WP 2.3 Silver Grow: Report on In-depth Interviews

Finland

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Summary on Interviews

The 10 interviews were conducted in June 2023, 7 of them face to face and 3 online. The average duration was one hour. Two interviewees came from large companies and the other 8 from SMEs. All companies were private. The sectors were: one company in health and social services, one in IT services, and other 8 companies in industrial production sectors: metal, food, chemical processes.9 participants were women and one man. All interviewees were 50+, all had more than 2 years (even 20 years) work experience. Educational level was university level in 6 cases, polytechnic in 1, secondary level vocational degree in 1, work-based vocational degree in 1 and no vocational training in 1 case.

The observations are based on recorded interviews and notes based on the recordings. The recordings were case-by-case thematised according to the interview scheme provided by the project acting as transcripts for the current summary of the interviews.

Challenges Faced with Regard to the Target Group

When specifically asked about the challenges *regarding the corporate culture* the seniors brought up the "habitus issue", that is, the differences between them (with high working motivation) and the younger generation which they called 'egoism culture' indicating a need of more equality among the generations.

The *leadership challenges* lie mostly in an inadequate recognition of the age issue and lack of senior-friendly practical implementation of conscious actions indicating also lack of training and senior participation. Regarding *the HR* the seniors called for a deeper understanding of the seniors' needs to learn new things their own way and more overthought teaching and learning processes. The thresholds in the contacts with the HR should be lower than today.

The seniors find, not surprisingly, the *fast development of IT* as a big challenge being hard to keep up with. As a remedy more 'senior-specific' training models should be developed, including more personalised learning methods and taking into account seniors' mentality and emotionality. The teaching should be holistic and encouraging.

Regarding *work organisations* the seniors complained about lack of clear overall procedures in organising the seniors' work, leading also, according to the HR specialists, to the challenges of division of work and workload in the teams. Regarding *innovation and transfer of knowledge* the main challenge is the lack of systematic knowledge transfer mechanism and concrete methods of identifying tacit knowledge. There seems to be a need for more holistic attitude of diversity management where the seniors could play an important role.

Regarding the *health* the timely recognition of health risks is pivotal. In this respect the employer collaboration is extremely important and there still is a need for raising the companies' awareness that preventive healthcare is also economically profitable.

Needs of the Target Group

Regarding the *corporate culture* there still is a need for better recognition of the seniors' long work and life experience. The need will be growing along with the labour shortage. *Regarding the leadership* the seniors need more time for learning. The process of retiring should be started earlier and included also in the supervisors' set of skills.

Regarding the HR the need for strengthening the position of the HR was announced. The HR was seen in an important role in organising training and succession planning. The HR managers emphasised developing inclusive recruiting models.

The needs for the *IT development* focused almost exclusively on improving better teaching and learning mechanisms starting from familiarising the seniors already beforehand to the teaching process. The teaching should go beyond the "push the button" approach.

Regarding *work organisations* there was a clear need for developing versatile work arrangements like job rotation, job enrichment and possibilities to apply other jobs inside the company as well as arrangement enabling individual modifications of work.

Regarding the *health theme* regular health check-ups were seen pivotal and cost-effective, and more information about health at the age of seniors were needed.

Regarding *knowledge transfer* more conscious models of knowledge management and methods of tacit knowledge identification were announced both by the seniors and the HR managers.

Target Group's Expectations Associated with Meeting the Needs

Regarding the *corporate culture* the seniors' capability of coping with the financial requirements of the work and keeping up with the speed of the development are important themes that should be dealt with more fully. Regarding *the leadership* a better recognition of the seniors' work was again brought up and the HR managers expected the quality of the leadership to develop in collaboration with supporting the seniors.

The HR expectations focused on more profound and more holistic (work-life balance) and comprehensive support for the retirement process.

The expectation regarding the IT development brought up a need for support seniors in the learning process, better understanding of the document management and a need for higher training on IT themes.

Regarding *work organisations* the balance between work and other life should be taken into account. Also the theme of encouraging the expression of opinions was seen important.

Regarding *the health theme*, more time to recover from the workload and methods of work easement were called for.

Regarding *knowledge transfer* seniors again called for clearer process and building up a toolkit for that. The process of succession planning should start early enough.

Existing Obstacles to Overcome

From *the corporation culture* point of view the goal of making profit and "making money" was seen as a potential obstacle for investing on the seniors. The continuous change in IT technologies as well as the exclusion of the seniors from the decision making were seen as obstacles. On the other hand it was also assed that if the company wants to grow it must attract people of different ages.

Regarding *the leadership* the main obstacle detected was the lack of time and that the senior theme is not necessarily the focal theme on the leaders' table. The supervisors' lack of the needed leadership skills and the quality of discussions came also up.

The HR and the seniors were optimistic and did not detect obstacles that could not be overcome. Even if there is lack of senior support mechanisms, and perhaps especially among the factory managers in particular, all what is now needed is get things started.

Also *digital transformation* was assessed as something with no obstacles that could not be overcome. Again the issues of time allocation and the management processes came up as potential obstacles.

The seniors saw that regarding *work organisations* the generation issue mentioned earlier might be an obstacle. The younger workers' attitudes may be critical regarding the seniors. The HR managers saw time allocation issues as a key issue.

Regarding the *health* theme the most serious obstacle detected was the lack of money. The cost for investing in health measures start running immediately while the positive outcomes turn out only later. The seniors also called for a better dialogue among the employers and the employees.

What comes to *knowledge transfer* the seniors assessed that the short-term management and pressures on financial targets constitute an obstacle especially if the managers do not see the value of the senior support.

Specific Observations & Conclusions

Conclusions

There are variations among interviewed companies concerning the seniors' situation in different fields. The main story is that seniors have not taken specially into account in expressed official statements, practices, programs, or inclusion to innovation or development projects. However, the seniors felt that the relationships in their workplaces were good, and they had not detected any ageism there. There were also positive exceptions in some companies, like senior program containing many senior benefits like easements in working time and place, special services in health care and rehabilitation. Two companies had organised group coaching for seniors receiving very good feedback.

The most often mentioned challenges and development needs were:

- to start from the basis like thinking and discussing about seniors' concerns and age management
- to take into account seniors' concerns and competences – now the seniors usually have not any specific position in the organisation's life.
- to have some processes and toolkits to ease the dialogues with supervisors concerning aging problems, late career issues and retirement.
- to invest resources and time to development of programs, processes and practices that promote seniors' career, work organisation, health, and issues that promote seniors' working potentials and extended retirement.
- the seniors expressed many needs for work organisation and easements in workload – usually they had not any differences compared with younger employees.
- a big problem for them was lack of information concerning the changes in their work and superficial training for mastering the changes, especially in IT systems. They needed training methods that take account the seniors' slower learning style, lack of the basic knowledge of IT, and uncertainty in using IT devices.
- they also needed more inclusion to innovation, change and development processes.
- knowledge transfer and succession planning should be started in time and new processes and toolkits should be developed for that.

