Generale* programs offered by many universities (Malteser Hilfsdienst e.V., 2025). Lifelong learning is also promoted through Adult Education Laws (*Erwachsenenbildungsgesetze*), which are regulated at the state (*Länder*) level, as education policy is primarily a responsibility of the federal states. These laws guarantee equal access to education, establish quality standards, and provide public funding. For instance, Berlin's legislation supports adult education centers and promotes digital skills, language learning, and social integration, aiming to make education broadly accessible (Deutscher Volkshochschul-Verband e.V., n.d.; Senatsverwaltung für Bildung Jugend und Familie (Berlin), 2025). In addition, nearly every federal state grants *Educational Leave (Bildungsurlaub)*, entitling employees to up to five days of job-related training per year during working hours, with continued salary payments. This right applies to employees in formal employment relationships but excludes self-employed people, students, unemployed individuals, and pensioners (EGcom GmbH, 2025). The retention and upskilling of older workers are further supported by the *Skills Development Opportunities Act (Qualifizierungschancengesetz)*, introduced to actively address structural change in the labor market. The law expands access to training opportunities for all employees, regardless of age or qualification, with support provided by the Federal Employment Agency in the form of continuing vocational training (*Förderung der beruflichen Weiterbildung*). This support targets both unemployed individuals and employees, particularly those without a vocational qualification or with outdated skills at higher risk of unemployment. Training costs may be covered, and qualification-oriented training can be supplemented with a bonus, subject to certain conditions (Bundesagentur für Arbeit, 2025b; Bundesministerium für Arbeit und Soziales, 2025b, 2025c; Industrie- und Handelskammer, 2025).

In Italy, the *New Skills Fund* was introduced as a public fund co-financed by the European Social Fund to mitigate the economic effects of the Covid-19 pandemic. It allows companies to upgrade workers' skills by reallocating part of their working hours to training. Employers are reimbursed for the labor costs incurred during these hours, thereby fostering human capital development and enabling workers to acquire new or advanced skills in response to evolving labor market demands. The fund is open to all employed workers, with no age restrictions, though indirectly constrained by mandatory retirement age rules (as for those in the public sector).

In Ireland, the *Springboard+* programme is a higher education upskilling initiative offering free courses at certificate, degree, and master's levels in sectors with strong employment opportunities. It is open to adults of working age (under 66), thereby excluding those eligible for the State pension. Courses are fully subsidized for unemployed individuals and jobseekers, while employed participants contribute 10% of the course fee. Given limited capacity, priority is given to applicants receiving qualifying social welfare payments (Government of Ireland, 2025b). In addition, the *Digital Skills for Citizens Grant Scheme* allocated €2.2 million in 2019 to 12 organizations to deliver free basic digital skills training nationwide. The scheme provides 10 hours of classroom instruction at no cost, targeting individuals new to the internet and digital tools, including older citizens. Training focuses on essential computer and internet skills, aiming to help bridge the digital divide (Government of Ireland, 2025a).

Poland offers a range of lifelong retraining programs aimed at strengthening the employability and digital competencies of adults, including older workers. The *National Training Fund* (KFS), established in 2014, provides financial support for continuous skill development and is now accessible to employees of all ages (*Act on Employment Promotion and Labour Market Institutions*, Art. 69a). In addition, targeted digital literacy initiatives—such as *E-Senior 65+* and

Active+—seek to equip older adults with essential digital skills while also fostering social participation (Programme *Active+*, Ministry of Family and Social Policy, 2024). Another important initiative is the network of Third Age Universities, which function as key hubs for lifelong learning, skills development, and social inclusion among seniors. By offering diverse educational opportunities, they promote active ageing while supporting the intellectual and social well-being of older adults (Act on Public Benefit Activity and Volunteerism, Art. 3).

Table 5. Opportunities for lifelong retraining

	Main Instrument(s)	Target Group	Type of Support	Key Features
Germany	Senior Studies, Adult Education Laws, Educational Leave, Skills Development Opportunities Act	Adults 50+, employed individuals	Academic courses, adult education, paid educational leave, vocational training opportunities	State-regulated adult education; educational leave for employees; excludes unemployed, pensioners, self-employed
Italy	New Skills Fund	Employed workers (all ages)	Employer-reimbursed training hours	Skill upgrading during working hours; no explicit age limits but limited to employed workers.
Ireland	Springboard+ Programme; Digital Skills for Citizens Grant Scheme	Adults under 66, unemployed and employed; older adults for digital skills	Free or subsidized higher education courses; free basic digital skills training	Courses free for unemployed/jobseekers, 10% fee for employed; limited places with priority for welfare recipients; digital training including older citizens
Poland	National Training Fund (KFS); E-Senior 65+; <i>Active+</i> ; Third Age Universities	Adults of all ages, especially older adults	Financial support for continuous training; targeted digital literacy programs; lifelong learning centers for seniors	Broad access to lifelong learning and digital skills; specific programs for older adults; Third Age Universities foster social engagement and learning for seniors

