

D.1.1.2 Comprehensive analysis of work-life balance factors for 55+ employees - Hungary

I. Introduction

Work-life balance is an increasingly important topic, when it comes to the labour market. To live a healthy and fulfilling life, people need to carefully balance their employment and personal life. But what does it take to find this right balance, and what factors are involved? Is there a right way to do it, or is it different from person to person? How does it change as employees get older? This analysis is aimed at exploring the specific needs, contributing factors, challenges and strategies ageing employees in Hungary face, when trying to strike the right balance between their professional career and personal life.

II. Theoretical framework

- Definition of work-life balance

The expression work-life balance refers to an ideal state where an employee can successfully manage their professional and personal commitments without one negatively impacting the other. This balance can manifest differently for each person, and goes beyond proper time management. Finding the right balance is not easy, but when done right it contributes to overall fulfilment and well-being.

- Specific needs of employees aged 55+

As employees grow older, the work-life balance often takes on a new meaning. While career development and high salary may have been the most important earlier in life, priorities can shift towards pursuing personal goals and taking care of relationships as retirement approaches. Maintaining a healthy balance might involve transitioning towards flexible and atypical work arrangements to dedicate more time to family, hobbies, or travel. Additionally, this stage of life might highlight the importance of financial security, leading to a desire for continued employment that offers competitive compensation and benefits.

Employees aged 55+ bring a wide range of industry specific experience and knowledge to the workplace. However, their needs can differ from their younger colleagues. One key concern might be physical health and mental well-being. Additionally, some employees in this age group may be caregivers for elderly parents or young grandchildren, which also requires flexible work arrangements

- Factors influencing work-life balance

Company culture plays a significant role in the work-life balance of ageing workers. Supportive employers who promote flexible work arrangements, remote work options, predictable schedules and duties can significantly contribute to a more balanced life. Work-life balance can also be impacted by personal circumstances. Financial security, family obligations, and health are all part of individual needs. Access to affordable childcare or eldercare services, can also have an influence.

III. Obstacles and challenges

- Typical obstacles in achieving work-life balance

There are many common obstacles that pose a challenge when trying to achieve a healthy work-life balance. It may come from a financial need, employer demands, lack of labour market options, company culture or peer pressure. While these are general challenges, that any one individual can experience, different demographic groups tend to have similar issues amongst themselves.

As employees get older, and the meaning of work-life balance changes, these obstacles change as well. Ageing people often have family responsibilities, either caring for elderly family members, or grandchildren. To tend to these responsibilities, they need a higher degree of flexibility in working hours and schedules than most employers offer. Employees over 55+ can experience difficulties with rapidly changing workplace demands and tasks. While some of them are less open to learning new skillsets, even those who are willing to, need more time to adjust than younger colleagues.

Another significant challenge that comes with age is personal health needs. Employees over 55 have an increasing need for preventative healthcare, doctor's appointments, or managing chronic health conditions. Traditional work schedules that lack flexibility can make it difficult to prioritize these health needs without sacrificing work commitments. Additionally, physically demanding jobs or workplaces not adapted for ergonomic needs can lead to increased fatigue and discomfort, further impacting overall well-being.

- Discrimination and biases against older employees

In professional literature, it is still debated whether the economic output increases or decreases with age. Some empirical studies suggest that economic output peaks around the age of 50-55 and then starts to slowly decline. Others claim that these capabilities reach their maximum between ages 40 and 45, and don't show any significant decline well into the 60's. Still, it is generally agreed on, that as most people reach 70, their economic output will be lower than previously.

Regardless of what the truth may be, it is clear that in Hungary employers prefer younger workers, and even if not necessarily directly, age play a role when choosing from candidates. This means that as an individual gets older, they are less likely to find new employment, and their perceived value on the labour market declines. A similar tendency is often experienced within the workplace as well. Employees over 55 tend to receive less and less responsibilities, and the range of their day-to-day tasks shrink. Especially when there is an organisational restructuring, or new role divisions.