The HR-managers brought up the need to strengthen the role of HR management in age management and in development of support methods for seniors. This seems to reflect more general challenges in the position of the HR staff. While in the most advanced companies the HR is recognised and appreciated the impression is that the HR is still under manyfold pressures coming from financial goals and resources of the company and there seem to be a continuous need for more resources regarding time and money. Also, the widening tasks of the HR starting from the challenges of recruiting and health extending to taking carer of the personnels' general wellbeing now places the HR in a very challenging position. This is reflected, for example, in the HR people's responses identifying challenges in supporting the supervisors' skills concerning seniors and retirement. Ther are also challenges concerning planning formalized methods and processes to take better into account the seniors' concerns and use more consciously also the data they have on the personnel.

As indicated in our consolidation report (see Annex 1), the interviews indicate the core themes proved by the experts in the field may now be taken into account in creating the fast path. The main messages seem to be twofold: First, the interviews clearly indicate, we think, that supporting seniors in their late careers and retirement, is not a theme that could be easily addressed or tackled by taking any individual theme separately (organisation culture, health, work arrangements, etc.) as a starting point. All the core themes are intertwined and interconnected. This is a clear message of the interviews. That is why we came to the idea of 360 degree approach and the "ecology of senior support (services)".

The second conclusion is a demand for more participatory approaches and methodologies when developing the senior support. The seniors felt very often that they do not have their say when decisions are made on the support mechanisms or the methods that are used, e.g. in training them. The call for more authentic dialogue seems to be obvious. *Maybe the fast path could be conceptualised as creating an ecology of dialogical spaces of senior support?*

Annex 1.

Finnish voices on the 50+ late working life careers

Consolidation report on in-depth interviews, August 2023

1. INTRODUCTION

The current working paper summarises the observations of 5 employer and 5 employee 50+ interviews carried out in Finland.

> The 10 interviews were conducted in June, 7 of them face to face and 3 online. The average duration was one hour. Two interviewees came from large companies and the other 8 from SMEs. All companies were private. The sectors were: one company in health and social services, one in IT services, and other 8 companies in industrial production sectors: metal, food, chemical processes.9 participants were women and one man. All interviewees were 50+, all had more than 2 years (even 20 years) work experience. Educational level was university level in 6 cases, polytechnic in 1, secondary level vocational degree in 1, work-based vocational degree in 1 and no vocational training in 1 case.

The observations are based on recorded interviews and notes based on the recordings. The recordings were case-by-case thematised according to the interview scheme provided by the project acting as transcripts for the current summary of the interviews. In what follows we will describe the interviewees' responses theme-by - theme according to the interview scheme.

The in-depth interviews constitute one part of the Silver Grow project. The project has at least twofold goals. First, it aims at creating a fast path, or a fast access to the services for the 50+ employees. Second, it aims at contributing to creating a comprehensive and holistic structure of the services to the 50+ employees. We will at the end of this working paper summarise what, in the light of the interviews, are potential implications they include regarding the 'fast path' and the 'holism of services'.

2. THEMATIC DESCRIPTION OF THE INTERVIEWS

1. Corporate culture

What role do employees 55+ play in your corporate culture?

There is ambivalence in the *seniors' comment*s about their role. The seniors have often found that particularly seniors, diversity or appreciation are not mentioned in official statements.

"It is the same for everyone – we have no extra' benefits.", "Seniors are not taken into account in anyway, we all are equal, it is the same if we have been here for a short or a long time".

On the other hand, in everyday practices most seniors have experienced good team spirit and respect for seniors, having not recognised ageism:

"Workers are very committed to this workplace, at least the older generation... the things are taken good care of."

However, some seniors feel a discrepancy in regard with the younger employees.

"Youngsters, under 55 years, live their own lives with their computers and phones, they know that we seniors are not skilled with these devices. Seniors are much more social. We are in different groups. Starting even from greeting."

The HR managers' descriptions differ from the seniors' ones and vary themselves. In the most developed diversity culture, the corporate's demographic is reported in the annual and corporate responsibility reports. The mindset of diversity is recognised:

"In the equality plan a priority is that workers in different ages enjoy working in the enterprise."
"Appreciation of people regardless the background is somehow in our company's DNA."

The age structure is a theme considered as strategic and age *management* is mostly the responsibility of the operational level. The supervisors tell:

"Workers in different age get along very well, I cannot see any prejudices. I am happy we have such a strong value basis."

The degree of consciousness in the companies vary. In one company there are no official statements concerning seniors, but they have a Senior Programme:

"Diversity has not been documented, but we have got even an award because of the Senior Programme."

In the opposite case a HR-manager states that they do not have statements concerning seniors separately:

"We want to be a working place the workers could be proud on, but it concerns all workers, not especially seniors."

Challenges regarding senior workers?

Interestingly, a challenge experienced by *a senior* is the current "egoism culture":

"Young people see themselves as stronger than I did at the same age. There is a need to strengthen equality."

Not surprisingly, the fast development of IT technology is a big challenge for seniors to keep up with it. In one company a practice exists where seniors do some non paid extra hours learning the IT during the week. Most of the seniors felt a lack of 'concrete readymade packages'.

Most of the HR -*managers did not see any major challenges in the corporate culture.* One HR – manager told that they have just reformed the model of caring:

> "*A person is an entity, e.g., stress can connect to other things than work and it would be good for the person to bring it up*."

Needs for corporate culture?

The s*eniors* emphasised that their life experience, work history and know-how should be taken into account in the form of concrete actions like part-time jobs.

The *HR -manager* argued that they already have many tools to keep the employee capable for work. Another manager emphasised the importance of being continuously aware of seniors' situation and providing training so that there would not emerge inappropriate and discriminatory behaviour.

The third manager considered that there would be a lot of things to develop because they have so many workers who will retire soon: "*And surely, when the labour shortage will get worse… it would be good to pay attention to that how the seniors would become eager to continue*…"

What expectations are associated with corporate culture?

Concerning corporate culture most **seniors** felt that the employer urges very strong performance:

> *We are a listed company and the ethos of making money is very strong…"*

What are the obstacles to be overcome?

Again, the strong ethos of making money is felt as one obstacle in taking account *seniors'* needs. Also the continuous changes in IT technologies was mentioned, as well as seniors' exclusion from decision making.

HR-managers had different opinions in this question. The most optimistic view was that there are no obstacles*:*

> "*It has only now come out so that we would pay attention to that …. "This is an issue that is easy to argue in the light of numbers – it affects really much to the outcomes of the enterprise, how many workers will retire during next years. And if we want to grow, we must attract people of different ages.*"

Concrete issues like investing resources and working time were seen as potential obstacles.