Table 6. Summary on the role of age in the selected policy instruments

	Germany	Italy	Ireland	Poland
<i>Flexibility in retirement transitions</i>	A structured yet moderately flexible approach to retirement transitions, supporting individual choice to work longer. The system is age-conscious, with cohort-based rules determining retirement age, and the statutory age (67) serves as a key reference for incentive mechanisms (bonuses or deductions).	A rather rigid retirement age applies to public employees (67 and may continue up to 70 in few circumstances), while private sector employees may extend their working life—but without much flexibility in working hours or retirement modalities.	No fixed legal retirement age but employment contracts may set it. Fix age for State Pension only deferrable until age 70.	Lowest statutory retirement age (60 for women, 65 for men), with no mandatory retirement. Individuals may continue working beyond pension age, which supports voluntary transitions. Flexible or phased retirement options are not institutionally developed.
<i>Incentives for hiring older workers</i>	Age-sensitive policy design as wage subsidies account for age (eligibility criterion 55+).	Age-sensitive policy design as tax incentives for hiring account for age (eligibility criterion 50+ unemployed for more than 12 months)	Age-sensitive policy design as wage subsidies account for age (eligibility criterion 50+ unemployed for more than 12 months)	Age-sensitive policy design as wage subsidies account for age (eligibility criterion 50+). However, these incentives lack integration into broader retention strategies.
<i>Age-inclusive active labor market policies</i>	Moderately inclusive approach with targeted support for both older and younger workers. While some initiatives are universally applicable regardless of age, others are not fully age inclusive given they require participation in the labor market.	Moderately inclusive approach—there are pathways of targeted guidance and employability assessments and job placement specifically targeting 55+, while retraining support excludes 59+ individuals.	Low to moderate inclusive approach—many programs capped at age 65 constituting a major gap for individuals 65+ near retirement.	ALMPs strongly prioritize youth. Individuals 50+ are eligible for general measures and granted referral priority, yet age-inclusive adaptation is minimal. New reforms (effective 2025) have lifted upper age limits on several instruments.
<i>Opportunities for lifelong retraining</i>	Inclusive framework for lifelong learning with a commitment to adult education. Access is based on employment status rather than age per se.	Available to all employed workers, without age restrictions. Implicitly limited by the fact that it applies only to those who are employed.	Focus on working-age adults below 66, thereby excluding older adults. Inclusive digital literacy initiatives.	Lifelong learning is formally open to all, yet participation by older adults remains low.

4. Discussion and conclusion

This study examines how age is addressed in employment policy design across four European countries—Germany, Italy, Ireland, and Poland—through the lens of ageism resilience. It focuses on four key policy instruments central to older adults’ labor market inclusion and capacity to withstand shocks: flexible retirement pathways, hiring incentives, age-inclusive active labor market policies (ALMPs), and lifelong learning opportunities. By providing a cross-country overview and evaluation of the main national legislation and programs in force as of January 2025, the study offers new insights into how employment policies can strengthen both age inclusivity and resilience. The objective is to assess whether the policy instruments adopted in these four case-study countries foster resilience to labor market shocks in an age-inclusive manner or, conversely, perpetuate ageist structures. While previous research has addressed age and resilience separately, this analysis uniquely integrates these two dimensions within the framework of policy design.

The findings reveal both substantial similarities and notable differences in the design and inclusiveness of policies when age is considered, as summarized in Table 6. Germany stands out for its comparably flexible retirement system, which allows individuals to combine part-time work with partial pension benefits, enabling a gradual and adaptive exit from the labor market. This model, complemented by financial incentives for postponing retirement and penalties for early withdrawal, enhances resilience by accommodating diverse preferences and capacities in later life. Italy combines a formally rigid retirement framework, particularly in the public sector, with limited flexibility through specific early and extended retirement options—yet these are often highly conditional and unevenly applied. Such structural barriers can reinforce ageist labor market dynamics by restricting older individuals’ ability to remain employed, even when willing and able

