

**Transcript: EBRD event on the Economic Inclusion of People with Disabilities and Older Workers.**  
*Launch Event of the EBRD's new Knowledge Products*

Pierre HEILBRONN:

We've seen the huge impact that the crisis has had and is still having on the people across our region, and global women are struggling to remain in the labour market young people see their education transitioning to jobs disrupted. But what we are less aware of is that people with disabilities, as well as older workers have been particularly hard hit by the crisis. They have fallen under strict stricter shielding categories as part of their countries containment measures limiting their access to implement. In addition they face a higher risk of redundancy or forced retirement under the prevailing business conditions. They may also find it harder to regain the means and connections to recover from the current volatility and uncertainty in their workplaces and businesses. Therefore, the prevailing pandemic circumstances have the stronger potential to enlarge and entrench the multiple barriers to economic inclusion that these groups already faced in the EBRD countries of operations and across the world.

Just simple statistics to underpin this analysis. Women with disabilities and older women are particularly vulnerable at 90% of global disability prevalence among women is 7% percentage points higher than for men. In addition, women with disabilities are disproportionately represented among the long term unemployed and face significant barriers in terms of access to education, In Bosnia and Herzegovina, for example, the educational attainment up for people with disabilities is 27% among women and 17% among men. In Slovenia this divergence amount to 16% among women and 3% among men. Older women also especially vulnerable to age discrimination in the labour market; they are more likely to be rejected for jobs than older men and are twice as likely to not to be called back for interviews in comparison to women under 45. While women have a higher overall life expectancy than men, they also face higher risk of poverty and social exclusion than men at their age.

Why is it important to focus on aging population and disability? In many of the economies where we invest, such as central and Eastern Europe and Western Balkans, skilled human capital is scarce and populations are aging rapidly. Older workers represent more than one quarter of the working age population in several of the EBRD countries of operation, such as Bosnia and Herzegovina, I mentioned, Slovenia, I also mentioned, but also Ukraine. At the same time economic inactivity among older workers remain high.

For example, in countries such as Belarus and Croatia workforce participation rates of older worker or 30% lower than other adults, which is high in comparison to countries such as Estonia or Germany, where the gap is only 7% an 8% respectively. All the cross country comparisons of the prevalence of disability national population are difficult to make, and we probably have to be cautious and modest drawing comparisons, the available data indicate that 20 to 25% of the working age population in our countries of operation, have a disability.

They are up to 50% more or less likely to be employed, indicating a significant exclusion of people with disabilities from the labour force for our region. This represents a huge challenge. The reduction of older workers and people with disabilities within the labour force makes it much harder to maintain and build their human capital, which is essential not only for sustainable growth, but also, particularly for the successful long term post-pandemic recovery. This is particularly relevant, while we are all reflecting about how we can contribute to the building back better agenda.

So what can be done? At the EBRD we firmly believe (that will not come as a surprise for most of you) that the private sector has an important role to play and we work in partnership with our clients to build that awareness and ability to do so. So, two things awareness and ability. And there is a very strong business case for companies to advance the economic inclusion of people with disabilities and older workers: effective retention and rehabilitation policies and programs have shown to reduce volatility around skills and institutional know-how. Lower staff turnover and reduce human resourcing costs, removing barriers and promoting usability of products and services, for example by adopting universal design principles in the construction of the buildings, widens the possible pool of customers.

Let me give you one example of how we work with our clients. In 2019, we signed our first project targeting people with disabilities, with MAF Almaza, a retail and entertainment centre in Cairo. As part of the project MAF is developing a dedicated on-site training facility that will deliver new learning in recruitment opportunities to young women and men, but also include the specific focus on targeting job seekers with disabilities. In addition MAF will work with its tenants (retailers) to help them start employing people with disabilities as well. This will be done through awareness raising in tailored capacity building in line with best international practices. This is one of an increasing number of projects, where we work with our clients this way.

If there is one thing that I would like you to take away from today's event is that the economic inclusion of every person, regardless of their gender, age and health, is not only a moral imperative - it makes economic sense. With this, I look forward to the presentation and discussion today, and I now hand it over to Barbara or Biljana, who are working in the in the team we have in the bank which focuses on gender and economic inclusion to introduce our speakers. Thank you very much and very much looking forward to the discussion, thank you.

**Barbara Rambousek:**

Thank you very much Pierre for this introductory remarks and for highlighting the importance of this agenda for EBRD but also for our countries of operations.

I will hand over to Ergon Associates who will present the results of the report that we are launching today. I would provide like to provide you with a little bit of background as to the purpose of these reports and how they have actually come about.

When we first started to look at working with them on economic inclusion, in particular, with people with disabilities and also aging populations, what we found was that there is a huge lack of data available and Pierre has partly hinted to that already. And that is not only the case at the national level, but particularly we want to have comparable data across different countries to describe the specific barriers that both of these groups face in relation to accessing their economic opportunities. And that was even before the COVID crisis hit when we decided to actually look more comprehensively and more specifically into those areas, to try to understand what data there actually is, and how we can build on that data for our purpose to develop an operational approach. So this is how we came to designing this particular project and to also engaging with our consultants. The result is a set of knowledge products that we are presenting today, which the purpose of those is to highlight clear entry points for the big to support people with disabilities and particularly older workers, both in relation to our investments, but also in relation to policy engagements that we have.

So what are these knowledge products? There are three. They are dedicated reports that specifically focus on the challenges people face with disabilities and also older workers. There is then a statistical report that looks at the data particularly across different countries that we can rely on and that can help us in our analysis, and then there are 10 country briefs that summarize more comprehensive country profiles and that we can actually share. All these knowledge products are available now on the website and will also be publicly available for others to tap into.

But if we come back to today's launch, I very much look forward to the presentations that we will very soon see and then, of course, also to the panel of experts that will be moderated by Biljana, to further understand the big challenges that people with disabilities and also aging populations face, the business case and then importantly, what can be done about that what the best solutions are to address this particular challenge. So with that, without further ado, I would like to hand over to our speakers from Ergon who will present the key findings of the report, that's Kirsten, Sam and Jans. And I very much look forward to also the discussion that will follow from that.

If you do have any questions, let me just reiterate again, please put those questions into the Q&A function, I will have a look at those and then we will come back to those after the initial presentation. Okay over to you.

### **Kirsten Newitt**

Thanks very much Barbara. I think we have a presentation that will shortly be loaded but I will make a start before then.

So we're very pleased to be invited to speak to you today about our recent research work for the EBRD gender and inclusion team on strengthening economic inclusion for people with disabilities and older workers.

So, my name is Kirsten Newitt I'm the associate director at Ergon associates and we're a consultancy that specializes in employment, gender, human rights and economic inclusion issues. And we work regularly with EBRD on a range of topics. Sam, Jans and I were responsible for developing this project so we're going to jointly present today.

Before I sort of get started before we get started on the presentation, I just wanted to build on some of Pierre's earlier observations about why this is such an important topic and really deserves increased attention.

So, starting with people with disabilities, the World Health Organization estimates that globally over a billion people, or 15% of the world's total population, live with some form of disability. And this is expected to increase over time as well, so the number of people living with a disability is expected to double by 2050. And this is due in part to, population aging but also increases in chronic health conditions. And while we know that people with disabilities can and do make significant contributions to national economies and societies, unfortunately, in many contexts, there are still considerable gaps in social and economic inclusion. In many EBRD countries of operation, we know that people with disabilities and their families remain disadvantaged in terms of educational and labour market and employment outcomes and struggle to gain access to the services they need to ensure their full economic and social participation.

So, as for older workers, there has been a rising share of older workers in the global working age population and in the labour force. I should say when we're talking about older workers in the context of this project, we're using the definition that EBRD uses, which is workers over 50 years of age. So older workers represent a significant share of human capital in many big countries of

operation as Pierre mentioned. So, accounting for more than a quarter of workers in some countries, and this pattern is expected to intensify. However, although older workers economic participation is projected to continue to rise in the medium and longer term, labour markets in many countries remains segmented and are often unfavourable to older workers.

I also just wanted to note, as we present our overarching findings today about these two groups, people with disabilities and older workers, it is always important to note that that both groups are very diverse and can face greater or lesser barriers to economic inclusion depending on a range of other factors such as, type of disability, level of education and skills, geographic location, just to name a few. Unfortunately we don't have time to go into all of those nuances today but it's really important to keep it in mind.

So our presentation today is linked closely to the resources that we developed in conjunction within EBRD. The idea was to provide a rapid and preliminary review of existing evidence across a wide range of areas, with a focus on access to employment, access to finance and access to services. So in terms of the structure of the presentation, Sam is going to talk you through a snapshot of the current situation concerning the economic participation of people with disabilities and older workers, and this is very much sort of anchored in the statistical analysis that we did, and Jans is going to talk to you about key barriers and challenges. Then finally we're going to talk through some of the potential responses; so Sam I will hand it over to you.

### **Sam Kelly**

Well, thanks, very much and good afternoon to everyone.

So, as has already been mentioned, one of the principal tasks and principal outputs for this project was the compilation of statistical indicators on the economic participation of people with disabilities and older workers across the countries in which EBRD invest. With the aim of providing a basic statistical snapshot, if you like, of the current inclusion challenges and gaps in economic participation. So gaps means, a notable disparity in a particular economic or labour market outcome for people with disabilities or older workers, compared to the rest of the population. Now there's a full report, with all the indicators that we compiled among the published materials, but for today, I think the idea is just to highlight a couple of general trends and then give a couple of examples.

(Next slide) So, starting with disability; these figures, you can see, on the screen, these are average participation gaps, so expressed as a percentage point difference, between people with disabilities and the rest of the working age population in relation to a few important employment and skills indicators; so EBRD countries on the left and a sub-sample of a few OECD countries on the right for comparison purposes.