2. Leadership (To what extent are the concerns and competences of employees 55+ taken into account in management) ?

In general, It was difficult for the **seniors** to assess the management theme:

> "*I can't say – I have not the experience…*"

According to the most positive view

> "*Leaders don't think about the age of people, all are experts, leaders are interested in everyday know-how.*"

A critical assessment was that the seniors are not included in decision making. It was argued that women are even more excluded.

The most critical view was that seniors are included in change processes very seldom:

> "*When these changes began … we were like 'what is this? 'Nobody told … what is happening here. It came as a quite new thing to everyone. After that information has 'dropped' little by little.*"

There was also an argument that employees 55+ are not considered in management at all:

> "*55+ seniors must be able to do the same tasks and as fast as the younger workers, there are no other alternatives than to adjust to it. *"

The **HR-managers** described these issues in a more positive way. The most positive HR- *manager* said that their strategic measures consist of personnel issues: "*Everyone has a right to a good and foreseeing leadership".* The basis for the actions is the research results of the experiences on supporting seniors. The company has had webinars on the senior support in which also the seniors participated. This mindset has lead the understanding of how seniors should be supported:

> "*E.g., when an employee comes close to 55, we send a message to the supervisor that the person has a right to participate in the Senior Programme and we instruct the supervisors to start the senior discussion.*"

In another company regular one-to-one-discussions for seniors were carried out:

> "*The aim is to understand what motivates the employee, what things retain her/him in working life, what kind of flexibilities s/he would prefer, is there something in her/his life situation to consider in the working life.*"

On the other hand, some HR-managers said that generally seniors have not been especially taken into account in management. It is dependent on individual supervisors:

> "*Some (supervisors) really do that (take up the senior themes). We have every autumn planning sessions with the teams and we map put where we are going... We try to bring up that 'Hey, in your team there are soon retiring seniors'. Then in the development discussions- twice a year – and in other situations it is possible to discuss how long a senior will continue working.*"

Challenges regarding leadership

Regarding the *challenges for management* the **seniors** briefly stated that now it is the time to start considering the seniors' concerns and competences.

The **HR-managers** stated likewise that the main challenge is to start discussions about age management:

> "*How different generations are diverse, what kind of expectations they may have, or age specific things – we have not invested time on these questions.*"

One challenge is the variation in the supervisors' leadership skills and in the quality of discussions with seniors:

> "*We have 90 supervisors – we don't always know, how they act in the practice.... We have senior discussions, but what is the quality of the discussion – we don't know that.*"

Involvement in decision-making change processes was judged as an important challenge:

> "*We want that the personnel should be included more and more. Also shop stewards are messengers here.*"

Needs for leadership?

Regarding the needs for leadership **the seniors** stated bluntly that the main need is that that seniors should be better recognised ...

> "*...so that to everyone has not the same requirements – it would be important to consider that seniors are not that fast anymore.*"

The other need is getting more time for learning new things*:*

> "*The work would be faster if a person had learned better*".

And there is a need for more discussions about retirement:

"No discussions; my husband will retire in the next autumn – no discussion if he wants to stay or leave. They have not talked about farewell party either. The leaders really know that we are leaving."

The **HR-managers** had a common opinion that in the upcoming years they must think more about these questions:

"According to studies the experiences and expectations of different generations are different. We should take age aspect more into the palette."

Other developmental needs concern the supervisors' tasks and leadership skills:

"The work is so concrete that it is important to bring up also human issues. Leading by your own example is important.

In some companies they have already started a training of leadership skills to the superior managers. The main theme of the training is coaching leadership, how to discuss also about other things than products etc*:*

"I guess, it will bring in a more the human viewpoint. I see it is altogether a question of leading people, leading different personalities, and workers in different ages".

What expectations are associated with leadership?

Regarding expectations for the leadership both seniors and managers felt this question difficult. They could not understand, how it is different from the questions about challenges and needs. Thus, the answers to this question are quite scarce.

Seniors' expectations targeted mainly to being recognised by managers:

"It would be nice really that managers would come to ask something. Already at the earlier phases they should bring up….. if there is something……. you see…. to be brought-up."

The more conscious **HR-managers** expected development on the quality of leadership in general:

"The training of the coaching leadership concerns all managers. It is a strong message that also the managers must change, we must take it seriously. Managers must practice the skills in the training."

What are the obstacles to be overcome?

Regarding the obstacles the **seniors** could not define other obstacles than *"there is so much everything else…"*

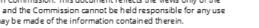**HR-managers** also assessed that the main obstacle is lack of time:

It is mostly the time – it is not a question about attitude difficulties, or something like that."

There was also an opinion that there are not any obstacles: "*That we only should take these things up and make people to become interested.*"

3. Support from personnel management

Some seniors had not experienced ageism in r*ecruitments* whereas one interviewee said that in her company older people are not recruited:

> "*All are young who have come – 20-30 years old. Seniors have also applied …. but because they are aged workers…. because they are not so fast, they are thrown away*".

There was also a view that the age is actually recognised but from the point of diversity. So, the recruitment interview with the senior is carried out in a little bit different way, asking for example if s/he wants to do a part time job. The seniors' workplaces were in different situation according to the availability of workforce. Companies in food industry and IT-technologies had no problems, whereas metal industry suffered from labour shortage.

Also the experiences of HR management support were very different. There were feelings that the HR does not support seniors at all; there is not enough training or job enrichment or training for new technologies, for example.

Between the extreme ends of the views were experiences of supporting seniors in retiring:

> "*In HR's core processes retirement issues are in good condition- when will you retire… but what people do before that, softer things, how to prepare for retiring… there I would like to have something more…. There are now many seniors retiring at the same time – managers have waken up…*"

One senior had very good experiences on the company's coaching program for seniors: "*We practiced to recognise our own changing things - very good experience*" and some others were quite satisfied with the annual development discussions.

> "*We look over if we have some training needs. The discussions, however, don't always affect anything, the plans are not carried out.*"

HR-managers talked about the different situations at their companies. One company has had a senior programme almost 20 years, the first senior programme in the Finnish industrial branch. The senior programme starts when the employee comes to 55 with a health check-up and a discussion with the supervisor. The senior programme contains some benefits for seniors: salary guarantee, job alternation leave, one year maximum, possibility to change the holiday allowance and the seniority bonus to free time, possibility to have flex time, an exemption from job rotation (if needed) and three-shiftwork (if needed).

Another company has started a group coaching programme for seniors with an external service provider. First 40 seniors participated and the programme got such a good feedback that they decided to continue it.

