



# Academia+ Intellectual Output 3

## Transnational Report Demographic Change: Impact, Needs and Challenges

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## 1. What is the current and predicted demographic situation in the UK, Luxembourg, Germany and Portugal, both in general as well as in relation to the labour market?

It is clear that the population is ageing. In 2019, 20.3% of the EU population was aged over 65, an increase from 17.8% in 2012, and in 2019, 26.2% of the population was aged 0-24, down from 27.4% in 2012. Although these changes may seem small, it shows that the overall population is ageing as less young people are born, and people live longer. This trend is predicted to continue, which will change the way our societies work.

Integral to this will be the employment of older workers, which is something that needs to increase, so additional attention should be paid to encouraging older people to remain in the labour market and to reducing and removing barriers. In 2019, 60% of 55-64 year olds were in employment in the EU. This figure differs greatly across countries, from Iceland having the highest rate at 81.2%, to Turkey having the lowest at 33.6%. The countries focused on in this report also vary with Germany being one of the highest at 72.2%, the UK at 66.3%, Portugal at 60.4% and Luxembourg second to last at 43.1%.

In mid 2018, the UK population reached 66.4 million people, and around 20% of those were aged over 65. In 1998 only around 1 in 6 people were aged over 65, but with increases in life expectancy to 79.2 for males and 82.9 for females in 2018, by 2050 it is expected that 1 in 4 people will be over 65 in the UK. This increase shows that over 65's are the fastest growing age group and that the UK population is an ageing one. Supporting this is the Government prediction that by the mid 2030s, half of all UK adults will be over 50 and the number of over 85s will have doubled, and the fact that 1 in 3 children born today are expected to reach the age of 100. In addition, 2018 had the lowest birth rate on national record at 1.74 births per woman on average, which is far below the replacement rate. As a result, it is clear that the UK population is ageing.

Luxembourg has a population that heavily relies on immigration. This has been the driving cause of a population doubling in the last 60 years. Currently the population is 626,000 of which 295,000 were migrants – 95,100 Portuguese, 47,800 French, 23,000 Italians and 19,100 Belgians, 47,400 non –EU. Due to its small size, the labour market in Luxembourg also heavily relies on immigration and cross-border workers and in 2016, 42% of the workforce was comprised of cross-border workers. The average age of the workforce has been increasing over the past 24 years, and as a result the average age of workers is now 41. The age of workers has increased most in cross-border workers by 7.1 years, followed by 6.2 years increase in the age of migrants, and 3.6 years in



Luxembourg nationals. This further shows that the workforce is ageing, in 1994 young workers (15-24) were 5 times larger than those aged over 50, whereas in 2018 this dropped to 1.3 times.

At the start of 2020, Germany had a population of 83.2 million people. The population (outside of the effect of migration) has been ageing since 1973, as mortality rate surpassed birth rate as people are living longer. As a result, the number of over 67s increased by 54% between 1990 and 2018 from 10.4 million to 15.9 million, and this is expected to continue to grow to reach 21 million by 2039 where it will remain stable until 2060. This is coupled with the expected decrease of the working age population (20-66 years) from 51.8 million in 2018, to 45.8-47.4 million by 2035. One main reason for this is that the Baby Boomer generation currently in their 50s will leave the labour market, creating a gap of 14.6 million people, but will only be replaced by 6.2 million people entering the labour market. It is therefore clear that the population is ageing, the average age of workers is increasing and that people may need to work longer. This can already be seen as participation of 60-64 year olds in the labour market has increased more than any other age group, rising from 35% in 2008 to 60% in 2018. Similarly the proportion of 65-69 year olds active in the labour market (so those working after retirement age) increased from 8% in 2008 to 17% in 2018.

Portugal has a population of 10 million people and is also ageing rapidly due to: the low birth rate of 1.36 children per woman in 2016, making it one of the lowest birth rates in the world; as well as life expectancy increasing to 81 years. As a result, in 2018, 21.8% of the population was over 65, a steep increase from 8% in 1960. Effects of population change can also be seen more recently as the proportion of young people under 14 decreased from 14.6% in 2013 to 13.7% in 2018. Unemployment rate has been decreasing in Portugal across all age groups over the past few years, with the lowest unemployment rate in seen in 25-54 year olds at 5.7%, followed by 55-64 year olds at 6.2%, and finally by under 25s at 18.3% in 2019. It is therefore clear that unemployment increases when people reach 55, so more needs to be done to keep older people in employment and help them reenter the labour market. Although this figure may appear small there are worries that it may increase as more jobs in technology become available with the rise in digitisation, and the skills held by many older people are not expected to meet this demand.