Now, of course, averages obscure some important country level differences, but in this case, they do also highlight a relatively clear negative trend in participation gaps. So people with disabilities are consistently less likely to be economically active by almost 37 percentage points as an average across EBRD countries, in the top left of the slide, and even those who are in the labour force are more likely to be affected by unemployment. In terms of educational attainment, used here as a proxy indicator for skills, outcomes for people with disabilities are consistently inferior to the rest of the population (around 11 to 12 percentage points at both secondary and tertiary levels in EBRD countries). Now, in most cases, averages for the OECD countries are a broadly comparable, I mean a bit better, for example in terms of getting people with disabilities into the labour force. Notably, better in terms of secondary educational attainment, but some important gap still persist.

(Next slide) So again, similarly just looking at the situation for older workers. A similar trend of these negative inclusion gaps again, particularly in relation to labour force participation, so almost 20

percentage points lower than the rate for other adult workers in EBRD countries, and somewhat lower in terms of historic educational attainment suggesting perhaps some potential skills-related barriers to employment, for example, in the context of later career changes. And now there's a bit more data available for older workers compared to with disabilities, and so we were also able to look at some or to highlight some other gaps in terms of different aspects of economic inclusion. So, for example on the top right survey data suggests that older workers are somewhat less likely to consider entrepreneurship as a viable career option. And in this case, the relatively small average gap does hide some quite significant gaps in particular countries. Older workers are also much more likely to lack regular access to Internet (the bottom left figure there), an access gap that that has quite significant knock on effects in terms of accessing other services, including financial services, as well as employment opportunities. OECD comparisons typically show a similar negative trend, although local gaps are quite a bit smaller, in some cases, at least on average.

(Next slide) Please don't worry I'm not going to subject you to 45 minutes of graphs now, but this is just to give you a quick example of the country level data behind these averages. So again, this is for labour force participation, and as we saw people with disabilities are notably more likely to be outside the labour force compared to the rest of the population. And this trend is pretty consistent across all of the countries in our sample and between around 20 and as high as 50 percentage point gaps. Perhaps slightly smaller gaps in some Western European OECD countries (so on the far left), the largest gaps, perhaps in some EBRD countries in Eastern European the Baltic States, but overall, these gaps are quite significant in all of these countries.

Now, overall, this participation gap, at least, based on the data that we had does not vary consistently between men and women, and so, those are the two lines that you see going across the graph. But do bear in mind that these gaps represent the difference between, for example, women with disabilities and women without a disability so it's not compared against the rates for men, so it should be read in the context of fundamental and persisting gender disparities in terms of labour force participation overall. And in fact there is there is some indication in the data that the disability may exacerbate and not just replicate gender based disparities in some cases.

(Next slide) And the same graph again for older workers and again this is really just to emphasize how the country level data underlines the overarching negative trend we saw reflected in the average figures. So older workers consistently more likely to fall outside the labour force compared to other adult workers across almost all countries, and typically by quite substantial amounts, I think over more than 10 percentage points in all but seven or eight of the countries that we looked at.

(Next slide) So my final slide which essentially serves the purpose of undermining everything that I've just said measurement is, of course, essential for informing and guiding policymakers and tracking the impact of public and private sector interventions. But inconsistencies in the way that data are collected and the definitions that are applied across different countries, represents a really significant challenge for reliable measurement; and this is especially evident in the case of disability statistics. As this graph here on the prevalence of disability in national populations highlights. And as you can see from some of these red box examples here, depending on the source, you use the estimates can be extremely different, and so, for example, people with disabilities either represent 5% of Morocco's population or 33%. Kazakhstan, Hungary also show some big differences between different data sources, but these are by no means the only cases.

So really this serves not only to caution anyone looking to draw clear inferences from this sort of statistical data, and especially any efforts to make comparisons across countries. But it also serves to underline the need for more consistent and regular data collection that can really provide the

reliable evidence base that policymakers and private actors need in order to design and implement effective interventions.

And so I will hand over to my colleague Jans at this point, who will outline some of the underlying challenges that may contribute to these broader inclusion gaps.

**Jans Mynbayeva (Ergon)**

Thank you, Sam. Hi everyone, my name is Jan very glad to be here.

We can move on to the next slide. We'll start with a quick overview of the challenges for these two groups.

When it comes to actually employment for people with disabilities, one of the key challenges in some cases is sort of overprotective national labour law. In many EBRD countries of operation for example, labour law mandates that employers provide shorter hours or longer rest breaks to people with disabilities, irrespective of their individual needs or circumstances. Although regulations of these kind are well intentioned and they may be effective for some disabled workers, they also serve to entrench misconceptions about the productivity or capabilities of people with disabilities ultimately disincentivising their recruitment. Similarly, although disability benefits are essential in providing financial support, in some cases, the design of social protection systems may create what's called the benefits trap that disincentivises labour market participation for people with disabilities, for example, if the benefit entitlement is immediately withdrawn after the claimant enters employment.

Another key challenge is the lack of qualifications and skills. I hear many people with disabilities lack access to formal education and training opportunities often due to environmental and attitudinal barriers. As Sam mentioned the resulting disability gap in educational attainment has direct and long term adverse impact on the employment opportunities for people with disabilities.

Moving on to accessibility, people with disabilities also experience environmental obstacles that make physical access to employment and training difficult. Similarly physical and virtual access to formal financial services can be limited, which is particularly important because people with disabilities often have limited personal financial resources, including assets for use as collateral to secure loans or often poor credit rating after receiving benefits for a prolonged period of time.

And finally misconceptions about the capacities of people with disabilities, as I mentioned already, a key challenge there's a widespread but misplaced assumption that they're typically less productive compared to non-disabled peers, which contributes to discrimination, on the part of employers and comes to recruitment and promotion decisions.

We've also found that entrepreneurs with disabilities experience disinterest on discrimination on the part of banks also due to misplaced assumptions that they are high risk borrowers.

(Next slide) On challenges for older workers, discrimination is also a key barrier, particularly in the context of retrenchment processes. Employers do tend to view older workers as less innovative or less productive compared to their younger colleagues. At the same time, assuming that older workers are more expectant have higher salaries or are more likely to have health problems at work.

On the policy side their retirement ages may constitute another barrier; in many countries the national law continues to establish a mandatory retirement age, after which employers are

permitted to dismiss workers without any other due calls. Although this is in no way universal, older people, especially older women in most countries typically have lower levels of education and they engage in less training compared to the younger people. In part this derives from assumptions among employers, as well as the older workers themselves that additional training, is not worth the time or the financial investment required when it comes to older workers.

Additionally, despite high levels of human capital, often older workers may lack the specific skills, especially business and digital skills, which are required to succeed as an entrepreneur.

Government and private training and skills development programs are seldom oriented towards the needs of older workers, they tend to prioritize youth. Even when opportunities are available, older workers are often unaware of existing programs to upgrade their skills which might enable them to compete for jobs. Here we should mention also that, although access to finance is not an issue for most older workers there is a kind of lack of awareness, as well as information accessibility barriers that can contribute to lower levels of entrepreneurial activity among older people.

(Next slide) So when it comes to meeting some of these challenges there's substantial overlap between the kinds of measures that benefit people with disabilities and older workers.

I'm starting with the possible actions that policymakers can take in the area of legal protection. The separation of disability benefits from employment status is important in addressing possible benefits traps, as is reconsidering the impact of over-protective labour laws. Promotional measures are equally important, these can include financial as non-financial support for reasonable adjustments for employees with disabilities, especially because experience shows that even if there is a law in place that requires employers to provide these, and this is not always implemented.

Another good example is quotas. Many EBRD countries of operation have mandatory employment quotas for people with disabilities, but these often fail to achieve their intended result their intended objectives, because of high rates of non-compliance and other structural factors, and here many governments, including Japan, European countries like Germany and France, choose to offer financial incentives, as well as wage subsidies, to encourage employers to hire people with disabilities and to actually fulfil the quota.

Another key measure on the part of policymakers is sort of raising awareness of entrepreneurship as a viable career option for both people with disabilities and older workers. There have been numerous examples of successful information campaigns, dedicated award programs, for entrepreneurs with disabilities in Canada and in the UK. Across the European Union there's broader efforts to increase employment rates among older people, which have included awareness raising campaigns, public events, information dissemination among employers, to kind of raise awareness about older workers' potential and show that they are a valuable resource for businesses.

(Next slide) Of course, the private sector also has a role to play in meeting some of these challenges. For example, in the area of human resource management companies could consider updating their HR policy, strengthening and discrimination protections and targeted recruitment and in-work support programs have also been pursued to including at the Royal Bank of Scotland in the UK which provides a personal development program for people with disabilities, including skills training, career advice, etc. Other companies have developed mentoring programs, to make use of the expertise of all their employees. There's companies that offer flexible working arrangements and kind of options to move into different roles that are less physically demanding. And last but not least, the private sector could, of course, contribute to the economic engagement of people with disabilities and older workers, by promoting universal design in the products and services that

companies offer and there's plenty of examples of this, which we can also discuss in the Q&A session.

I will pass on to Kirsten who will have a look at the role of EBRD in terms of meeting these challenges?

**Kirsten Newitt**

Thank Jans.

(Next slide) I'll just quickly touch on these so just to make sure we've got some time for to address some of the questions afterwards.

Broadly speaking, in terms of the kinds of things that that we identified that EBRD might be able to do to promote the economic inclusion of these groups, broadly grouped into three categories here, so policy dialogue, working with clients, and support for research and data collection.

I mean in terms of policy dialogue, , there could be opportunities for a big to engage with governments in their countries of operation to raise awareness of the benefits of strengthening economic inclusion for these groups, raise awareness of some of the key challenges, because these are not always well understood, including some of the legislative barriers and disincentives that we've been talking about today; draw attention, raise awareness of international best practices and also sort of work with policymakers, to identify appropriate national responses leveraging EBRD's knowledge of these countries as well. , and where there is existing policy dialogue or cooperation on other topics such as TVET reforms or COVID, disability and older workers can also be sort of taken into account in those discussions.