The same company has a blog series where employees write about their experiences: „*There are also senior themes, like working as a pensioner.*

In other companies they have just started to talk about ways to support the 55 + and explore the basics:

> "*We have not recognised retiring seniors in any way. Not an open discussion on the level of the whole enterprise. This means that every supervisor is always in front of a new thing when somebody is leaving to the pension. No rules.", "We would like to bring something to the last part of the career… It may be so that already next autumn we will make some proposal to the management group".*

Concerning recruitment HR -managers argued that they do recruit also older people:

> "*I have not found any ageism. We aim to make qualified recruits, looking for skills, not age. We have e.g. recruited 60 + workers who have suited the team well. It is important to take care about that no age or other prejudices can sneak into recruiting".*

One HR -manager told that they don't pay attention to the age in recruitment:

> "*In recruitment we don't even ask the age unless the person has not put it on CV … We recruit workers from all age groups."*

About the succession planning the HR-managers had different viewpoints. Some of them make every autumn succession planning in the teams. Another HR -manager told that they had a process for it but after having a lot of changes in the organisation and in IT-technology they found that it is not easy to build succession planning and career paths*:*

> "*When we see in HR that a worker's retirement is near, we take care that the successor will be found."*

Challenges regarding personnel management?

Regarding the *challenges s*ome **seniors** brought up the youngsters' egoism culture, mentioned earlier. They emphasised also that HR-managers should understand that seniors cannot know everything:

> " *Although you have worked a long time, the things change. Seniors should be involved In new things, in every training".*

A big challenge of HR -managers is the growing number of 55+ employees:

> "*We have 55+ seniors 13 % of all workers and more than 100 over 60 years old workers. Retiring affects in the years ahead more and more."*

There are now challenges to formalize more some practices, like conversations between seniors and supervisors:

> *"It has been the seniors' responsibility to start discussions about retirement and gave supervisors a guideline to take into account the seniors' situation. But we have not a longer training. There are many things also here we should formalize more."*

Some HR-managers considered how to create a low threshold help for seniors:

> *"Perhaps the workers may need a low threshold help that would be useful both at work and in the life generally."*

A basic challenge taken from this is, how the work community and the management understand the role of HR:

> *"The factories of our consortium have not had HR people – now we have also got personnel managers and the role of the safety officer. It is a cultural issue that HR is not only an expense item."*

Needs for personnel management

Regarding the needs for HR management the **seniors** expressed hopes for HR to have a bigger role in developing models for the seniors' late career phase to craft the last working years and taking better into account each retiring employee:

> *"We have farewell party, coffee with gateau but it is not enough".*

The seniors need more relieves and tailored jobs during the last working years:

> *"55 + worker is in a bad position, there are no relieves to seniors… . work must be done… … if you don't have strength, there are many doors from which you can go away…. there are always new workers coming."* Seniors think that there is a lot of to develop for seniors… lighter work, own working pace, own independent work, more breaks, shorter working days or working week, easements in contracts:

Seniors saw also needs to develop communality at the workplace to enhance mental well-being and the seniors' strengths. All seniors had training needs:

> *"We have no trainings – the tasks are learned the hard way."*

If there was training available, there was lack of time, undone tasks accumulating during the training:

> *"There are many kinds of digital and other trainings available, but we have no time, between which?".*

Also, succession planning was a common need:

> *"We have no succession planning. There are many areas where – I guess - people are "a finger in the mouth".*

HR-managers said that there is lot of needs to develop. They defined needs like good knowledge and skills. Also, a need to develop a more formal model for mentoring, knowledge transfer and succession plan:

> "We *could explore with supervisors different models and consider which could be a good model. Supervisors do much because they are there on the spot*".

Expectations for personnel management

Regarding the *expectations f*or personnel management the most important expectation of seniors was the comprehensive support and coaching, including work and life balance, before retirement:

> "W*hat seniors can do before retirement…. how to prepare oneself for retirement... how it affects salary, and so on..."*

The seniors expected better support enabling them to participate in the training without having to worry about their ordinary work.

HR-managers' main expectation was a continuous coaching for the supervisors about the roles of supervisors, also in supporting seniors and their careers. They guessed that seniors would expect better work organisation, like job rotation, job enrichment and possibilities to apply other jobs inside the company. This kind of organising has been thought from the point of work loading and health, not so much from the point of learning and motivation.

What are the obstacles to be overcome?

What comes to the *obstacles* the **seniors** did not see any specific obstacles in this area, only to start to think about these things. Seniors thought that especially the managers should change their attitudes:

> "*I guess, they don't think that there would be benefits in having enough strength and in everything. However, health challenges and everything begins to emerge in older ages."*

Seniors' working motivation was assessed to be very good, compared with younger workers:

> "*Seniors have a bloody good working motivation. They are not in sick leaves, they come to work in the morning, are the whole day. It is a big difference with youngsters; they don't come to work in the morning... and if they are not interested, they easily take the phone into the hand and……."*

HR-managers could not find big obstacles. One HR manager mentioned the lack of the basic data for developing good new practices. In this respect the role of the HR should be understood by all factory managers.

4. Preparedness for digital transformation

The **seniors** have different stories depending on the tasks they are doing. In a company's production departments, all systems were integrated so that everything affects everything. It has been challenging:

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"It is a new way to work – how you act affects to the following phase – it is challenging to involve everyone – changing the own activity – understanding that if you don't take care of your own part following worker will suffer. The new system covers the whole process – order – production – delivery and so on".

Seniors' opinion was that in mastering the digital transformation there are big differences between generations: *"The younger generation is 'digi native'".* The seniors assessed that there is some kind of borderline at the age of 50 – mastering of digital skills weaken after that step by step. They also saw individual differences among each generation. For some senior *"digital changes are full gibberish…"*

The **HR-manager** in IT -sector felt this question interesting, because the whole branch is grounded on the digital change. All workers have acted with it during their whole career. In IT sector new technologies emerge very tightly and the sector is developed intensively all the time*:*

"Although you are an expert and senior in this sector … you have to stay up to date all the time. It is one part of our corporate responsibility that the clients can trust on that our knowledge is up to date and we are even a forerunner. We have to take care as an employer that nobody's knowledge will not deteriorate It is the supervisors' work to ensure this".

HR-managers said that seniors are not considered separately in preparing for digital transformation. A manager started to consider this situation during the interview: *"When we meet in the next autumn, I will bring it up in the conversation".*

In the other company HR -manager leads "Modern work" -project, concerning information management aiming at ensuring that the digital transformation's implementing is really user oriented, not adopting new systems just because of systems:

"Everything has changed in our company, e.g. the experts' work during last 3-4 years. All systems are new, everything is digitalised, as much as possible. There are surely painful feelings about this. I am not sure if it depends on the age but on the long work relationship in our company. If you have been here a long time, having determined working methods and they change – there is a lot of unlearning to do.

It seems to be so that employees 55+ are seldom carefully prepared for the digital transformation*. A* HR-manager told that when they got new IT systems, the personnel was just allowed to ask questions. Employees, even seniors, did not get any profound training to master the new technology:

"We have sometimes this kind of sessions that employees have possibilities to ask help if they want. If there are some technological changes, it is the supervisors' responsibility…

Challenges regarding digital transformation?