It is often cited that ageing employees are less resilient, are slower to adapt or are generally more resistant towards change. Additionally, it is widely believed that their skillsets are outdated, they have difficulties navigating a digital work environment, and they have insufficient knowledge in the use of computers and other devices. Employees over the age of 55 also have higher healthcare expenses, and are more frequently absent, due to different health related reasons. While some of these might have more truth to them than others, there are countless benefits as well in favour of employing an older worker. They are proven to be more loyal, pose less liability and bring valuable knowledge to the table.

- Insufficient support and lack of adaptation from the workplaces for older employees

Ageing employees have unquestionable knowledge and valuable experience, but the ways they can contribute to the organisation's goals change as they get older. Employers need to recognise this, and make the necessary adaptations, to promote growth and support the healthy work-life balance of 55+ workers.

While there is no question that proper age-management benefits both 55+ employees and the organisation, we see very few companies in Hungary, that adapted the right practices. It's more common to disregard the needs of older employees, and focus on young people. This means that most companies don't offer flexible work arrangements specifically for 55+ employees, pay little attention to their health needs, have no plans for gradual retirement and host no training programs specifically for ageing workers.

As the retirement age keeps getting higher, and as the Hungarian society ages, people are forced to stay in employment longer and longer. This is necessary to maintain adequate workforce. But Employers have to realise the different needs 55+ workers have. By catering to their needs, and supporting a different kind of work-life balance, they can get access to immense potential.

IV. Strategies to improve work-life balance

1. Within the organization:

- Flexible working hours and remote work

As discussed previously, flexible working arrangements are one of the key aspects of work-life balance for 55+ employees. There are multiple reasons, why the option to work outside regular office hours or work from home is so important. Ageing employees often have to take care of elderly parents, or young grandchildren. Older workers have to pay close attention to their own health as well, which means they have to take preventative healthcare actions, attend doctor's appointments, or manage chronic health conditions. Additionally, as employees approach retirement they might decide to travel more and explore the world.

All of these factors (and many more) require some degree of freedom, that traditional working hours don't allow. By allowing flexible working arrangements, or other types of atypical working options it becomes much easier for ageing employees to balance their professional responsibilities and personal commitments, vastly improving their work-life balance. It also means that they don't have to choose between one or the other. Older workers can stay at home to take care of elderly parents, or watch their grandchildren, and still get work done.

- Health support programs

Health becomes an increasingly important factor as employees pass the age of 55. It takes effort and money to remain physically and mentally fit. By providing health support programs, employers can help lighten the burden on older workers. This frees up some of their focus, which can be spent to perform their workplace duties, or pursue personal passions. Health support programs can be looked at as investment, keeping 55+ employees healthier and therefore more active and productive for longer.

Health support programs can manifest in a variety of forms, primarily as subsidized health screenings and preventative healthcare services or flexible spending accounts for healthcare-related expenses.

But the healthcare system is only part of physical well-being. For a well-rounded approach, elements of active ageing and healthy lifestyle, such as on-site fitness centres, discounted gym memberships or workshops promoting healthy diet could be included in these programs. It is also important to take care of the mental health and fitness of ageing employees.

- Development opportunities for older employees

While employees over 55 are slowly getting closer to retirement, many of them remain highly motivated, and would like to contribute to the success of their organisation. Their good intentions and determination are a good start, but their skills might need improvement. Offering development opportunities demonstrates that employers value the experience and capabilities of ageing workers. Additionally, by supporting them to stay up to date with industry trends and technological advancements, 55+ employees can maintain high productivity, and provide an interesting perspective on current issues.

These development opportunities can take various forms, and can target different core competences or areas of expertise. Development of soft skills could improve organisational culture, and lead to a more efficient workflow. Mentorship provides an opportunity for older employees to pass on their decades worth of experience, and give the next generation a head start. In return, younger colleagues can help them stay up to date with the latest trends and technologies, fostering an environment of mutual learning and respect. This environment is very important, in order to reach fulfilment in employment. This fulfilment can support mental well-being, and generally contribute to a healthy work-life balance.