In terms of working in partnership with clients, there is considerable scope to raise awareness of the benefits of workforce diversity for profitability and performance, and as an investor EBRD is very well positioned to do that. So other activities, this could be in the context of direct technical assistance to individual clients to create or develop pockets of good practice, such as the work with MAF Almaza in Cairo that Pierre referred to earlier. There could be scope to work with FI partners as well to raise awareness of the potential of people with disabilities and older workers in the context of training for FI clients and staff. And also like looking at promoting and supporting the adoption of best practice in inclusive design.

And then, finally, this point on supporting through targeted research and data collection; we've talked a lot today about the gaps, and these are sort of amplified at the national level as well, it's not just a question of data, but equally sort of more qualitative studies as well.

And just moving on to the next slide finally. This is just a just to finish on a little reminder of the resources that Barbara referred to earlier, so there is plenty of material there to dive into as a starting point for understanding the situation of people with disabilities and older workers, particularly in EBRD countries of operation. I will finish there, so we can go up into questions.

**Barbara Rambousek**

Thank you very much I'm Kirsten and team, I think this was a very good presentation really clearly outlining where the challenges are and then, very importantly what can be done about it, and what international best practice shows.

We actually have two questions I'm not going to read them out in total, because particularly one is very long. But just to summarize one focuses on the effectiveness of quota systems, You have mentioned them in your presentation already anyway, and have also already highlighted some of the drawbacks, but basically, do quota systems work or do they not and if not, what else can be done or could they be optimized better - is there a different way of introducing quotas that would work better?

**Kirsten Newitt**

Maybe I'll start and then Jans if you would like to sort of follow on from me, I mean look, I think that in general, in terms of not just this research work but sort of the broader research, the broader sort of advisory and technical work that we've done with EBRD over the years suggests that in many EBRD countries of operation, the legislative quotas for people with disabilities are not terribly effective. I think there is, the two sides of the coin are that there are issues regarding compliance, but equally sort of enforcement, as the quotas are not always enforced particularly well, so I think that yeah we wouldn't necessarily identify them as a particularly effective instrument. I think, and I think Jans you might have referred to some of the more sort of positive incentives rather than penalizing employee that have been not sort of complying with quotas, putting in place positive incentives can work better. Jans do you want to pick up on that perhaps.

**Jans Mynbayeva**

Yes, yes sure.

Yes, Kirsten mentioned there's countries that have, for example, widened the eligibility criteria, like when companies, for example, hire somebody who is not under the disability register, necessarily, but they have received reasonable accommodations that can come towards the companies' disability employment quota so there's the aspect of that aspect of widening what quotas mean. But as Kirsten said there's more proactive measures that have been found to be a little bit more effective, which have included, financial incentives things like tax breaks for a companies, for example, to go beyond the quota or that hire a significant proportion of people with disabilities.

And there's also direct wage subsidies, including some which are, for example, for the first two years. There's also incentives to promote people with disabilities, because what we found is that, often a person with disability may be hired but then they remain at that entry level with limited opportunities for career progression.

And just to add there's also an important role for the authorities in providing guidance to companies on how to fulfil those quotas or how to introduce reasonable adjustments in a cost effective, but also, useful way that facilitates continued employment for people with disabilities and, of course, the reports and the other outputs under this project, they go into a lot more detail on the specific measures, but I hope this broad overview that's helpful.

**Barbara Rambousek**

Well, thank you very much I'm just aware of time, but we have two more questions that I want to put you together and maybe you could answer them together. One focuses on the business case for employing people aging populations, in particular, I think that the question points out that there is actually a lot of evidence now showing that diverse workforce across different age groups, actually produces better results, OECD and others have found this and there seems to be increasing awareness and understanding of that yet only half of companies have a specific focus on aging

population so how, in a way can we make that business case more strongly? And then the final question is there actually a displacement effect that you see, there is a lot of focus on youth workforce development, etc., does that actually displace some of the existing job opportunities or is that something that you have looked at as part of your work?

**Sam Kelly**

Okay, I mean I can start off with the first bit and then colleagues, please jump in.

I mean I think that we mentioned some of the some arguments to be made for supporting more age inclusive approaches in terms of emphasizing to employers the value that elderly workers bring to the organization, in terms of experience, in terms of expertise, in terms of the transfer of organizational knowledge and we've seen some good examples of companies that have innovated around this area, for example, found ways to keep older workers in the workforce longer by finding new or different roles for them in the organization related to training related to mentoring and those sorts of things.

I think, on the flip side is also quite important to address some of those negative stereotypes about older workers and particularly related to productivity and innovation, and as you already mentioned, there is plenty of evidence out there to suggest that diversity in teams, and that includes age diversity, of course, is actually often associated with improved performance.

**Kirsten Newitt**

And look I think that's sort of quite comprehensive, but I would also say I mean we do a lot of work on developing the business case for diversity. And I think another sort of key angle is also data collection so where companies do launch initiatives to support older workers and, equally, people with disabilities it's important to track the impact of that and also to consider the actual real, tangible business benefits. And then shall we move on to the second question, or?

**Barbara Rambousek**

Please yes okay very quickly.

**Kirsten Newitt**

Yes, and I think that, maybe the short answer to this question is we didn't really look at this in in detail, I think. Because we were sort of more focused on the employment of older workers, we didn't sort of look so much at the impact on the youth workforce, although, obviously, that is a key consideration. We talked about how older workers are a very important group in such a big countries of operation we're equally aware that in some countries youth unemployment is really like a pressing policy concern Jans and Sam feel free to contradict me with evidence that we did actually look at this.

**Sam Kelly**

Now I mean, I think you mentioned, the only thing that comes to mind sort of off the top of my head is that sort of there is to some extent, a real but also perhaps an exaggerated tension between supporting youth employment and supporting the retention of older workers, and I think one of the ways sort of already mentioned is looking at ways that older workers can stay in the workforce and their particular roles and skills can be can be better used in a way that compliments, for example,

youth inclusion, for example through this sort of mentoring and knowledge transfer I think that's one example of how those two different objectives need not be sort of heading in different directions.

### **Barbara Rambousek**

Well, thank you very much, thank you very much for your presentation, thank you very much for answering the questions and thank you also to those participants who have put the questions to us. From me in a way that would also be a final question which, hopefully, can be addressed, and maybe as part of the panel discussion later on is also looking at products and products that are our clients could produce in including the role of digitalization and technologies that can play to make services more accessible to make markets, skills, job opportunities, more accessible for people, particularly people with disabilities but also aging populations. I think that would be another very interesting area to explore.

But before we do that, let me introduce our first keynote speaker Ian McKinnon who's the co-founder and director of operations for the global disability innovations hub. Ian brings considerable experience working on inclusive design, both as a consultant, and as a client. He will tell us a little bit about how to define inclusive design, what it is, how it works, how it can be applied and how it can actually improve workplaces and access to opportunities. Over to you and welcome very much to this event today.

### **Iain McKinnon**

Thank you, Barbara. Thank you so much.

Yeah it's been a pleasure to be asked to come and give you a keynote talk about including disabled people and inclusive design and a little bit about my work and yeah. So as Barbara said, I'm from the Global Disability Innovation Hub, we are a teaching and research and practice centre hosted within University College London actually, in East London in the Olympic Park. Which is where we're born from the legacy of the Paralympic Games, held in East London in 2012.

So I'm originally a product designer, a product design engineer, but I've only ever worked an inclusive design across my entire career, primarily looking at the design of the built environment in the world around us and how to ensure that that supports all of us, through our lives. So yeah I'd like to begin, if that's okay, with my little definition of inclusive design, and I'm going to loop back to this later. But there's many definitions out there and the terminology internationally is fascinating.

The terminology in the in the disability sector is really interesting around the world, but, for me, inclusive design: my definition is that it can help all human beings, so that's all of us, experience the world around us in a fair and equal way. And I guess really my job, what I do is to try and do that through the teaching the practice and the consultancy in the research that we do. So I'm going to talk about including disabled people, about the economic inclusion for disabled people and essentially, the importance of providing disabled people with access to work on an equitable basis as their non-disabled peers. So I thought I'd begin with what does that really mean? For all of us as individuals, getting access to work, having a good job is what most of us aspire to? Perhaps not all, but I think most. It provides us with essential financial income, but it can also provide us with a sense of worth and a sense of self. Jobs are important and it's therefore important that we all have equal access to them.

Now, access to work, getting a job, often depends on your skills on your talent your experience your character, perhaps. These are all the types of attributes that most people are looking for when they're recruiting. And so what is it then that influences and creates these key attributes? Well, they relate to your life, your daily life, your upbringing, they relate to your education and previous work experience that you may have had, and your life experience generally. All of these different experiences collectively make you who you are, and obviously we are all very different we're all individuals, and we all bring our own experiences to bear. And the way that I look at it, is all of us are on what I call the spectrum of abilities: we all have our own abilities, and we all have our own additional support needs. And in fact our positions on the spectrum is changing almost daily and certainly through our lives and clearly, as we age, but position across the spectrum is changing all the time. But this diversity between us and among us as the EBRD report states is good and must be celebrated for what it can achieve.

For us at the Global Disability Innovation Hub, or GDI hub, we recognize through working experience that it actually does breed creativity and it can breed innovation. If you've got people from different backgrounds, with different experiences different life experiences all coming together and collaborating in a very open and honest way that it can support better innovation and better creativity. It's a melting pot you create a melting pot. And an analogy I like to use here is rock and roll. So for those of you who can see me and can see my background you'll see there's a guitar on the wall and passionate about music, as well as inclusive design. But if you look at all of the different musical genres that came together to make up rock and roll you've got blues you've got country you've got r&b, so all of that have come together and helped create the one thing that is rock and roll music. Don't worry I'll leave the music analogy there.