Regarding *challenges* **seniors** found a lot of them. The interviewed seniors state that:

"Employees have not dealt with ICT – there are fears – that should be taken into account and train in a slower way. It would be good to arrange training to seniors separately.… many employees don't master even basic things… being afraid that they do not learn."

Unfortunately, the training is often superficial, at the level of "button pushing", without creating a good understanding on the logics of IT systems:

"I understand the basics of IT, but if something happens, so "Help", then I must call young people to help … because we had nothing but landline, radio, and TV."

A main challenge seems to be encouraging seniors' boldness, fearlessness, briskness to learn and use IT - measures. Risks in the information security make the challenges even bigger*:*

"If there would not be so many risks in information security, it would be good to encourage seniors to find something new."

In IT-sector the seniors' situation is naturally better than in other sectors**. HR-manager** said that the seniors can get the support they need, however based on their own activity. In this sector classroom training does not suit them but learning by doing and in collaboration with colleagues.

Both in industrial work and in office work the ITC systems have recently totally changed:

"50 systems were connected to a one holistic system. It was really a huge change – it was built 2,5 years and we failed: the assumption was that the basic IT skills were on the better level. It was almost a catastrophe – then we arranged training. But it is not connected with age".

IT systems are changing also in personnel administration:

"Now we will get a personnel planning system; the production departments' workers can get into the HR system by a computer or phone and look at their own personal data, wish shifts, announce sick leaves etc. It will be really a big change. We intend to get prepared to it by training and by including employees to the change processes".

Needs for digital transformation?

Regarding *the needs* both **seniors and HR-managers** answered these questions on a quite general level, without detailing specific skills or programs. The qualification needs differ much depending on the branch or even on different departments inside the companies. They considered mainly the needs of better training methods and processes, and the needs in mastering their own machines. They had good advice to the trainers:

"The learning process should be the following: familiarizing beforehand – training – rehearsing, We have not any other alternatives than enough training. We need training and enough time for that. Supporting persons should also be with us---- and clear instructions that we understand---- that we could learn in peace, not there besides working, and then someone comes, and you cannot

concentrate. We have a lot that, when you try to do something, somebody comes to ask something and disrupts you".

The seniors expressed clearly that they should learn IT systems more profoundly to understand the logics behind the buttons:

"New IT steers the machines and when something special appears, you could look at something else… like what is behind the button…. because nobody of us has that basic knowledge…."

Training methods the seniors described were not efficient and nobody checked the outcome of the training. Inadequate training leads to insufficient and slow working practices:

"We learned the new program so that we went in pairs to a meeting room, and we were shown that you must do so and so and so. Then we got folders containing instructions, but the instructions were in the beginning full gibberish. My daughter wrote me that 'Mother, push enter and that and then that…'… Youngsters understand at once, after showing once… it goes like very easily… like water flows."

Seniors also talked about the needs to understand better information security issues. They need more skills, and on the other hand, there is a need to develop IT devices easier to use:

"We need to recognise where we can proceed in a brisky way, where we must be careful. I would throw a ball to the device makers; the devices should be easier to use… "

HR- managers spoke even on more general level than seniors. They saw it important that all workers can have opportunities to update their skills.

In many companies the communication is nowadays on intranet, and it can be loaded the phone*:*

"So, in a way, work issues and other issues are linked to that phone. Knowledge about digital devices and information systems could be more extensively. Not only according to the device one uses now, but more extensively."

Furthermore, the HR-managers thought that all workers, including seniors, need to develop IT skills to answer to the challenges both in working life and in the life more generally.

What expectations are associated with this?

Regarding *expectations* to the digital challenges, answering to this question was difficult for both seniors and HR-managers and make a difference to the question of needs. One **senior** said that they should have supporting persons because they don't have the same basic IT skills than the youngsters have.

Another took up information security issues and her confusion on the spaces and platforms and where her documents get saved: *"There are different platforms – so I don't know where my document has gone – there are those drives and clouds – I don't manage them – it is strange – I don't dare to do because I am not sure….."*.

HR-managers said that seniors have expectations associated with more formal training possibilities and mastering the current IT systems. One HR -manager expects that digital transformation should be owned by HR, not IT experts, because it is implemented for people:

> *"The system is a tool, and we are seeking for practices enabling people to understand the wholeness…."*

HR-managers expect from seniors more courage:

> "*When some reforms are implemented, it is important to ask bravely that do you need something. There are also seniors who are more skilled and nattier than younger workers and keep themselves up to date".*

> *"We must discuss on the individual level, no generalisations. It would be a theme of the supervisors' training that how I discuss with seniors."*

What are the obstacles to be overcome ?

Regarding *the obstacles* of digital skills improvement, the **seniors** found only few obstacles, mainly limitations of time and that these issues have not been considered. Another obstacle was thought to be the managers' opinions that the seniors have enough skills*:*

> *"There have been talks, a lot of talking during the years that we need training, but perhaps the skills we have, are enough".*

Also, HR-managers said that the main obstacles are difficulties in time allocation, indistinctness in responsibilities, and lack of ideas and resources. Also, there may be misunderstanding about the seniors' expertise:

> *There may be thoughts that you don't need training as you are so expert, but it is not this way, e.g. the tasks may change and then also seniors must have support to learn the new tasks."*
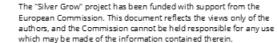
5. Organisation of work

Most of the **seniors** said that they have arrangements of the work organisation to meet their individual needs. The senior program mentioned above is the most advanced set containing many ways to tailor the organisation of seniors' work. In senior discussions with the supervisors the seniors map their work situation, training and rehabilitation needs and other things concerning working conditions. After these

discussions seniors may participate in the senior programme and take the measures included in it[1].The employees may can have distant work that is very appreciated, but it is not possible in the productive departments. Some seniors also use part time work.

Seniors doing office work have usually a possibility to distant work that has radically increased after Covid and also part time work has become more common, especially for seniors:

"Many seniors work at summer cottage, home, some have moved to the countryside."

One interviewed senior considered that perhaps these benefits is a must *"to retain workers, because of lack of labour."*

All seniors do not have above-described benefits and they feel that bringing their situation into the discussion is difficult:

"The organisation of work is not actually considered if a senior does not bring it up". "I don't remember if we talked in the development discussion how I feel at my work, am I able to do it, or do I need training" or "It is possible to talk about y our work well-being, but it is not asked and it is not easy for seniors to start to talk about it."

One senior was still more critical:

"Here it is so, that if somebody has some sickness, it is said that „go there, you can be one day there", although the person could not do that. Nowhere seniors are taken into account. Working times of seniors are very strict. Seniors must do more that they can keep up with younger ones".

HR-managers agreed with the seniors:

"Covid accelerated the development of flexible working time and place, concerning all workers, also seniors. ¾ of workers are working at home or hybrid. It makes other things possible, like hobbies, caring responsibilities, recovering etc. Also working time is flexible – workers can plan the time by themselves – as long as working hours are collected in enough amount. If some acute problems appear, like a near person falls ill, workers can have free. These are big things, and all workers give good feedback about that".