to do so. Ireland gives a more mixed picture; its retirement framework appears formally flexible as there is no statutory retirement age and employees are legally permitted to work up to age 70 if employers agree. However, in practice, many employment contracts still impose mandatory retirement at age 65, which means that retirement timing remains heavily shaped by contractual norms rather than public policy. Poland presents a more ambiguous model. Although it has the lowest statutory retirement age among the four countries—and is the only one to maintain a gender-differentiated threshold—retirement is not mandatory, allowing individuals to remain in the workforce if they choose and if employers are willing to retain them. Importantly, since women typically exit the workforce earlier and accumulate lower pension entitlements than men, the gender gap in retirement age reinforces broader gender inequalities in financial security and well-being later in life (Chłóń-Domińczak, 2010). All four countries provide hiring incentives targeting disadvantaged groups, including older workers aged 50 and above. These measures help mitigate short-term employment barriers and facilitate reentry into the labor market. However, when applied in isolation, they fall short of fostering long-term resilience. Sustainable reintegration requires broader strategies that create meaningful pathways into stable employment, including access to training, upskilling, and career development. To this end, the four countries implement various ALMPs, though they differ significantly in age inclusivity. Germany again emerges as the most inclusive, offering long-term, non-age-restricted support through wage subsidies and individualized coaching. Italy follows a structured model that targets both older and younger jobseekers; however, some retraining programs exclude individuals over 59. Ireland combines community-based work placements with training, with partial access for those aged 55+, but most programs exclude individuals beyond the state pension age. Poland's ALMPs are predominantly youth-focused, with limited and indirect support for older adults. Lifelong learning policies across

the four countries reflect a shared recognition of the importance of skill development but diverge in terms of accessibility for older adults. Germany and Poland offer targeted training and digital literacy programs for older adults, supporting both continued employability and social participation. Italy restricts support to currently employed individuals, excluding those subject to mandatory retirement. In Ireland, adult education primarily targets working-age individuals below the state pension age, though some digital inclusion efforts extend beyond this threshold.

Among the four countries analyzed, Germany stands out as the most comprehensive case in promoting age resilience. Historically reliant on generous early exit pathways, it has undergone significant reforms since the 1990s, shifting toward policies that encourage later retirement and strengthen labor market retention (Ebbinghaus & Hofäcker, 2013). Today, Germany adopts a proactive approach to population aging, combining flexible retirement options with continuous skill development. These measures enhance both individual agency and systemic resilience by accommodating the diverse needs and preferences of older adults. Italy also demonstrates some attention to older adults; however, despite reforms that have progressively raised the retirement age, its retirement system remains insufficient to address rapid population ageing and the heavy burden of pension expenditure. Moreover, limited retraining opportunities and restricted lifelong learning provisions further constrain older adults' ability to remain active in the labor market. In Ireland, policies pay less explicit attention to older workers and rely heavily on contractual arrangements. Yet the country combines relatively low population aging with high late-life employment, shaped by weaker welfare provision and stronger reliance on market mechanisms. Poland presents a mixed picture, although some initiatives have aimed to increase participation among older workers, persistent political resistance to raising the retirement age underscores the tension between policy goals and prevailing public attitudes (Vanhyusse & Perek-Białas, 2021).

In sum, while some countries and policies instruments have made progress toward more age-inclusive labor markets, others continue to reinforce ageist structures by restricting employment continuity, limiting access to training, and offering inflexible or limited retirement options. These shortcomings are particularly concerning in the context of population aging and the growing imperative to extend working lives for both economic sustainability and individual well-being. This requires rethinking retirement norms, expanding lifelong learning opportunities beyond traditional working ages and beyond the currently employed, and designing active labor market policies that reflect the diverse needs and experiences of older adults (Lain, 2016).

While this analysis provides a valuable foundation for future research, it is not without limitations. First, the study draws exclusively on legislation and programs and does not assess the extent to which the identified policy instruments are effectively implemented in practice. Second, the focus on four specific instruments does not capture the full range of measures operating at regional or local levels, nor the broader complexity of age- and resilience-related interventions. The examples discussed are therefore illustrative rather than exhaustive. Expanding the analysis to include a wider set of measures—and examining how these instruments operate in response to specific life-course crises—would yield a more comprehensive understanding. Moreover, the study concentrates primarily on age-related disparities, without fully considering intersecting inequalities related to gender, education, or social class, all of which significantly shape individuals' capacity to benefit from retirement and labor market policies. For instance, lower-educated workers face greater challenges in extending their working lives, particularly in retraining or adapting to new job demands, making them less likely to benefit from policies aimed at supporting later-life employment (Hofäcker and Naumann, 2015). Similarly, older women are often more exposed to age discrimination in employment than older men (Krekula, 2007).

Geographically, the study is limited to four illustrative case studies—Germany, Italy, Ireland, and Poland. To build a more comprehensive perspective, future research should encompass a broader set of countries representing diverse welfare regimes and socio-political contexts. Finally, incorporating an assessment of obligations arising from EU membership—particularly those linked to relevant directives and anti-discrimination legislation—would add a valuable supranational dimension to the analysis.

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