However, the reality for many, if not most, disabled people, is that the experiences of that early life, education, work and life in general has probably been more challenging because of disability and that is to say, because the world around them wasn't ready to accommodate them and the support, any additional support needs, that they may have had. And that's the definition of the social model of disability, as opposed to the medical model. The disabled person is not the issue; it's the world around them, failing to accommodate them, to support them, and allow them to reach the full potential. And for me that's where disability inclusion innovation and certainly inclusive design comes in, and the benefits support all of us it's not only about disabled people and older people, this is a means to that will benefit us all.

So good inclusive design is just one way that we can help deliver this level playing field, as it were, where we all have access. And, in this specific case, access to work opportunities and as equally as possible. And I guess that's part of my job as you, to help ensure the world around those does anticipate a wide range of support needs and allows disabled people, in particular, to take part and engage in the world how they want to, in their own terms and as far as possible on an equal basis with non-disabled peers.

To break this down a little bit you can consider those softer services that's been touched upon, such as financial support and assistance and health care, social care support assistance and services, human support from family and friends from your local community... all of that is incredibly important and does require education training, national or local government support, champions, legislation policy regulation, all of this framework that allows that to happen is obviously incredibly important. And then you also have the, what I would call I guess the hard stuff the tangible aspects of the world around us and that's for me the built environment. And, as I say, that's the area that I work in most. So how the world around us has been designed and built to function well for all of us

as human beings. You also then have assistive technology another strong area of focus for us at GDI hub. You must consider the design of, but also the availability and access to, assistive technology products, services, devices, be they digital and or physical. And all of this, then starts to influence this creation of a level playing field.

Now, at GDI hub, we view good inclusive design as a methodology really as an approach as a way of thinking and we teach and practice. And one of the key learning objectives through that process is to have genuine and user engagement really involving and engaging real, and where possible local, disabled people in any work that you do, and for us that's fatal; it brings such a richness and depth of understanding that you just can't get otherwise.

And that's something that we do in all our projects; in fact, we have as an organization an advisory board that's predominantly made up of disabled people that guides all of the work that we do. And I think that it's important to recognize that consulting and engaging disabled people not only helps you to identify those issues and challenges, but will help you solve the very same, and that's probably my key message for today.

Now I can give a very small workplace example from a recent project of ours, just before the pandemic hit, we were commissioned by Deloitte digital to support the design of the new office building in Central London which they wanted to be a benchmark of good inclusive design, they were a very proactive client, very knowledgeable client, and came to us understanding the value in the benefits that a good inclusive design would bring - not just to the office environment, but to the organization more generally. And I worked with them as the client and also with the design team, including the architects, and I think we developed what was a pretty good scheme.

But, at the beginning of that project, I asked if they had any disabled members of staff, any staff who had identified themselves as being disabled that would be willing and happy to support and engage in the project. I explained that, while I could give so-called expert advice, engaging the staff was where the real value would come from. And I knew that would bring a knowledge and understanding and ideas to the table that I simply couldn't. They would also bring the culture of the organization to the table as employees of it. And so to their credit Deloitte digital they did go out and speak to staff and we were able to assemble a group of disabled employees that were keen and eager to support the design of the new office space and, as I predicted we brought with them a wealth of understanding of the issues and also potential ways to solve those issues.

And again just one tiny example from this project would be that originally, the majority of that office that the space was very open. It was planned to be a very open common space with hot desks; a common feature in many offices, these days. However, what the disabled staff member group flagged to us was that actually there was many members of staff, disabled and non-disabled, that actually felt quite vulnerable in this open office environment, they felt unprotected. Just didn't quite feel as comfortable, especially when speaking, particularly if perhaps they had hearing impairments or speech impediments and spoke a little bit more loudly. They could be at times quite self-conscious, particularly when speaking on the phone, and actually would prefer a little degree of separation from time to time. And so, armed with that vital first-hand information, what we were able to do is to build a degree of flexibility into the workspace that allowed these little pockets, that were a little bit more shielded, more protected and less open. And what that did was to give their employees choice, it gives them some flexibility and given comfort too many.

And these are some of the key words that I associate with inclusive design: choice, flexibility, comfort, usability, intuitive, elegant, some of the key words that I associate with good inclusive design.

Now, ironically, that project completed just before the pandemic struck and clearly the impact of COVID-19 on working environments around the world has been phenomenal. In the UK this rapid change that we saw actually generated quite a lot of anger among many disabled people, especially people who had previously, lost out on roles and opportunities for reasons given that they were unable to be accommodated at work premises as it was mandatory for the job to actually be on those premises. And often the rationale given would be that access just wasn't possible and that reasonable adjustments, which is the cornerstone of anti-discrimination legislation in the UK, just wasn't possible that wasn't feasible. We're all back, about a year and it seemed as though the whole world made those reasonable adjustments almost overnight, so you can understand where that anger was coming from.

For me, what that highlights is the importance of anticipating people's needs and not simply relying on being reactive. We must anticipate the widest range of people's needs to be prepared to provide support as and when necessary. If we do this, then we support more of society to be engaged, we create even more diverse communities and societies, then you can create more creatively and innovation, and in doing so we will all benefit both now and in the future. Thank you.

### **Barbara Rambousek**

Thank you very much, these were very powerful examples and a lot of food for thought also. Key messages clearly from my side is your strong plea for consulting and engaging; I think that's a very important message for us for how we engage with our clients as well how we support policy engagement to make infrastructure, to make buildings, to make the physical realm around us that we all live in accessible and usable and flexible, making sure that everybody can participate, so I think these are very important messages, thank you very much for that.

I now introduce our second keynote speaker Vitalija Gaucaite Wittich, who is the Chief of the Population Unit at the United Nations Economic Commission for Europe.

Vitalija is responsible for the work of the UNECE in the area of population aging and intergenerational relations. And she will provide us with an intergovernmental perspective to the topic of older workers. UNECE has been working on this topic for a long time now, I think since 2008, so there's a wealth of experience and we very much look forward to your to your speech. Over to Vitalija .Thank you very much and welcome.

### **Vitalija Gaucaite Wittich**

I will share my screen. I hope you can see my presentation.

Thank you very much and good afternoon to all participants of this webinar. And thank you to the organisers of the event for inviting me to share the international UN perspective for let's say the inclusion of older workers or other older adults, I would say, because I think that 65 plus or 60 shouldn't be their end of the economic engagement altogether, which you would agree, I guess, with. I represent United Nations Economic Council for Europe, one of the regional Commissions of the United Nations system. And we, we are based on the membership; we number 56 Member States and are stretching from Vancouver in Canada to Vladivostok in Russia, and 31 of them are countries that EBRD is investing in, so I think it is an important part and I'm very glad to see that the EBRD is now looking into issues of the older workers, but also population with disabilities. These are very important groups of population that the United Nations recognized for human rights of all the people that need to have the instruments to help them to be addressed. What you see here are

very, very simple statistics demographic statistics, I think, showing you how important trend of population age is. The United Nations recognizes that population aging is one of the four major mega trends in the world that have a lasting effect on sustainable development. And we are at the forefront of that. Among our population of 1.3 billion, today we have 250 million people in the age group of 50 to 64, that's 19.2% of our population, and also 65 plus or 219 million or 16.8%, so we have around 37% of population in this older group and it's growing and will be growing. By 2050 every fourth person in the region will be 65 plus, so it is a very major trend, and the workforce is aging rather fast in many countries and poses big questions and also some challenges for countries to adjust.

To guide the countries to adapt to the population aging, our Member States decided to introduce an intergovernmental body that was created in 2013 as a standing working group on aging, and the group works really on supporting policymakers to mainstream population aging in the policy and regulatory frameworks and trying to adjust to demographic change and the realization of the individual and society potential. So this group practically leads our work and all the products that we produce within the UNECE are done together in a kind of co-production, with the Member States, with the experts from these countries, with the experts from research, and academia representatives, but also NGOs, and this is a participatory approach. This co production is very important in our work. This work is really guided by the Madrid International Plan of Action on Aging, the main international policy framework that was agreed upon by the United Nations Member States; 156 agreed on it.

And in the region for the European region we have developed a regional implementation strategy for it with a major focus on several elements, 10 commitments as we call them, and one of the commitment is adapting labour markets to the population aging, but also all other commitments are as important. Every five years, we do a review and appraisal of the implementation of the Madrid International Plan of Action and the ministerial level there is usually a declaration negotiated and agreed upon that provides the kind of priority areas where countries are thinking to invest more to work more towards certain goals. And since I would say, since 2010, and the Vienna ministerial declaration that promoted actively aging as the major concept in the in the policy areas, put a big focus on promoting longer working and adapting the workforce, also to the ability to work longer.

This was also encouraging the last to Lisbon Ministerial Declaration that focused on realizing the potential of living longer, the recognition of the potential of older persons but also encouraging longer back in life. To make sure that our countries manage to mainstream age into all policy areas, we work with countries at the country level but also at the overall regional level. And at the country level we've been working on the road maps, and I saw that in the in the report of a roadmap for Belarus it was an important place and quite a lot of material was drawn from it. So we were looking to their country, very unique the complex environment, but also we tried to make it more adaptable to all countries. and with new guidelines by the UNECE working group that recommend the human rights based approach to developing strategic framework for mainstreaming ageing were developed based on our work in the countries at the request of the Member States and the Member States worked with us very strongly on it. And to have this transformative change to adapt to the population aging it's very important to whole of government and the whole of society approach efforts together and as Pierre mentioned before, it's not only governments, it's not only NGOs, But also the private business has to play a big role here. And we talked about the shared responsibility of all major actors in society to promote this mainstreaming aging into all areas. and it has to be promoted at two levels, not only as the rights under of older workers, but also at population engaging in all socio economic environment, so this is a very important work, and I would suggest that those who have interest and time to look at this recently issued guidelines on mainstreaming ageing.