In some branches the collective agreement states that the employer must negotiate with 50 + workers about the tools for promoting the workability and career extension of the senior. Mainly the companies' goal and

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[1]E .g. seniors can have job alternation leave, maximum one year.. Seniors also can change the holiday allowance and the seniority bonus to free time. The interviewed senior had even 15 extra free days during last year. Seniors also have a possibility to flex-time arrangements.

development discussed are arranged twice a year and the supervisors are guided to discuss with their workers.

In some work places the organisation of work has not been arranged comprehensively from the seniors' point of view:

> "Perhaps it happens more from the point of health. E.g. if two-shift-work does not suit, the doctor recommends day shift and so…. it does not concern only seniors but all workers."

Challenges regarding work organisation

Regarding the challenges the main message of **seniors** was that there are not clear procedures for the organisation of seniors' work. The decisions have been made case by case.

HR-managers considered that a big challenge is taking care of workload and how tasks are divided in teams.

Needs for work organisation

Regarding the needs the basic need the **seniors** expressed, is to create a good and open dialogue with the supervisor, health care services and other important actors about their situation and needs:

> "The employer should meet us halfway. People often get tired before they say that now we must find some solution… people's needs are so different."

They missed some methods to lower the threshold for open discussions:

> "There should be some method that would make it easier to say how much you can do. In development discussions the things are looked through in principle, but it is a big threshold to say that I don't really manage….It would be easier if there was a form that would make it easier to bring up also difficult issues."

The seniors also described that they need more time to work and learn new things:

> "There is not enough time although work tasks have increased … nothing is absorbed at once…. , aged people become slower, and it is not easy to digest new systems".

The seniors without the senior program needed more lightening in their work, like part time work, compensatory work or salary guarantee:

> "But there are not those alternatives. If you cannot do, the door is open to out – 'we have no tailored jobs' – it has been said. Somebody had wanted to do lighter or shorter working week, or something like this… but it was not possible".

HR- managers emphasised the need to make flexibilities more systematic and to carry them out strictly: "All would know what is possible in our working place".

Expectations for work organisation

Coming to *expectations* the seniors' expectations echoed the expressed needs. The main expectation was to have a balance between work and other life:

> "*I have talked about a step-by-step model; we should start from a small change and then the portion of work would diminish step by step.*"

Parallel to this expectation was the importance to consider that that seniors are not anymore so quick. And, the seniors' third expectation was daring to express their opinions:

> *"More conversations together, so that we could understand the others' situations – different life phases".*

The **HR -managers'** opinion was that the expectations are the same than the needs.

What are the obstacles to be overcome?

The **seniors** could not see other specific obstacles than in before discussed fields. One senior added that young workers' attitudes and feelings may be an obstacle in organising seniors' work circumstances:

> "*Younger workers may feel that they are not in an equal position when seniors have some benefits. Perhaps they feel that they must do more work than seniors. Also, they may have different needs – small children, sick children".*

Also, **HR- managers** thought that the obstacles are the same as before, especially time management and resources.

6. Health management

Regarding *special health management for employees 50+* most **seniors saw** that the occupational health care works well for both younger and older employees. They also felt that recognising the seniors' health situation is very important. They thought that the occupational health care is better than in the public sector.

The seniors have no special health care services in all companies. In some companies all employees have health checks every third years. There are also companies where the seniors reaching 60 years have a laboratory investigation and discussion with an occupational health nurse who guides them in health issues. In some other companies they don't have regular health checks for the whole staff anymore, but employees can make an appointment when they need.

In the company having the senior program, seniors have health checks every fourth year (e.g. fitness test and blood test). They are informed about health risks and given guidance in their situation. In this company physical therapy is compensated by 300 euros every third year. It is very popular because seniors have often different physical disorders. Seniors can participate in the occupational rehabilitation organised by the Social Insurance Institution without losing her/his salary.

In many companies the Occupational health care service participates in the occupational safety and health inspections (e.g., atmosphere, climate of the working room, ergonomics):

> *"The development needs are documented in the inspection meeting, sometimes leading to actions..."*

Awareness-raising measures are rare in the seniors' workplaces. Some occupational health care service has given nurture coaching for all employees, aiming to encourage healthy eating habits – the coaching groups have got good feedback. In a company there has been some occupational health care's blogs like "Remember *to eat D-vitamin".*

Most **HR -managers** emphasised that it is possible to have occupational health care always when needed. Basic services of the occupational health care are described to be complete. In some company it is also possible to have career guidance and psychological discussions in acute crises – usually by Internet. By the managers also targeted services are possible*: "We have some jobs that are exposed to risks …. paints and others… so they have of course the legal checks".* They considered that it would be good to target special health checks also to seniors. In one company's senior coaching groups there is also well-being module where recovering, rest and nutriment are considered.

The HR -manager of the company having the senior program said that they can have some statistics from the health checks and discusses based on them. Another manager said that they have workplace surveys every two years, based on their aim to do preventive work:

> *"All team members receive questionnaires, and the occupational health care centre makes a summary of them, analyses the results, and looks at the situations…. After that we will get recommendations …. we should make improvements based on them".*

Challenges regarding health issues

*What **challenges** does health management face with regard to this target group?*

In **seniors'** opinions the challenge here is recognising the health risks in time. They said that the employers' understanding is crucial. The challenge is to talk about health investments that are worth doing:

> *"It would be an investment to productivity, extending retirement, less sick leaves, and decreasing part time work".*

One challenge they mentioned is to keep the level of the occupational health care still good*:*

> *"It depends on the agreements – the employer does not want to pay for the services as much as before".*
> *"The occupational health care is preventive, not sickness care anymore".*

The **HR-managers** had not anything special to add here.

Needs for health issues

Regarding the *needs* for health management the **seniors** said that they should have after the age of 50 years health checks every three years or even more often

> *" It was so earlier, but they were cancelled because of saving money."*

One senior required besides preventive health care also medical assistance from the occupational health care, as it had been before:

> "*E.g., seniors with chronical sicknesses cannot renew their receipts or have other medical services in the occupational health care anymore".* Now it is more complicated to keep oneself healthy.

The seniors also said that they would need health education, something general knowledge about aging:

> "*We have hoped something concerning ability to cope – it would be communal, and people would get good information. We need senior groups; health issues and concrete issues; what will change after retiring, many things, withdrawing from the community, hobbies, peer support etc. – we can learn from the others' experiences. Also, the supervisors could have a measure to bring up important matters".*

Also, during Covid cancelled gymnastic exercises in the brakes were needed back.

The **HR- managers** considered that one need is to organise health checks for 55+ seniors. One of them mentioned a need to develop the agreement with the occupational health care service to include sickness care into the service package.