2. On an individual basis:

- Time planning and management

Effective time planning and management is necessary employees of all ages, but requires a unique approach for all age groups. 55+ employees often have personal commitments during office hours. This means they need to prioritize tasks efficiently to make sure they and their teams reach deadlines, and everyone is kept in the loop. The adequate planning and management of times allows ageing employees can keep up with increasing personal demands, and still make the most of their employment, before retirement. Older workers also need to account for possible decline in cognitive speed, which makes them more susceptible to burnout. There are plenty of applications with simple to understand interfaces, but a workshop organised by the employer can make it even simpler for 55+ workers, to pick up effective time management.

- Active engagement in leisure activities

Engaging in leisure activities can bring fulfilment, promote well-being and reduce stress. While this is important for people of all ages, preserving mental fitness is increasingly important as employees get older. Participating in enjoyable and stimulating activities allows employees aged 55+ to disconnect from work, recharge their energy, and return to their professional duties feeling refreshed and more focused. Furthermore, pursuing activities that promote social interaction can combat feelings of isolation and loneliness, which can sometimes affect older adults.

- Healthy lifestyle and self-education

For employees 55 and older, work-life balance cannot exist without a healthy lifestyle. This means prioritizing a balanced diet, regular exercise and a good night's sleep. These factors increase overall

energy levels, improve mental and physical well-being, reduce the chances of developing chronic diseases and can prolong life. Additionally, self-education allows people to continuously stimulate their brains and develop new skills through seminars, online courses, or traditional classroom settings, which can be beneficial for their personal and professional development. Challenging the brain also helps preserve cognitive skills.

V. Examples of successful implementations

- **Brief stories or case studies illustrating successful examples of improving work-life balance for employees aged 55+**

The interviews did not provide much information on brief stories or case studies illustrating good practices. It seems that even in multinational companies, there is no real practice in the entrepreneurial sector to balance work and life for all age groups, including 55+. A lecture or a day of workshops with the employer company to address this issue. (e.g. in Leadec Learning Week, employees can listen to free online lectures on various topics related to mental and physical health and well-being.)

So, based on the internet and our own experience, we have collected good practices for work-life balance for the 55+ age group in Hungary, which are as follows:

- ***CedrusNet Association (CedrusNet - a programme for senior employment and the use of life experience (<https://cedrusnet.hu>)***

The CédrusNet Association, created in 2016, aims to promote a change of mindset in thinking about ageing, to disseminate new knowledge and the CédrusNet concept and programmes of senior knowledge exploitation and to exchange social solutions internationally.

CédrusNet is a locally adaptable social innovation concept and programme framework for the sustainable development of ageing societies in Central and Eastern Europe, in particular for the evaluation and commercialisation of senior knowledge.

It offers a vision and a concept for policy makers, municipalities, employers and civil society organisations to think together about ageing in society and the potential of the accumulated knowledge and experience of older people.

CédrusNet is a development in Central and Eastern Europe: it is based on the recognition that the strategies and good practices of the most developed countries cannot simply be transposed to the societies of this region. The idea was inspired by international research on the differences between the situation, self-image and external perception of ageing workers and retired people in the US and the West, and by personal experience of the gap between ageing practices in the US and Hungary. Post-socialist states are often characterised by low levels of self-care, cooperation and volunteering, and the persistence of traditional stereotypes about older people and pensioners in the workplace. These cultural deficits, together with lower economic development and the constraints imposed by more fragmented disciplines and strategies, are serious obstacles to managing demographic change effectively.

CedrusNet is a strategic guideline around which social change can begin, and which will naturally set out the changes needed for all members and players in local government, local society and the economy.

The focus of our programme has become the valorisation and multifaceted valorisation of life and work experience - in other words, senior knowledge management.

- **WellOSyst programme for the well-being of older people** (<https://civilcentrum.hu/wellosyst-program-az-idosek-jolleteert>)

Rapidly evolving digitalisation, globalisation and ageing societies are creating new challenges for people approaching retirement and those already retired in the world of work and society.

The objectives of the project

- Improving the quality of life and employment of older people, involving workers over 55, retired people, university students, academics, employers and municipal decision-makers.
- To develop organisations and communities of older people and promote their sustainability.
- Strengthen the adaptability of ageing people and prepare them for the challenges of the future.
- Promote employability, social cohesion and individual well-being by developing competences.