Again there was a question about the data availability and about how to really judge about where we stand with the with the promotion of older workers and their accessibility, but not only that, older workers are not only working, they also are participating in society, they also provide for their grandchildren or their partners, they also are volunteering, they also try to live independent and have a healthy life. So these are all elements that we try to capture in the active Ageing Index that was developed together with the Economic Commission, and then due to its kind of universal design, it was also expanded to other countries. It is 22 indicators that are grouped into four domains. And the main purposes, also, that we can show the contribution of older persons, of older workers to the society. We start here at 55 but we look also diversity across the age groups, not only all the group at once, so this is an important and measure for the measurement for the additional statistics for the evidence based policies.

It helps us also to look at the gender gap, because we calculate it for the women and men, but not only, we also look for the other sub population groups based on the place of living, we can look into it, or the education level, but also looking at socio-economic variable like income and education. With these kind of indicators, one can capture certain elements that are not captured by straightforward statistics. It helps us to show the different experiences in the countries and capture some elements, so this is for the general active Ageing Index, but you can also look into the domain of the employment, domain of social participation, and other domains.

Diversity is also in the labour force participation and as we mentioned before, there is a big difference between Estonia and Belarus. Why, we know the factors in a because of the retirement age was reduced in Estonia and practically everyone is retiring more or less at the same age while in Belarus that five year gap is still there, and women are retiring at 55 so that's where you can see a steep exit from the labour market; this is not voluntary, more like enforced, whereas the mandatory retirement age is there - even though 25% of retired persons are still in the workforce in Belarus. Interesting case is Georgia which is seems to be very positive actually for the older persons' involvement in the labour market; in the old age group, you see around nearly 50% of older men are still in the labour market after 65. But this was the case an interesting case Georgia, where we saw that there was a policy from the government to get rid of older workers, from their administration, from the state-owned enterprises, because they were considered as not progressing well, or they are encompassing still very old beliefs of the economic system and were not allowing the economy to progress. And that helps the older workers, innovate, to find their ways: get into entrepreneurship or moving to different sectors, because the state owned enterprises and altogether, the business as well not progressing as well, so this is an interesting element of ageism.

Also differences, not only in the age groups, but also in the sectors, and I think those could look at the sectors in the 31 countries, but mainly In the countries that have post-Soviet system, aging progresses very differently in different sectors and you have very strong professional aging workforce let's say in Belarus, in education, in the health care sector, in the social care, but also in industries where the state owned enterprises are preventing trying to keep older workers there and they rely on those staff because the salaries, because the income is much lower than in the private sector; private sector advances much faster. And then there is the potential of providing certain stability in the labour market. now older workers as a key component of human capital, came to the fore very strongly, as I said, since 2010 I would say in this international policy discourse, this was really very strongly came up and ensuring opportunity to work was recognized; given benefit at all different levels and we already heard from the presentations before, but they also on the individual very important because they benefit people, they provide them financial security, and certainly resilience, social inclusion and nothing can also help the mental wellbeing in the workforce.

I will not stop on the organizational level we already heard about it, but I would go on the governments level, which is also very helpful because that helps to promote the sustainable development goal to reduce poverty, because one of the human rights is to work, practically no constitution says that, but when we talk about the mandatory retirement age, this human right to work practically is like abolished, even though of course when we try to discuss the Member States, especially the older workers about abolishing mandatory retirement age or abolishing the statutory retirement age, for which I think employers would be willing more than the employees, because employees don't want to forego retirement.

How many barriers can be to ensure this opportunity to work? But there are practically as many possibilities to overcome those barriers, if we look, they work together, the spider web has its own logic. Let's see if you look at their lack of skills on the top, you have the lack of skills and older adults are seen as lacking digital skills or being behind in these digital skills, there is a strong digital divide in many countries, and especially among the generations but also among the rural and urban populations and other men and women, sometimes, but in many of the countries that you are working with, this gender gap is not as prevalent as the urban/rural divide or the age gaps.

But if you take lifelong learning this can help only one thing that lifelong learning shouldn't be seen just as a one-time thing here at 55 or 50. It has to be like lifelong. We have to look through the life course it has to be through all stages whenever you are, and in build that they need to upgrade your skills, I needed to hear the private sector, please very important all. I think if they in build this lifelong learning elements in their programs within their human resource problems it's very good. When they look at the workplace accommodations again barriers in the environment to work later I think it's very nicely corresponds to Ian's universal design it also works for the older workers, with ageing we all get certain disabilities or certain impairments, like the eyesight the hearing, so we need this adjustment and they can be.

But I think this is always when we can see, there are a lot of barriers, but there are many solutions that can be found, and they can correspond to each other.

World of work, I think this is a very important element that is the most pervasive and I think it's very important to recognize. That the ageism in the world of work is one of the strongest and very visible it comes in all the stages take recruitment, the training and development, take retention and retirement or change management, these are very strong elements but they're also not necessarily just from the organizational culture. They come also from general stereotypes, they come from explicit and implicit but, but also from our self-deprecation, self-esteem and self-thinking about the ageism, and here we can, of course, look at the discrimination legislation, we can also look at the age management support I believe the slides that they have many texts here just for those who would like to look at them. And not going to read them because so many of these things were already mentioned in your report, but also known quite prominently.

Well, I would like to say that very important this that all our decisions and all our policies and based on evidence based and accommodating heterogeneity. We have to contextualize policies and programs that they're not just without the context that they agreed upon and the participatory approach is extremely important. All active actors should be in the process it shouldn't be just a policy maker just a parliamentarian who are deciding for certain policy, but they should be consulted, and I think we have good examples of that in our work yesterday.

Coming now to let's see to Covid situation and wanted to mention if we have this very strong focus on their realization of the potential of longer living on the labour market involvement, etc., now we are heading were in the fourth review and appraisal of Madrid International Plan of Action and preparing the Ministerial Conference, which will take place next year and we're starting already thinking about the next focus areas for the five years from 2022 and I think at that time, it will be less oriented towards labour market will be much more integrated oriented towards care, towards long term care rights for people, because of the Covid situation that put forward this vulnerability of older people to the distressing situations, but there will be other side, of course, the care long term care it's also the health care, but for us, so there will be the part that will be very strongly and addressed. So thank you for your attention and I would suggest to look at a few of our brief on roadmaps and aging index, but also for inspiration to look at the global report on ages that position and launched this year levels of organization which will open.

**Barbara Rambousek**

It was a very comprehensive picture and again a lot of food for thought for us to take forward, so thank you very much for all your thoughts here and for sharing those, and we, we can also, of course, share the slides, and I think that was one of the questions. And with that over to be Biljana and over to our panel for the discussion she will lead, over to you Biljana.

**Biljana Radonjic Ker-Lindsay:**

Thank you, thank you very much and I really enjoyed our keynote speakers' interventions.

Welcome to our panel discussion now, which brings a few more international experts on people with disabilities and older workers, a private sector company with a superb track record on including both groups as employees as customers, and as members of the community. And last but certainly not least, the representative of a civil society organization which is run by and for people with disabilities.

And so, as Barbara said I'm Biljana Radonjic Ker-Lindsay, I'm an associate director of the Gender and Economic Inclusion team in charge of access to skills and employment for a number of disadvantaged groups, including people with disabilities and older workers and I'm really, really excited to be here and moderate this panel. Please keep posting your questions in the chat function and panellists will try to respond to them during the panel.

I don't know about you, but I have definitely learned a lot of new information today about people with disabilities and older workers. Both from the report by Ergon, but also from our keynote speakers and what I can see very knowledgeable audience that we have. And just one small thing worth highlighting and this point is that when we think about Covid-19, for example, for the median worker, Covid-19 is primarily an economic crisis. For many people with disability and older workers, this is both an economic and a healthcare crisis at the same time. They're facing not only the reduction in demand for their labour given the broader economic downturn, but also very tangible risks to their health and well-being, which even further diminishes that economic opportunity, so it is a bit of a double hit that further exacerbates the existing inequalities and barriers that two groups face.

But more about that from our panellists, I would like to start with Melanie Jones, who is the Professor of Economics at Cardiff Business School. And Melanie's research is in empirical labour economics and she's committed to using evidence to inform policy and practice in collaboration with a range of external public and non-governmental organizations. Melanie has a particular interest in

gender equality, in discrimination, and interaction between health and labour market of people with disabilities and older workers. So Melanie, we've heard that disabilities associated with substantial economic disadvantages: lower rates of unemployment, higher rates of poverty among disabled people... And we know that not a lot of data is available, especially most recent one related to Covid-19, but from the most recent research, what does it indicate what have been, in your view, key challenges facing people with disabilities in the workplace and any other key labour market indications of the Covid pandemic on people with the implications on people with disabilities. From your research in the UK or EBRD's regions, something that you would like to highlight from your perspective.

**Melanie Jones**

Okay, thanks, and thank you very much for obviously for the invitation to join us this interesting discussion today, I think the first thing to really establish is that the kind of disadvantage we see in terms of employment has persisted over time, so Covid is perhaps shone additional light on this, but Covid is certainly not the starting point of this disadvantage. Some of the things that I think are useful to highlight is it's not just employment, we often view employment as a key market indicator, and it is and there's a large disability employment gap, but that disadvantage actually extends for disabled people when they enter work so there's a disability pay gap there's a disability job satisfaction gap... The other thing that the academic evidence has really shown is that those gaps are evident, even after we control for other things, so even if we try and compare disabled and non-disabled individuals with similar education or at a similar age we're still finding this disadvantage, which is even more concerning.

