## **Foreword**

Never in history have people lived as long as they live today, mostly in good health. At the same time, people have fewer children than ever before and birth rates continue to fall or remain at low levels. As a result, region after region and country after country is facing an unprecedented shift in the age structure of its population. The timing and extent of ageing differs across countries, but the development is widespread.

Rapid population ageing requires a continuous and comprehensive policy response. To address its challenges while embracing its opportunities, policymakers across the OECD must should provide people with better incentives and choices to work at an older age. This will ensure that the benefits of longer, healthier lives are fully realised, while delivering continued improvements in living standards and the sustainability of higher public finances. Over the past decade, significant policy efforts have been made to foster employability, job mobility and labour demand, yet many older workers continue to struggle to keep their skills up to date, have limited access to good-quality jobs and risk facing an inadequate pension in old age because of short and unstable working careers.

This report summarises the main challenges and good country practices to improve the employment prospects of people at an older age, ensure that the benefits of longer life expectancy are shared more fairly and that sustainable pension systems deliver decent incomes in retirement. It draws on key lessons from nine *OECD Working Better with Age* country case studies, covering Denmark, France, Netherlands, Norway, Japan, Korea, Poland, Switzerland and United States, as well as a series of country notes prepared for other OECD countries. See <a href="http://www.oecd.org/employment/ageingandemploymentpolicies.htm">http://www.oecd.org/employment/ageingandemploymentpolicies.htm</a>.

The overarching conclusion of this report is that broad-based action is required across three main policy areas, involving governments, the social partners and civil society. First, governments should improve incentives to continue working at an older age by removing penalties to later retirement and providing more flexible work/retirement options. Second, in cooperation with the social partners, job opportunities for older workers must be enhanced by removing employer disincentives and barriers to the retention and hiring of older workers and promoting good management practices for age-diverse workplaces. Finally, the employability of older workers should be strengthened through better working conditions and training opportunities throughout working careers. This life-course approach will be crucial to avoid accumulation over time of individual disadvantages that would require costly and often ineffective interventions at a later stage.

With better polices, population ageing can go hand in hand with longer, more fulfilling and prosperous lives where work at an older age in good quality jobs is both promoted and valued.

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