In relation to the workforce, it is clear that workplaces will need to adapt to having larger proportions of older workers. Currently the average age for retirement in the EU is 65, but many countries are looking to increase this as life expectancy increases. Currently in each of the countries focused on in this report: the retirement age in Portugal is 66; in the UK it is 66 but will be increased to 67 by 2028; in Germany it is



65.5 but will be increased to 67, and in Luxembourg it is 65. As a result, the proportion of older workers will increase as people retire later. In 2014, in the UK 12.1% of those over the state pension age were still in work, and it is expected that more people will choose to continue working past retirement, so the workforce will be comprised of multiple generations spanning the ages of 16 – 70+.

Although retirement age will increase and there will be larger number of people over 50 looking for work, it has been found that not all older people who want to work have equal access to employment as those who are under 50. This is supported by the a study in 2014 by Business in the Community, where they estimated that up to 1.4 million people aged 50 to 69 in the UK had involuntarily left the labour market in the past eight years. Unemployment after 50 is increasingly likely to be long term or permanent, and a further large number of over 50s have removed themselves from the unemployment statistics as they had given up finding work and have fallen into and accepted retirement rather than chosen it.

As the workforce ages and the retirement age increases, the ways in which people will retire are expected to change as well. Traditionally people would work full time up until retirement and then retire, whereas now increasing numbers of people are choosing to phase into retirement gradually, and this is expected to increase in the future. Many people have accepted that they will retire at a later age, even over the age of 70, so have chosen to move into less stressful or part time roles the closer they get to retirement, to see if their role can be changed to more of a mentoring or consultancy role, or to leave their full time career and move into different fields of work entirely. With this change in the styles of retirement, the labour market and employers will also need to adapt.





## 2. What are the benefits of having a multigenerational workforce?

The population, and therefore workforce, is ageing. Despite laws preventing age discrimination, those aged over 50 struggle to gain employment and this may be due to the misconceptions that employers have about older workers, and the preference for younger workers. In general, younger workers are believed to have more motivation, flexibility, ability to learn, loyalty and cost less. It has also been found that older workers hold these misconceptions as well, and because of this are less likely to apply for jobs that they would like and seek promotion as they think that younger people would perform better and be in higher demand. However, these perceptions are false and having a mix of employee ages, instead of just young and middle aged, will be an asset to any company. Age is another element of diversity, and employers who promote diversity, including age, promote intergenerational working which brings together different perspectives and leads to greater productivity, innovation and problem-solving. This is appreciated in Portugal, where 86% of professionals prefer to work with a multigenerational team and 88% say that innovative ideas and solutions emerge quicker in teams of employees of different ages.

Right now there are five generations in the workforce and each of them has their own unique advantages and preferred working patterns. By creating a workforce that is comprised of these five generations, businesses encourage the exchange of skills, knowledge and different working patterns, creating a competent and flexible workforce that understands the population and different stakeholder groups.

The five generations in the workforce today can be categories into Traditionalists, Baby Boomers, Generation X, Millennials and Generation Z. Their work patterns and values can generally be summarised as:

- Traditionalists are those born before 1945 (so aged 75+). Although the majority of those aged over 75 are retired, there are those who are still in work. In general this generation has preferred to stay with the same employer throughout their career, and therefore they are very knowledgeable about their specific area as well as the company as a whole. Having Traditionalists in your workforce can be a valuable source of knowledge to new employees. This generation tends to heavily respect and follow the decisions of leaders and expects little feedback on their work. Although there are those in this generation who have thrived with technology, many prefer face-to-face interactions, working with printed materials and exchanging knowledge in person opposed to through online learning.