In relation to your question about Covid, I think, as the discussion has suggested Covid has exacerbated the disadvantage. The first way to think about Covid is in relation to the economic cycle so just as you'd have a downturn in the economic cycles we've had previously. The evidence suggests is that disabled people are more likely to be first fired and last hired; so in response to a downturn, what we see is disproportionately increased rates of unemployment and a reduction in employment for disabled people. But again, just as a disadvantage doesn't stop with employment, work that I've done looking at things like pay, like changes in hours of work, for those people who remain and work during a downturn is also disproportionately negative for disabled employees. Couple of things about Covid perhaps that makes it different; so firstly as you've already said, it is a health crisis, and so you could very much anticipate that the impact in terms of the negative impact of the economic cycle is going to be reinforced by this increased need for those people with underlying health conditions to perhaps withdraw from the labour market to reduce the health risks. There's also early evidence that disabled people are concentrated in many of the industries and jobs which are more affected by things like the government response social distancing, and there's certainly evidence from the UK in the US that there has been a disproportionate impact in terms of job loss, but also in terms of utilization of the kind of government policies that have been introduced to support the labour market by disabled people.

There's two final things that perhaps I want to say one is very much related to something that I mentioned, which was the opportunities, perhaps for disabled people in the future to use this kind of very big change in terms of flexibility in the labour market and the potential for that to persist in the future to provide homeworking as an increase flexibility in general as a reasonable accommodation, might actually disproportionately positively impact disabled people. Against that is perhaps a more negative risk that actually Covid has reinforced some of the negative stereotypes that we've heard about today that disadvantage disabled people in the local market and, if that is the case, then obviously that's a potential to exacerbate disability inequality in the future.

### **Biljana Radonjic Ker-Lindsay**

Thank you Melanie. Thank you for making some very good points. I will turn now to Ian. Ian Burn is Associate Professor of Economics at University of Liverpool. His research focuses primarily on the economics of discrimination and its impact on labour market outcomes and health. Ian looks at discrimination against women, older workers and LGBT community and intersectionality issues, particularly for older women.

Ian: even before Covid you've looked at evidence on age discrimination in hiring and you found that it's harder for older women, especially those near retirement age to find jobs, and considerably less evidence of age discrimination against men, why is that? And does research tell us about similar intersections with other inclusion factors like race, etc., that are perhaps evident during the Covid crisis? Tell us a bit about that and tell us also if you could about some other structural challenges that older workers currently face besides discrimination.

### **Ian Burn**

Thanks for having me I think I'm pretty going to echo what Melanie just said about Covid not necessarily creating new problems but sort of highlighting a lot of the structural issues that have been in place for many, many years.

And so, for one of those things is the sort of asymmetrical effect of age discrimination for men and women. That's not to say that men don't experience age discrimination they do, but what's really fascinating from the literature that I found and other people have found across Europe is that it sort of happens earlier for women. So age discrimination for women sort of begins in their 40s and speeds up as they enter into their 50s and 60s, where for men it doesn't really take off until their 50s. So you sort of have from the age of 55 onward is when we see exacerbating outcomes for older men, so that's when we start to see the employment gap, that's when we notice the pay gap increasing, the call back rate differences when they apply for the same jobs. Where for women, those differences appear much earlier.

We don't quite know why it is, a lot of it we think comes down to stereotypes and how people stereotype older workers. A lot of the stereotypes of older women tend to be focused on things that are customer-oriented or teamwork-oriented so if we think there's a beauty premium in the labour market and our standards against female beauty are harsher than our standard against male beauty and depend on age we can sort of get the beauty, as it were, of older women and their attractiveness as sort of customer facing things occurring earlier. So this sort of happens a lot in sort of things like retail, or secretarial, administrative, assistants, office jobs - these jobs where your personality and sort of the way you present yourself are part of your productivity. Where from men are associated with jobs and in occupation, where your personality and your interpersonal skills are not nearly as important. It's much more important for physical skills which do delay later. so they decay at a slower rate, and so we sort of think that the focus on physical skills and technical skills in male dominated occupations insulates men from age discrimination for a bit longer relative to women, where we think cultural norms around beauty and femininity, which are severely ageist, are becoming more salient earlier for these women. And I think sort of Covid has sort of exacerbated all of these patterns as well. If you look at older women, we do notice that the occupations that they are primarily working in are much more common to have been hit by government furloughs and government freezes on these work; so these interpersonal skills require you to interact with people, and unfortunately government restrictions around Covid have really restricted the ability of these firms to operate. So in terms of the effect of Covid on older workers it's going to be primarily concentrated in the industries where telework wasn't necessarily available.

But then telework being available is also going to introduce a brand new structural barrier to older workers as well. We have stereotypes that older workers are not as technically advanced and struggle to adapt to new technology. So when it comes to hiring and promotion and productivity perceptions of older workers in the Covid era, the new reliance on technology is going to certainly increase the barriers that these older workers face. We know that if jobs use language related to technology they're more likely to discriminate against older workers when they apply, as well as the fact that when you're hiring for jobs that require technology, seeing the age of an applicant you immediately assume that, even for identical CVs, older workers have lower technical skills, even when we use the exact same words to describe their abilities. So the stereotypes of older workers are definitely going to come into play, and the reliance of employers and especially HR practices on evaluating candidates that use these implicit stereotypes we have of older workers is going to increase the barriers that they have, if teleworking is sort of going to become the new norm.

And then I also think that, in terms of a lot of the barriers that we're facing, as we mentioned for the disabled workers, the fact that Covid itself is a health crisis for older workers is very problematic, or we have seen large increases in many countries who have older workers in their 60s, who are approaching retirement, deciding just to retire. So rather than staying in the labour market to try and wait out a lot of the restrictions and the furlough and the working from home, these workers have sort of just decided to retire early, which is going to place a lot of pressure on government finances and pension schemes, because people are retiring before the traditional retirement age. So it does suggest that sort of the health crisis is really playing a role in affecting the labour supply of these older workers. Because underlying health conditions mean they have to shield, which makes them almost impossible to go into office environments, so we do sort of have very large structural effects coming out of the Covid crisis that are going to place a lot of pressure on the labour supply of older workers. Which I think really opens up a lot of policy interventions potentially for a lot of the EBRD countries to think about how are we supporting and extending the lives of the older workers.

So the discussions around mandatory retirement ages and pension top ups, are extremely important and will play a very pivotal role in encouraging older workers who are healthy and don't have these underlying health conditions to stay in the workforce longer, past traditional ages that we would have expected them to retire.

### **Biljana Radonjic Ker-Lindsay**

Thank you very much, we will talk about the government responses and what intended and unintended consequences it has, but you're making some very good points about this ingrained stereotypes and also the structural challenges which we're going to be seeing in the context of future of work.

And I would like to now going into the private sector, into what businesses are doing. Our next panellist is Margaret Johnson Clark who is Head of Global Diversity and Inclusion for the L'Oréal group. L'Oréal has a number of long term programs focused on gender, disability, ethnicity, supporting communities, including refugees and older workers.

Margaret is a member of French Diversity Advisory Board on gender equality in the industrial sector and is also the Chair of the ILO Global Business Disability Network which EBRD works closely with, and we have colleagues from the ILO GBDN with us today as well. Margaret, at L'Oréal as a global business, you have been supporting people with disabilities, since the 1990s, I think, as employees as customers as partners in the value chain, and your policies are considered to be some of the best practice globally for promoting inclusion of people with disability. Can you tell us a little bit what

have you been doing and how you had to adopt your approach towards people with disability in current circumstances? And I must say, preparing for this for this panel I've also learned that you are doing a lot more on older workers, than I knew through upskilling, through intergenerational mentorship, through special work measures prior to retirement, so if you could tell us a little bit also about your approach to older workers that would be great.

**Margaret Johnston Clarke**

Thank you so much, thank you for having me and I'm delighted to be here on behalf of L'Oréal and of the ILO GBDN.

I'll try to answer very briefly, very quickly, your question. L'Oréal started in the 90s, in France, and then rolled it out throughout all of our subsidiaries. So today all of our subsidiaries have different programs focused on recruitment, training, promoting people with disabilities within the company, but also working with our suppliers outside of the company and making sure that when possible, we really work with partners who do recruit and employ people with disabilities.

We also obviously target our consumers with disabilities, so that is from online e-commerce to tutorials beauty tutorials, to how to dye ones hair or how to put on makeup, needs to be completely inclusive. So this is something that we've been working on with most of our brands and most of our websites throughout the company. We still have definitely room for improvement, so we're working on it, but we are seeing that it makes a real difference, also for people without disabilities so it's a real win, win in terms of digital accessibility.

What we've done in the past 12 months, which is new and which doesn't actually concern solely people with disabilities is develop a very vast online training. And this training benefits everyone, including, obviously, people who might be completely isolated for all the reasons that Ian brought up, related to the pandemic, to the fact that suddenly they might not have. In our company, most people didn't do teleworking, it was very cultural. Some of our offices in the UK did, but most of our offices worldwide did not. They come to the office, it was part of being together, working together. Suddenly people felt completely isolated and still to this day, we found that in most of our countries, we have a hybrid way of working, partly at, partly at home, and for some of our employees they're completely at home because of the pandemic, such as people with disabilities.

So we developed a lot of the learnings on unconscious biases which we usually do in class, but also took the opportunity to make it much more succinct, to really make sure that it was an offer that became international in the sense that we, we were in charge of translating it in many languages. So, making sure that within 30 minutes we could focus and get everyone on board on that first topic, but also on other topics like digital accessibility, for instance, or on micro aggressions, and this is true also for older workers who, as Ian pointed out in this study, are the first ones to actually face of discrimination. Women, maybe more so than men in our case, we have 70% of women in our workforce, so we have a lot of women who are over, in our case 45, so we started quite young in terms of older employees and who might also have disabilities.