The main events carried out in the project were surveys among employers, NGOs, individuals and experts. Workshops for improving the quality of life of older people. Development and sustainability of NGOs. Development of proposals for improving services for the well-being of older people. Wide dissemination of the results of the WellOSyst programme.

The project was hosted by the Civil Centrum Public Benefit Foundation, in cooperation with the Alcoa Foundation and the Centre for Economic Analysis and Public Policy Research at Corvinus University of Budapest.

- **Conscious Ageing Club and Portal** (<https://tudatosoregedes.org>)

In 2017, the community that led to the development of the Conscious Ageing portal and club started to take shape. Since then, they have gone through several informal and formal dialogues and projects, explored the economic, social and environmental context, learned about European good practices and theoretical/scientific statements, and started to build practical solutions and structures for quality ageing and work-life balance. The portal is a collection of numerous national and international articles and dialogues on this topic.

And the Ageing Well Club is a space reserved for community dialogue and planning. It is online, geographically accessible from anywhere, and facilitates calm discussion.

The Club is a space for discussion on all kinds of topics related to ageing, society and the environment. These events are not recorded, cannot be replayed and the participants present shape the course of the conversation.

VI. Conclusion

- **Main findings**

It's clear that one of today's most buzzed-about terms is work-life balance. Harmonising different aspects of life has many different benefits, and this can be particularly pronounced in the 55+ age group. Generally speaking, work-life balance is a strategy that balances both the labour market and the family and allows individuals to manage their own time, which can bring many benefits. It improves the quality of life, creates equal opportunities for women and men, improves production systems, increases the efficiency of firms and supports the protection of the welfare state. To sum up, it cannot be achieved without self-awareness, planning and motivation, and there is certainly an important role for movement and regular exercise. Today, work has become the dominant factor in the lives of millions of people, with many serious consequences. One of them is burnout, which the World Health Organization (WHO) recently added to its list of diseases. Burnout is one of the symptoms of a disrupted work-life balance that ruins the personal lives, careers and businesses of hundreds of millions of people.

- **Challenges and opportunities in the area of work-life balance for employees aged 55+**

Almost one in five workers experience problems with their work-life balance. Work-life imbalances are a major source of negative stress, affecting both major areas of our lives and can lead to health problems, so it is in the common interest of workers and employers to maintain a balance.

Based on studies and interview responses, we have collected some important factors that can help you find a work-life balance:

1. Choose a job you love!

As we spend a significant part of our waking hours working, it makes a difference what we do, with what people and in what environment we spend what amounts to years of our lives. Stress is a natural part of life, but its causes can be mitigated and the right response to stress can be learned. Therefore, it is important that your personal values and your work fit together, as this can significantly improve your quality of life.

2. Look at your life, analyse it with courage:

If you want to create balance in your life, the first step is to honestly identify any obstacles or difficulties that are preventing you from doing so. These may include inadequate use of the time available to you, an ill-conceived and chaotic agenda, an unclear vision of the future. You may also need to address your self-awareness and rethink your human relationships, which may be supportive or repulsive.

3. Self-time: when you only listen to yourself

Self-time is a time to meet our basic human needs, to be ourselves and to engage in activities that are not about meeting the expectations of others, but about relaxation, reflection and connection with ourselves. Self-time should also include regular exercise and subsequent recovery.

4. Digital detox

An important step towards work-life balance is to take useless and pointless activities out of the system and replace them with useful ones. It is no longer possible not to take advantage of online opportunities, but you also need to be aware of when, for example, aimless 'mobile' or social media activity becomes a time and energy consuming activity.

VII. Recommendations

- Increasing the employment rate of people aged over 45
- Increasing the retirement age center of aversion
- A flexible, atypical, work activity corresponding to job creation's Legal Environment
- To promote the return to the labor market for the aging and older workers
- Improving the skills of the aging and older workers in information technology
- Offering alternative learning opportunities to obtain, help and improve conditions
- Promoting lifelong learning in old age
- Courses available to everyone – change of professions – second chances