- Baby Boomers were born between 1946 and 1964 (so aged 56-74). This generation still respects leadership but also values a collaborative and team based workforce. In general, they also prefer formal feedback on their work so they can track their improvements and successes. Unlike Traditionalists, this generation tended to change careers when they were younger, but as they got older chose to stick to one employer for stability. Therefore they are also a valuable source of knowledge. Although they have worked with computers in their career, this generation still prefers face-to-face or over the phone conversations when working together.
- Generation X were born between 1965 and 1980 (so aged 40–55). This generation values a work life balance, so whilst they are still dedicated to their work like the previous generations, they also understand the importance of taking breaks, and having a rich personal life. This generation saw the rise in technology so prefer to communicate via email and other online sources. They also have a very pragmatic view of work and believe that those with the most experience and skills should make decisions and be in a position of leadership, and that frequent feedback is important to ensure that work is being carried out effectively and efficiently. This generation also chose to change employers every few years in order to get ahead in their careers rather than sticking with one employer for long periods of time. These workers are loyal, experienced, well-educated and can think creatively and are therefore very versatile workers.
- Millennials were born between 1981 and 1996 (so aged 23-39). This generation grew up with technology so are naturals at using email and social media when at work, but they also value face-to-face interactions. This generation values collaborative, team based working instead of more traditional hierarchical company structures, and prefer to receive frequent feedback on their work. They also prefer to complete learning online through videos or online courses, and prefer to change organisations multiple times to progress their careers. In addition, Millennials are excellent multi-taskers who are empathetic and understanding of consumers' service expectations.
- Generation Z were born from 1997 onwards (so aged up to 22). This generation values the meaning and overall good of their work over salary. They also strongly believe in a work life balance, and would choose flexible working in informal environments over salary. Similar to Millennials, Generation Z values frequent feedback on their work.

Although there are differences in the working preferences of each generation, the top five expectations and priorities are the same for each group: security and protection



for future, health and family; work/life balance; monetary recognition for personal contributions; career development; and personal development. This shows that employing a multigenerational workforce will have benefits, as everyone has the same core values and expectations in a job, but can offer different, yet complementary, perspectives and ways of working.

Many older workers may be more competent in their role than younger workers because of the expertise they have gained throughout their careers and the amount of skills that they have learned. For example, older workers often have highly developed communication skills and can confidently solve problems, handle tricky situations and contribute well in teams, as well as have detailed knowledge about their field from years of experience. In addition, because of their experience they are also in a good position to see pitfalls and opportunities for new approaches. This can make them good mentors for younger workers, and ensure that vital knowledge is kept within the workforce. In addition, years of experience often give older workers good judgement and unique insights into situations and problems, and therefore having them in the workplace teams is valuable.

A transfer of knowledge can also move in the other direction, as while older workers impart important everyday practical skills and competencies, younger workers also possess specific knowledge contexts that they can impart, for example, with regard to digital competencies. In addition, although younger employees may not have such an extensive knowledge base, they tend to view things from a completely different perspective, which can lead to new approaches and innovative ideas. This type of reverse mentoring or cross-generational mentoring can have a huge impact of success in multigenerational workforces. As a result, multigenerational workforces are important as they bring together a diverse range of people, who have different perspectives and ways of working, and can share knowledge and learn from one another, which will allow for a more efficient and creative workforce.





### 3. What are the main challenges that an older workforce presents (both genuine challenges as well as perceptions and stereotypes)?

Having an intergenerational workforce presents challenges. There are already clear differences between generations based on their different working preferences, and this can create challenges within teams. For example Traditionalist and Baby Boomers prefer to have less frequent but more formal feedback, whereas Generation Z prefers to have regular and informal feedback on work; Traditionalists prefer face-to-face communication and training, whereas Generation Z prefer email communication and online learning, etc. Therefore challenges can arise when a team has multiple generations. This difference in working patterns is supported by a study, which found that Baby Boomers preferred to have team meetings in bookable conference rooms, whereas Millennials preferred team meeting to be in informal communal spaces. Although these examples represent small differences in working patterns and can be easily adjusted, they help to create an organisations work culture, and it is important that all generations feel that they fit into the culture, so organisations should make sure that their internal procedures and overall culture fits all generations.