Expectations for health issues

Regarding the *expectations* the **seniors** said to expect more time to recover from the workload:

> "*Also people who are not in so good condition can work quite well, they only need more time to recover."*

Furthermore, they expected that the health checks would be once a year. And there would be massage and some lessons about the health*:*

> "*... the joints wear...bodily functions wear.... muscle tone wears".* Some expected better working conditions: "*We have very hot here, the heat stresses the body... we have no swelter breaks... We only should keep on there..."*

In the group contract work a senior expected easements in working pace:

> *"to work at your own pace – not in some others' pace ... ; "Three days a week or working every other week. This kind we had about ten years ago – it was a government's program; it was legal that seniors could have shorter working week. We don't have it anymore, and not shorter working days, although we retire older than before. Six hours would be lovely. So, you could have strength to do something also after the working day".*

HR- managers could not specify the expectations:

> *"I have not heard anything"; „We have also free time clubs, physical exercises and many other. Seniors would like to utilise them also after retiring".*

What are the obstacles to be overcome?

Regarding the *obstacles* to overcome the **seniors** thought that the most important obstacle is money although the investments to health issues would be paid back in the future:

> *"The costs would run at once and the outcomes would show up later".*

In their opinion lack of workforce is one reason to the managers' reluctance to support seniors' part time work.

Almost in every field the problems of dialogue between managers and employees were mentioned to be an obstacle:

> *"We have talked with colleagues about these wishes, not with the managers. It would help if you talked. It is only so, when you hear some bad experiences, the colleagues have had, it affects you".*

The **HR-managers** could not find any specific obstacles here.

7. Innovation and knowledge transfer

Almost all **seniors** said that seniors have not been included in innovation and change management in their company:

> *Seniors are not included into change processes, although we have experience and understanding...they include youngsters who know the systems and have IT skills. But it would be crazy also to participate in something you don't understand anything".*

Some seniors reflected reasons to that situation and pondered that this issue has not been thought about seriously. Also they considered that seniors have not enough courage or activity to participate:

> *I think we can participate if we are active ourselves., It may be so that people don't dare to speak about".*
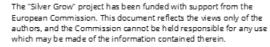
Most seniors told that systematic knowledge transfer and succession planning are missing in their working places:

> „Now tacit knowledge and skills are released to retirement. There is not any general way for succession planning". "I guess that older workers have the easiest and quickest way to produce certain products that have been grounded during the years".

As an exception a senior said that some pensioners come back to work to transfer their knowledge if they had some specific tasks:

> „It takes the whole year to do some work – during different seasons there are different tasks – it may take a long time to involve the successor to the whole process".

There was also good experiences in knowledge transfer and succession planning:

> In my unit it has been taken into account early enough that we should start to coach a younger employee– so that there is not only one who has the important knowledge – it is a big problem if s/he leaves. We have started to anticipate better".

In this context a senior criticized the concepts used in this interview: "*These words are so sophisticated that I suffocate with them" with them".*

HR- managers had more positive opinions about seniors' inclusion and knowledge transfer. Most of them told that seniors' opinions and experience are respected*:*

> "An employee may have worked in our enterprise for 30 years and is only 50 years old. Age and experience may bring that a person sees things in a more holistic way, and notices also risks".

Workshops was mentioned to be one method in inclusion e.g. in creating documented cultural principals or in making changes in the production:

> "If there are changes in some units or in the management group, the experience of seniors is surely utilised, how people have done before".

It is an increasing trend that workers extend their retiring or come from the pension back to work transferring their special knowledge.

In a company there is a practice in tacit knowledge transfer*:*

> "When the worker becomes 60 years old, the supervisor brings up in the development discussion which kind of plans s/he has. It is very crucial matter both from the point of the enterprise and the retiring senior, creating experience of appreciating.

HR-managers also considered that beside explicit processes, tacit knowledge is transferred imperceptibly while working from senior to younger peers.

HR-managers also expressed problems in mastering knowledge transfer:

> *"….just if the successor could work simultaneously with the senior… in a good situation HR has a permission for recruiting a successor … it would be the way …".*

Challenges regarding innovation and knowledge transfer

Regarding the *challenges* for knowledge management the **seniors** called for a systematic approach and the inclusion of seniors to the development processes. At the same time, a senior emphasized that if a senior participates in some project, it should be taken account in her/his other work to prevent the overload of her/his tasks as a whole.

The seniors said that now the knowledge transfer works mostly case by case. There are also problems to express the tacit knowledge*:*

> *"We have no systematic procedure for tacit knowledge transfer. There are areas without any instructions…. they are in the workers' head… maybe already over 60 years old. A lot of know-how will leave away. The skilled workers like to tell but the knowledge is that kind of trivia, gimmicks, contextual, that it may be difficult to put on the paper…. by practical doing people learn as new situations appear, how I could do here".*

A senior considered the problem that the seniors' know-how can become out-of-date when the systems change. Then it is not reasonable to transfer her/his knowledge*:*

> *"And vice versa, when a new system has been implemented, the seniors near retirement would not need to learn it, but they can have some other work until retiring".*

There may be challenges also in the reluctance of younger workers to take advice from the seniors:

> *"People are quite different, and everyone wants to do in their own way, although the task could be done much more easily. People try to manage as far as their own skills are sufficient… until their skills are not enough … then they ask for advice, although they could have asked before and so making the job easier".*

Also, many **HR-managers** thought that there are challenges in the knowledge transfer, succession planning and the inclusion of seniors. The main challenge is based on paying attention to diversity, and on taking care that there are uneven-aged workers in co-operation. Now the knowledge management is very case-specific, and it should be developed to a more systematic method.

A HR-manager pondered that the knowledge management is very challenging in IT sector:

"People do a lot encoding, so documentation belongs to it quite tightly. You encode and describe how it has been done. Documentation is in a way implicit in the working but at the same time documentation may be irregular or absent".

Needs for innovation and knowledge transfer

Regarding the *needs* for knowledge management the **seniors'** main need was that the information should be shared to everyone and also senior should be included to development processes. A senior emphasised the inclusion of women into innovation processes, their exclusion being the worst.

They expressed also needs to invest more to the knowledge transfer. Identifying tacit knowledge would be more planned:

„We have a big house and there would be different models – now it is on the level of supervisor's and workers' awakening".

There was also a need to have tools for turning the tacit knowledge to more explicit:

„The quickest and most ergonomic ways of doing have grounded during the years – it is difficult to verbalise. There is so much know-how here inside the head, gimmicks – tacit knowledge that has not been written on a paper. Perhaps also we have learned the hard way."

Parallel to this are the needs to develop work instructions including different working phases with pictures and alternative working techniques,

"and there could be instructions about adjustments of working machines, and training about the different phases of adjustments for different products, if possible for so old machines".

A senior considered that it would be important to develop the whole work community's forethoughtfulness to anticipate different changes and situations in work processes and in the whole organisation.