The last thing that we focused on during coven still are obviously was also increasing the offer visa V mental health care, and mental health issues, and these are topics that we focused on as a disability, but they were very again very cultural. Some countries had great actions about enabling employees to speak up and seek help. For most countries, this is something that we've really created a wide offer of online counselling but also have all kinds of different assets that are available for all of our employees. So the last thing, maybe that I would say is that we've continued, even though we have the pandemic to pursue some of our key programs on disability, like the campaign we launched in

2016 internally called break the silence which enables employees worldwide to disclose their disabilities. Because we were so focused on recruitment for so many years we didn't pay enough attention on our people, internally, and who might because of stigma attached to disability didn't dare to speak up and seek help. So the idea over the last five years was to really create that safe environment and during the pandemic we've continued to do so. I have to say it's a bit challenging when it's like this and not face to face in person to create that safe environment for people to speak up, but the idea is to really make sure that people feel comfortable enough to disclose and to understand that what that entails, it entails a better a safer and more fruitful environment for them to thrive in so.

### **Biljana Radonjic Ker-Lindsay**

Thank you, Margaret that is very interesting and it's interesting the perspective of a global company that has so many offices and have to take into account cultural differences across the world on these two topics which are really, really very often culturally conditioned. And the final panellist for today is Vladimir Cuk, who is the Executive Director of the International Disability Alliance, IDA.

IDA is a very important organization which brings together over 1100 organizations of persons with disabilities and their families from across eight global and six regional networks. Vladimir is engaged in the implementation of the 2030 agenda in line with the UN Convention on the Rights of Persons with Disabilities and his organization was also instrumental in establishing the Global Action on Disability, GLAD network, which is a disability inclusive donor coordination mechanism which EBRD has recently become a very proud member of. so I would like to ask Vladimir your organization obviously supports disability NGOs to hold their governments to account and advocate for change locally, nationally, internationally, and we know that public policies directly towards people with disabilities, are often created and implemented by the decision makers with a very different life experiences, if you wish, to those of the ones that whose policies that affect most. What are the barriers for education, employment and other issues for people with disability that you find from your experience that existed before Covid, and remain now, and how have policymakers engaged with your organization with other NGOs that represent people with disabilities and with people with disabilities themselves, to remove those barriers?

### **Vladimir Cuk**

Thank you very much, and thank you for having us here today with you. It is a very big very big question that that you raised so we'll just reflect on where we stand, first of all, before Covid crisis strikes.

And today, we are 14 years since the adoption of the Convention on the Rights of Persons with Disabilities COPD which was landmark really most important document and the tool for disability rights organizations across the world to promote and to advance the rise of persons with disabilities. We are also five years after the adoption of the agenda 2030 which recognized persons with disabilities as well. In a global disability summit in 2013 we saw 97 committees that specifically focus on the employment and economic empowerment, and these are all good news about addressing including persons with disabilities in employment. And we slowly recognize that, because of the Covid and as well donor interest in this field, the discourse on inclusive employment is moving from looking at *why* to include to now more than discussing *how* to frame inclusive practices. We recognize that there can be two types of inclusive employment, if you like. one is that is simply called inclusive employment that is primarily focusing on bringing people to the job opportunities, and then second level is COPD compliant inclusive employment, this means that really it is employment systems that have a more holistic approach that transform legal market leading to

removal of all barriers and to fundamentally shift the way that businesses conduct recruitment, supporting their workers with disabilities, and create environments that are inclusive for all persons with disabilities.

Having said all of this, this is all more or less theory, because we have to recognize indeed that employment is the last area in which we saw advancement when it comes to employment, or of rights of persons with disabilities. This is the last frontier of discrimination, this is the last area that we still do not get it. They still find justification of why they should not include disabilities, and this is just really just basically reality. Now with the Covid we saw strengthening of these barriers, we learned that people with disabilities, that that were previously less likely to be in employment facing the greater risk of losing their jobs if they have one. Furthermore, persons with disabilities were less likely to have access to social protection measures.

I would just list couple of studies that when we were made aware of. One study reported that from Covid-19 65% of people interviewed lost their basic income since the pandemic started. Another study focusing on Kenya shows that 68% of persons with disabilities were not able to work the work they did before. More generally disability rights monitor on Covid 19, which was really big endeavour and six organization implemented it, concluded that there are there is an overwhelming conclusion that states here overwhelmingly failed to take sufficient measures to protect the rights of persons with disabilities in the response. This had consequences that we know very much now and we saw that disabled people are and were disproportionately affected by this crisis. We know that from the 10 that's in UK six where persons with disability so, and this is a country that really measured the best out of all the data during this crisis.

Now second point of your question how have policy makers engaged. There is a variety of responses to this and we heard a lot from the previous speaker, so I will not, I will not go into the details, I would just say that one of the key points is that we are always insisting his implementation of the Convention, COPD, collaboration with in consultation with organizations or persons with disabilities, and this is really, one of the key points in understanding. Again if there is one point that I want to bring to this panel today is, if you don't know the response, ask, and who best to better to ask them simply organizations or persons with disabilities are represented, people with disabilities themselves and they are doing this job in some cases for more than 100 years.

I will give you as more like systematized response to your question on how policymakers get engaged is I will present briefly three main concluding points from the global report that IDA produced in November 2020. From a large number of testimonies from 165 countries of the world, this report generalized that the participation of organisations on persons with disabilities in the decision making processes at the national level, and particularly related to development, so it may be interesting for this audience. so there are three conclusions: one is that organizations are increasingly invited to the table by governments but not yet to participate meaningfully in decision making, so it's more like okay let's do something let's bring them to the table, but not really offer the whole process of this decision making. This comes from a number of barriers such as inaccessible venues and information inequity, funding for reasonable accommodation, etc.

Second conclusion is some groups or persons with disabilities are rarely invited. So there's also selection so basically if you know somebody you will bring those couple of people to the table and say okay, we did consultation with people with disabilities, case closed. So persons with disabilities, intellectual disabilities, deafness, blindness, and women with disabilities are among the groups that are largely left out of the consultations and decision making process. Third, and the last point for this responses that we learned that when persons with disabilities are invited by governments to the consultation and decision making it is primarily about disability-specific issues discipline-specific

policies and legislation, and not about broader development issues. And this is problematic because people don't see disability yet as a cross cutting issue. Across policies. Across ministries, but rather like to keep this into one issue. Okay, I will close here.

### **Biljana Radonjic Ker-Lindsay**

I would like to move over to see if we could think of some other best practices, innovative activities that we are aware of; the use of technology, for example in that it may have positive or negative impacts on people with disability and older workers. so I would start with Ian and Ian could you tell us if you are aware of any measures that businesses have taken to address their challenges in hiring older workers, for example, during the pandemic, such as machine learning in hiring process and how has that impacted the older workers in good and bad ways.

### **Ian Burn**

For this, I think technology gives firms, a lot of opportunities to sort of reflect on how they're hiring. I think during the pandemic you've seen a lot of focus and a lot of this is coming from people addressing a gender and others racial disparities, but I think the tools that people have developed around sort of hiring practices for gender and race, are also very beneficial to older and disabled workers and a lot of what they're doing is focusing on how do they communicate with workers?

So the way that you write job ads really influences who applies for your job. so in terms of recruitment and thinking about how do we pitch ourselves to workers, The way that employers write job ads is actually extremely important, it sort of is the first time you present yourself to a worker. And you can't really hire people who don't apply for your jobs, so if you're filtering out people before they even get to the application stage it becomes really difficult to sort of promote yourself as an equal opportunity employer, because the language that you're using has already turned people off. so there's a lot of really cool work being done with machine learning to understand how does the language that we use correlate with stereotypes of different workers and then how does that impact the decision of other workers. What people do oftentimes in job ads is they described their ideal worker, so if you're accidentally using gendered pronouns, then the gender of the people who aren't those preferred pronouns in your job ads are going to be turned off. So a lot of times, people will describe their ideal candidate and unfortunately the ideal candidate that they have in mind is usually a very eager 20 something just starting out. So they'll use words that sort of indicate that they want someone who is young energetic and sort of these words are don't describe older workers, so when older workers see that they're looking for someone who's sort of energetic can work in a fast paced environment, is a technical native and able to pick up new technologies, very quickly, older workers and further from that that. These employers aren't interested in them, and so, when you have these this focus on sort of the ideal candidate, if you if you are thinking of the wrong sort of set of stereotypes. You can be triggering in these older workers, a lot of negative reactions, and so we actually found in the study that we ran that all the employers who use age of stereotypes in their job ads are much more likely to engage in discrimination against older workers so we see very large effects for various stereotypes and this type of stereotype language signals to workers that this isn't a job for them so Thinking very carefully about how do you describe your ideal worker what type of pictures, are you using on your website. How are you sort of selling yourself to potential employees is really crucial for everyone to sort of feel included. and machine learning is really helping firms dig into This huge amount of data that they have that otherwise you wouldn't be able to see these patterns, I think some of the words that turn people off are quite surprising like in ways that you wouldn't quite expect, especially around gender. So some of them are pretty obvious for things like assertive. As soon as you start talking about people who are assertive or go getters all of a sudden women don't feel like that describes them. But there's other words that are a lot more subtle that

the machine learning is able to tell us, especially in industry, specific words that we don't quite expect that women who are constantly applying and this or older workers who are in this field will have encountered enough times that if use this they're not interested in me so machine learning allows us to really unpack a lot of these hidden correlations but they're really important, I think, for laying the groundwork for future work that kind of builds on causal impact of the language that we use as employers and the outcomes of our workers.

**Biljana Radonjic Ker-Lindsay**

Fascinating, thank you Ian. Melanie you started already talking a little bit about what government policies have been have been adopted and their impact on people with disabilities which are more effective, which are less effective and there was also an interesting question from the audience about the difficulties to pinpoint the impact of these policies and how do we measure the impact of these diversity activities what's the baseline, what do you see how do you see what the situation after these diversity activities have been implemented, for example.

For businesses or at the national level for governments, can you tell us a little bit about that?