One of the most obvious challenges for older workers is health. There is an increased chance that older workers will need to adapt their working patterns for health reasons – this could range from needing different equipment, needing to work flexibly around doctors' appointments, or needing to work from home. Each of these situations will require workplaces to have procedures in place to support older workers who need to make adjustments due to health, and ensure that discrimination does not take place based on any health reasons. However, although health may deteriorate with age, requiring an individual to take more sick days in comparison to their earlier working life, a German health study found that absenteeism doesn't depend on age, but instead the sector of work and type of illness. For example, older workers tend to suffer more with muscular and skeletal problems, so absenteeism due to this illness will increase more with age, but older workers are not absent from work more than younger workers. In sectors where people work with other people a lot (such as teachers, social workers, nurses etc.) more absenteeism is seen around psychological conditions, and in manufacturing and producing more is seen around physical injuries and stress, but these are not dependant on age. As a result it can be seen that absenteeism is not a question of age, but related to the industry and demands placed on an employee. Therefore it may be an incorrect stereotype that older workers will take more sick days.

An older workforce may also challenge workers' abilities to keep up with the pace of innovation, as older workers qualifications and skills become outdated. This is further impacted by older workers tendency to be less digitally literate than their younger

colleagues, as innovation tends to be technology driven. This divide in skills, particularly ICT skills, may lead to skills gaps within teams. Although there is the general trend that younger people are more digitally literate than older people, it is important to ensure that stereotypes are not made based on these perceptions, and that the digital competence of older people is overlooked or ignored based on their age, and equally that it is not assumed in younger people.

It is evident that there are advantages and disadvantages to having an older workforce, and one of the main advantages is knowledge. However, it has been found that as people age, their ability to pay attention and concentrate diminishes with age, but their ability to acquire and communicate knowledge does not. Therefore it is important that companies strive to preserve this knowledge and provide opportunities for older workers to pass it onto younger generations.

Discrimination based on age is illegal in the EU since 2000, but many people still hold an age bias and this can be a challenge for older workers if they feel that they are not being treated the same as their younger colleagues. There are stereotypes that older people won't work as hard as they are close to retirement, that they don't want to learn new skills or that they won't stay long in an organisation as they are older. These stereotypes are all untrue, but it is important to acknowledge that colleagues may, even unconsciously, hold these biases and that managers may treat older workers differently because of this. Therefore it is important that procedures are in place to prevent this and that HR takes the concerns and experiences of older workers seriously. In addition, there are schemes in place to help younger people find work, but much less for older people, which acts to further distance older people from the labour market. For example, in Portugal, many programmes are available exclusively for young people under the age of 31 around getting into the labour market, but there are no programmes exclusively for the over 50s which address unemployment and re-entering the labour market.



#### 4. How can businesses adapt to better incorporate older workers?

The first and most important step that businesses can take to start to incorporate older workers is to truly recognise their value in the labour market. Age discrimination is illegal, but studies have found that the most significant barrier to older people working was age discrimination, and this was most prevalent in recruitment. This is supported by the fact that it takes longer for older people to return to work once unemployed than younger people and the fact that older workers feel less confident in asking for promotions or progressing in their careers as they also believe the stereotypes that younger workers would complete the job better. Therefore, for a workplace to better incorporate older workers, they must first see the value of having older workers and remove age bias and discrimination from their recruitment processes and company culture.

This value is particularly seen in Germany, as the KfW SME panel 2014 showed: that 62% of surveyed companies considered older employees to be more reliable, 56% stated that they recognised the value of their professional experience, and 54% saw no burden or disadvantage to having older workers in their company. However, there is still room for improvement as only 17% of SMEs surveyed has developed concrete measures to keep older employees in their company.

Overall, the factors that make work satisfying and fulfilling for older workers is the same as younger workers – that work has meaning and is intellectually stimulating, it is sociable and they feel valued, and that work can be flexible and fit around any health conditions or disabilities. This final point about health and flexible working is generally the most important factor for older workers as they are more likely to experience their own health problems, need to look after a partner who has health problems or need to take on childcare responsibilities for grandchildren. Therefore being supported at work by being able to work flexible hours, work part time, or work from home is important for maintaining older workers. Workplaces should also ensure that all workers, including older workers, have access to occupational health and wellbeing support, and that appropriate physical adjustments are made to suit their needs. Having a work culture where adaptations to working environments is normal can aid this, as all workers feel that they are treated equally and that work can fit around them.