The **HR-managers** expressed the same needs to develop a specific model in knowledge management. One way would be to explore how supervisors in other companies have acted and collect good ideas and practices. These themes were quite new for the HR – managers and some of them started to consider them during the interview:

"I started to consider that we must think about these issues. We must develop innovation activities…There surely would be needs …. if some good method would be invented…. it would be possible to consider already beforehand".

Expectations for innovation and knowledge transfer

Regarding the *expectations* the knowledge transfer was the first thing the **seniors** had expectations on. They expected to have clear processes and a toolkit for that, in the technical production in very practical way:

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> *"Alternatives in different working phases – how we could do and pictures about them and how the product looks as ready".*

They desired to have possibilities to transfer their knowledge to the successor in a timely manner:

> *"Because many things are complicated, to get success successors already now although I have still many years to retirement. To anticipate.... proceeding step by step".*

The HR-managers had not found specific expectations in this area:

> *There have not been any expectations.... the seniors have not been worried about that they take the knowledge along when they retire".*

What are the obstacles to overcome?

Regarding the *obstacles* to overcome the **seniors** thought that the biggest obstacles concern short-term views on productivity, time, and financial resources:

> "*Productivity, quartal economy emphasises strongly that it is not good to use too long time to transfer or introduction – it would be away from other reasonable activities....Now this bustle has been strained; we have to produce more in a shorter time".*

They considered that the question is about the company's investments, where the managers do not see the value of the knowledge management:

> "*The problem is between ears – managers don't see its value from the point of productivity – they cannot count what learning alone, by oneself, will cost"*.

The obstacles the **HR-managers** mentioned were that they have not any established way of acting here and difficulties to find good methods.

3. CONCLUSIONS

As mentioned in the introduction the in-depth interviews in Silver Grow project contribute to creation of 'fast path', a timely access to the services and 'holism' of services. In the following table, we have, instead of lengthy verbal explanations, put together the main observations and conclusions of the interviews in Finland. The conclusions we have made on the 'fast path' and holism of services are heuristic and hypothetical by their nature. However, they can potentially, for one part, help us to understand the dimensions present in supporting the 50+ employees in their late career phase.

Table 1. Summary of in-depth interviews of Finland

Theme	Main observations	Implications for fast path	Implications for holism of services	Other notes
Corporation culture	HR managers acknowledge the importance of the seniors, but the companies have a big variation in their readiness e.g. the supervisors' knowledge and skill, to implement concrete senior friendly measures. The seniors long for a better recognition of their specific assets in more concrete measures than so far and want to be included in the decision making of senior -friendly measures in the companies.	Themes of strategic and operational management, the themes of senior support and the constellation and ecology of services should perhaps create a basis for building the fast path … perhaps the 360 degree approach and the "ecology of senior support" would be fruitful concepts to address the holism of the companies' "senior policy" in values, strategies, and practices on the ground. Creating dialogical structure and especially "vertical democracy", ensuring the seniors' own voice to heard.	A need for holistic service including especially IT skills learning and the challenges of work effectiveness vs profit making in the market economy and dealing with the continuous change as key themes. Improving the availability of services and timely access to late career or retirement planning. At the same time, the fast path should entail concrete learning packages.	Diversity of company readiness and the needs of senior call for a very specifically tailored services (and teaching of them). Expectations concerning salary issues.
Leadership	There is an urgent need to recognise seniors, the late career and retirement issues in the	Integrating management and the senior perspectives in creating more timely and phase-	Integrating management and the senior perspectives in creating the fast path. The holism	The main message was that mainly seniors' concerns have not been taken into account, not

	management structure top-down. This should take place by training the personnel, more individual and personalised encounter with the seniors, and ensuring the seniors' participation.	by-phase fast path.	of the companies' "senior policy" in values, strategies, and practices on the ground. Holistic support for work, learning and wellbeing.	thought or discussed or documented clearly enough.
Personnel management	A stronger support from the HR is expected especially regarding support for the late career phases including work-life balance. Group coaching and developmental discussions are called for. The position of the HR should still be strengthened and recognised fully within the organisations. A transition from 'not a conscious plan of support' to 'conscious and knowledge -based planning' should be strengthened.	Focus on late career phase before retirement age, including work-life balance as a key theme. Strengthening the position of the HR in managing the services.	Including improving the role of the HR as one of the key players in the service structure. Developing communality in work organisations.	"There is lack of knowledge about senior support – this can be surpassed."
Digital transformation	Digital skills improvement is pivotal for seniors and the digital skills should be	Digital platforms should be used to develop the fast path, the learning of digital skills	Digital skill as one of the core skills for work and life should be a n essential element	

	developed in a more holistic manner and considering the seniors' individual way of learning, especially after 55. Sensitivity for the seniors needs should improve.	should be more holistic and based on clear "senior-friendly" processes.	of the service development.	
Work organisation	Flexible working arrangements are the key theme for the seniors where individually tailored solutions are called for. The organisations' readiness for flexibility has clearly increased but is in many companies still in the process of making. The seniors still need more encouragement to bring up their individual needs.	Fast path should emphasise developing dialogical spaces within organisations among the different levels. The themes of flexible work arrangements, health are important. In all, the position of the HR is pivotal.	Services as a constellation of dialogical spaces addressing balance between work and other spheres of life?	Obstacles ad difficulties in time allocation, indistinctness of responsibilities, and lack of ideas and resources.

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Health	General satisfaction with the occupational health care. However, there is a big variation in seniors' special health care and regular health checks in the companies, some of them having well organised senior services and health checks, whereas in other companies they have neither of these. Awareness-raising measures are exceptional.	In fast path services health issues should be combined with other concerns; work organisation, recovering from the work load, challenges of changes and learning, crafting the late career phase. Awareness-raising measures and health education about ageing are crucial as well as preventive health measures.	The services should meet the seniors' needs comprehensively, focusing on the balance among all spheres of work and life.	The employers' understanding is crucial: the investments to health issues would be paid back in the future as the health risks would be found on time.
Innovation and knowledge transfer	The seniors are dissatisfied with their inclusion to innovation and knowledge transition. The HR-managers identify the challenges in systematic knowledge transfer, succession planning, and the inclusion of seniors to the development processes as well as problems to express the tacit knowledge. The increasing trend is that workers extend their	One point in the fast path is to promote investing more to the knowledge management: to develop clear models and processes in knowledge transfer, as well as toolkits for identifying and expressing tacit knowledge. Seniors need possibilities to transfer their knowledge to the successors early enough.	Development of knowledge management calls for a good dialogue and co-operation between all levels and actors of the organisation, from the board, HR-managers, supervisors and employees, especially seniors.	One observation was the need to strengthen the inclusion of women into innovation processes, their exclusion being the worst.

	retiring or come from the pension back to work transferring their special knowledge.			