In general, older workers tend to receive less training than younger workers, and this may be due to the incorrect ideas that older workers won't stay in the organisation for long so shouldn't be invested in, and the fact that they won't want to progress in their careers as they are close to retirement. Older workers value training just as much as



younger workers as it can make them complete their job more effectively and efficiently, and enable them to apply their knowledge better.

One of the main barriers for older people to stay in or re-enter work is out of date qualifications, skills and working practices. Therefore older workers should receive job specific training just as often as young people, and if their qualifications are out of date then training older workers will be beneficial as their knowledge and skills will be updated, allowing them to work more effectively and potentially to a higher standard. ICT is integral to working, so one area of training that older workers would benefit from the most would be in ICT competences, as it increases their overall potential and would reduce any gaps in knowledge compared to younger workers who have picked up ICT skills from a young age. This could be basic ICT skills for many workers which would enable them to complete their job with more confidence, feel that they are equal to their colleagues in terms of computer skills, and be able to work flexibly when needed, but also more advanced training for ICT literate older workers which would give them the opportunity to incorporate newer, innovative technologies into their work.

One way to incorporate older workers, but to also demonstrate the unique value they have is to set up a mentoring scheme where older workers will mentor younger workers. This will allow key knowledge and skills to be exchanged between older workers and new, younger workers encouraging intergenerational working and strengthening the knowledge of the whole organisation. This will allow for more effective work practices across the organisation.

The above covers areas that companies can adapt to incorporate older workers, but for long-term success it is necessary for companies to implement strategies across the whole workforce that take age-appropriate measures into account. Putting measures in place to deal with individual cases can help, but having an overall strategy in place that protects workers, regardless of age, from wearing out due to stress and overwork, will enable them to work longer and decrease any strain on the company. This 'preventative' strategy is one that many German employers have put in place, and could be one of the reasons why their companies value older workers so much.

In addition to adaptations that businesses can take to better incorporate and retain older workers themselves, it may be necessary for governments to incentivise businesses to employ more older workers in order for them to see the value that they bring. For example, in Luxembourg employers who hire unemployed (for more than a month) older people may recover the employer's share of paid up social security contributions for 2 years for those aged 45-49, or up until retirement for those aged 50+. This scheme will help increase the employment rate of older workers, as it is



currently very low, as well as enable employers to recognise their value which may lead to a long term shift in the demography of the labour market.

In addition, it is important for businesses to understand the perspectives of older employees and their motivation to work. There will be some older workers who want to continue working and who will be afraid of losing their job due to redundancy or from lack of skills and who will be worried that they won't be considered for promotions. On the other hand, there will also be older worker who are keen to retire and who will want to reduce their hours the closer they get to retirement. Therefore it is important for businesses to have clear policies in place so that older workers know that they will be treated equally and supported through their decisions.



## 5. What are the challenges and knowledge gaps that careers practitioners face when dealing with an older client?

It is necessary to provide tailored careers counselling, guidance and advice, particularly for older people, as the demographics of the workforce is changing and the shortage of skilled workers increases. The challenges encountered by older workers in applying for jobs, getting back into work and receiving training are different to that of younger workers, so it can be helpful for careers practitioners to run sessions specifically designed for over 50s that address these specific challenges, and to research issues that impact over 50s more than the general population.

Applying for jobs is one area that is particularly harder for older workers for two main reasons. Firstly people often believe stereotypes about themselves, so older workers may believe that they are not skilled enough, they don't have the right qualifications and that the company will be looking for a younger person so may not apply for a job that they would like. As a result careers practitioners will need to help older workers to reframe their way of thinking so that they apply for jobs. Secondly, despite age discrimination in job applications being illegal, it does still seem to happen, so careers practitioners may need to help older workers phrase their CV's and cover letters in ways that emphasise the value that they can bring due to their experience.

In each of the four countries covered in this report, career guidance and counselling is available to the general public to help them enter / re-enter the workforce, and to discover how they can increase their skills. However, the idea of providing targeted training for older workers is being integrated as well. In the UK, many people think that having a 'Mid-life MOT' or career review is a good idea to help people adjust to changes in their working lives and environments, as they get older. The idea of this would be that everyone would have this, even if they are in work and aren't looking for a new job. It has also been proposed that this mid-life MOT could cover wider topics such as health and finances to fully equip people to plan for later life better. A similar scheme has been proposed in Germany, where career counselling can be offered to people already in employment, but to help with their personal development and to access further training.

However, offering this kind of guidance would require a lot more knowledge and time for the career practitioner, as they would collect more information about each client. In this most holistic view of career guidance, practitioners would no longer be supporting people only with gaining employment, but fundamentally taking into account all aspects relevant to their professional biography, and in some cases, their personal life





as well. This will be harder for the career practitioner the older someone is as they'll have a larger occupational history, but will potentially only be looking for short-term career prospects that can fit into their career history as well as personal goals and values. Taking this sort of approach may be harder than when helping younger people who have a long-term career plan in mind and a shorter occupational history.

In 2015, a nationwide measure was implemented in Germany 'Perspektive 50 plus' which established a nationwide network to improve opportunities for older people in the labour market. Out of 167,000 long-term unemployed older people, 25% were integrated into the primary labour market. Although this showed that intensive and targeted career counselling is purposeful, it also highlighted that despite this, 75% didn't find a long-term solution in the labour market. This could be due to the fact that people unemployed for this length of time may be considered unskilled in Germany, and therefore retraining would be needed.



## 6. What are the main challenges for retraining in later life and any solutions?

Training and general CPD within your field recommended by your employer is often easiest to access, and often the employer will pay for this or allow you to attend training without needing to take days off work, as it can help their company. However if you need to retrain or obtain new qualifications, perhaps for a different field of work, accessing education or training can be harder. Vocational and higher education opportunities are available for adults in both full and part time courses, and are becoming increasingly popular and accepted – e.g. it is normal to have mature students at university, not just school leavers undertake apprenticeships, online classes and self-study are easily accessible. However the cost of these can be off putting, particularly if you are closer to retirement as the cost benefit may not seem worth it to an older worker and therefore they may not choose this training, even though they would like to. This is a personal choice however and may be the reason why fewer older workers undertake training opportunities. As having the right skills is essential to continue employment, and labour market productivity, in July 2020 the European Commission launched a new skills strategy aimed at improving skills and training people in new skills.

In the UK in 2017, 25% of 25-29 year olds underwent training, compared to 17% of 60-64 year olds. Although there could be valid reasons behind these differences (perhaps younger people ask for training more) these statistics show that training in later life occurs less often which may mean that it is harder to access. Any adults who do not have a Maths or English GCSE can do this for free, and it is often a requirement for other forms of training. For specific vocational courses, colleges will often offer part time courses to adults but these will cost. Similarly, if you would like to retrain in something that requires a degree, but don't have the required minimum qualifications, universities offer foundations courses, but these will cost. Alternately you could take an access to HE course which does cost, but after you have completed your degree the cost of this will be reimbursed. Anyone can take a degree and there is financial help available for this. In terms of professional accredited qualifications, these often do cost but employers may help pay for them or offer time off for their employees to complete them.

In Luxembourg, lifelong learning is a widespread objective, as currently 46% of employees have a level of skill that does not correspond with their position. As a result there are a few schemes in place to help people retrain. Currently companies are incentivized to provide training to their workers as they are able to claim back up to 15% of the cost of the training. Individuals also have a variety of measures in place to



encourage them to seek training and gain new skills: each person can apply for training leave for vocational education of up to 80 days over the course of their professional lives; if learning Luxembourgish you can have 200 hours of training leave; private sector employees can take unpaid training leave if they have been working for a company for over 2 years. In addition, multiple organisations provide information about in-service training: house of training, lifelong-learning.lu, ministry of education, ADEM (agency for the development of employment).

As well as there being general training available, it is important for older workers to receive training in areas where their skills are lacking. This will ensure that they can keep up with younger generations, so that they aren't falling behind. One key area where this is showing is in using digital technologies. Companies can offer information training to older workers to familiarise them with the digital technologies they will use, but being digitally illiterate may discourage older people from applying for jobs. One example of how to overcome this is from Germany. The German National Association of Senior Citizens' Organisations in connection with the BMVJ (Bundesministerium für Justiz und Verbraucherschutz) provides free training to older people (both employed and unemployed) around digital technologies.