**Melanie Jones**

Yes, I think the first thing to say, and as really has come out earlier in the discussion of quotas is, this is it is it exceptionally complex to evaluate. And not only that it's an area, I think, where there's a huge amount of debate about what works, and so, even though, what we've seen is governments introduce a range of reforms and we've generally seen that things like disability employment gaps have persisted over time, so I don't think there's an easy or an obvious policy solution and one other word of caution really in this area is the transfer ability of policies across countries so even when we have perhaps evidence at quite a local scale of something that works that might well be conditional on the kind of institutional framework or the culture within the country, so I think there are cautious lessons in terms of looking across countries or even for that matter, across organizations, but what I'll do is I'll make some general points and I think, probably from the evidence I think one of the most important things to come out is this idea of having individualized support, so the idea that Disability is heterogeneous, individuals require different things, and actually jobs are heterogeneous and so have different job demands, and so one of the things that is important, is this idea of matching Workers and job demands. and related to that is really very much related to what Ian was talking to earlier, which is this idea of providing accommodations within the workplace or adjustments, such that specific needs of individuals can be taken into account, to avoid any impact of the disability on productivity. One important point, there is that these need to be accessible, they need to be made available, and they need to be funded, is really important to make them effective.

One other area where I think there's consensus, some which often doesn't get attention, what we tend to focus on is enhancing the job opportunities for disabled people that are currently not working, but an area where is also this idea that many disabilities or age onset, so people can be in work and experience disability onset, and it's equally important to stop those individuals dropping out of the labour market, and early intervention in the form of workplace accommodations can be particularly helpful in that respect. The other thing that I wanted to say about policies really, and again it's come through some of the presentations today, is that even well intentioned positive policies need to be really carefully designed because of their unintended consequences. So we've seen for example, some legislation where the outcomes haven't been necessarily positive in terms of their impact on the labour market, and that is sometimes put down to the fact that they're increasing the costs on employers so whilst they're trying to be proactive and promote disability equality at work, by increasing the cost on employees, you can actually inadvertently reduce the

demand for disabled workers. and similarly we've seen the case of welfare that was mentioned earlier, that actually provide them access to support to say, well, people who are work is clearly really important, at the same time you've got to be really aware of the kind of disincentives, or the detail of the structure that benefit regime so it doesn't create a disincentive to work for others. So things like support for disabled people who are in work is really important, and how much work is permitted, while people are on welfare support.

And the final thing that perhaps relates to the discussion of quotas earlier and also applies to some of the other policies such as wage subsidies and why they are also debated in the literature is that there's often the argument that they reinforce some of the negative stereotypes, so even though they're trying to be proactive and improve the outcomes of disabled people the way they're communicated perhaps doesn't reinforce that that business case for employing disabled people.

### **Biljana Radonjic Ker-Lindsay**

Yes, yes, very much so thank you, thank you Melanie, these are interesting points.

I was also Ian Mckellen was talking about assistive technology products and their design and accessibility of these products, I would like to ask, Vladimir from his experience what is the impact of these new technologies on people in disability, education or employment, and the positive and potential disadvantages that that he has noticed through his work.

### **Vladimir Cuk**

Thank you very much Biljana, and again an important and a big question, especially now living in times of Covid this is becoming more and more important to discuss and to and to really frame this especially a the future if we are going to build a new world in which we will have to rely on telework etc. So, first of all, while there are many positive results from the from the technology, of course, because it can make bridges between people, it can definitely ease communication, we are also concerned about seeing technology as the best solution for making societies inclusive. So especially this year we see many conversations about how events are now inclusive and so many hundreds of people from around the world participated, that disabled people are included, etc., etc., but this is not really true inclusion in its real sense. First of all, starting from the obvious barriers such as accessibility of software which, at the beginning of this pandemic, many of the platforms that we are now using did not did not have really in their belt. Now they are developing slowly, Zoom a little bit more than the others, but, at the beginning, we had very many difficulties in finding platforms that are accessible for all people with disabilities. Secondly, people with disabilities in the global South especially do not to have access to the Internet, especially stable Internet, it is very hard to find.

So we are a little bit concerned about this 'trend' that now we found solution finally as a world to include persons with disabilities. And it's not solution and it is a fake solution. We are really worried that this will become a new narrative, and it *is* becoming because you're not changing. Tomorrow, you would have potentially face to face meetings when this pandemic is over, and then you will provide a link and say okay, we are fully inclusive and through this link disabled people if they want it, they can have capacity, they have the subtitles, they have sign language interpretation, they can participate, and it is all far from reality in which disabled people live. So indeed both for employment and education, it's very important that we have heart to heart conversation about where we are going as the world and what learning we are getting from this difficult year and not to rush with some conclusions which just sound very nicely packaged.

### **Biljana Radonjic Ker-Lindsay**

Yes, thank you, thank you very much.

Margaret, your organization has over 85,000 employees worldwide, and you mentioned the need to adapt to remote working now. Can you tell us a little bit more about the use of technology at L'Oréal and how that has impacted people with disability and older workers? And if you can give us some examples from one of the countries that you work in, on promoting digital accessibility of your products - you've already touched upon that but, if you could tell us a little bit more about that.

**Margaret Johnston Clarke**

Sure, so I'll answer your question for L'Oréal, but then I'd like to just maybe just also give you an insight on ILO Business Network on disability because what's interesting is that what we're doing in L'Oréal a lot of other companies are doing, and it's usually linked to upskilling. So this is clearly during the last few months, what we've noticed is that while people are in remote it's really good to give them the opportunity to offer them different assets, but also making sure that in terms of digital upskilling they can reach that. Because overnight, a lot of them had to sort of start navigating through Zoom or Microsoft Teams or other things that we had never done and that were not necessarily always very accessible for people with disabilities for older people, or just people in general.

So I think that that was one of our biggest focus we continued to pursue the effort vis-a-vis our consumers. We had actually put that forth before our employees in terms of digital accessibility, as I was saying. So we've created here with our international brands in the United States, but also in France, all types of assets from tutorials as I was saying, and making sure that all of the videos that we put on Instagram or on different social media are obviously dubbed or audio, making sure that everyone can actually use it. Because it's not just being content storytelling, but it's also sometimes very practical information of how to use a product or how not to use a product, and so on.

So from a very specific standpoint that I would say has not changed vis-à-vis our consumers. Where we've made a huge leap forward was vis-à-vis our employees and I think what's interesting is that we saw with the ILO GBDN network that there was an increase of level of commitment from different companies from the private sector and, interestingly enough, we had a conference in November and that level of commitment had risen even more. What was interesting in the network, was the fact that there was an opportunity about employment of people with disabilities in this digital economy. So the fact that the trends of digitization has increased, even more, because of the pandemic, this would be a great opportunity to kind of promote this and I think we're doing it, we're also working on topics like artificial intelligence to make sure that we really don't discriminate against anyone because we're leaping forward in that realm as well.

But I think what would be interesting is institutions like yours, for instance, could contribute, even more so by ensuring that people with disabilities have access to those type of trainings to promote technical but financial assistance to companies. We were concerned at L'Oréal to make sure that all of our people would be able to follow the changes in our way of working, prior to Covid because we were going into a much more digital and conceptual experience. When consumers come to our shops or to retail or even at home we offer a whole experience, which is usually digitally linked, so we can measure the type of skin they have, we can measure everything, there's a lot of tools that we use to enhance an experience and to be as personalized as possible by getting the right foundation for your skin tone and so on. All of these things enabled us to leap forward in terms of becoming more technology savvy.

What's interesting is that it was only for marketing or for certain groups of people. What's happened in the last 12 months is that that's kind of spread throughout the company and making sure that no one was left behind. So we still have ways to go and, as I was saying before we have developed specific e-learning for every group of people to make sure that they are digitally accessible. So when we do PowerPoint presentations we think like that that, when we create a product we think that way, when we create a film we also think that way, so from a very concrete standpoint, it has enabled us to accelerate from a very gloomy situation, I think a lot of businesses have been able to make it more of a positive one.

**Biljana Radonjic Ker-Lindsay**

Thank you, thank you very much Margaret, this is a wealth of experience that comes from all of you. We've been taking questions from the audience as we go along, and I would just like to give you an opportunity for a couple of closing remarks. Anything that you would like to say going forward, how can we improve, how can each one of us, including EBRD as an organisation that works with the private sector, how can we do better going forward? I would start with you Melanie anything that you would like to add to the discussion that we've had so far.

**Melanie Jones**

Perhaps just to say, I think that your role is perhaps a dual role you as an organization, you need to embed disability equality into the organization and I think the key thing in relation to that is to start to understand your own organization, and to develop an inclusive culture and that's, not just in terms of policies, I think that some of the comments that we've had in relation to collecting data and actually establishing a baseline, and not just important for national policy but they're important for employer practice. And then you've clearly got a subsequent role in promoting that practice and that disability equality, the kind of awareness of disability equality with your partners and external organizations, and I think the key thing in relation to that is really, where we started from in the private sector is one of a business case that disabled people have a wealth of resources, untapped potential, and that in itself will kind of challenge some of the negative stereotypes there are and still remain about disabled people as economic contributors.

**Biljana Radonjic Ker-Lindsay**

Thank you Melanie. Vladimir, would you like to tell us a few final points from your side?

**Vladimir Cuk**

Thank you very much Biljana yes, first of all it is a great that we are having these conversations, so this is great news. Secondly we really are really pleased for EBRD for everything that you've done thus far and we saw from your very well prepared application to GLAD that you are doing some great work.

Continue doing that, we hope and expect more from you, and the GLAD is really great place where you can exchange with the other banks, and donors, and foundations, and organizations, or persons with disabilities on how to do your job better, and this is really unique opportunity and unique space in which you can advance your agenda. Besides that, I would give recommendation just general recommendation, so as I said it once I think that consultation with organizations of persons with disabilities is the key to really move this agenda forward. From one side to learn how to frame our work and from the other, to get workers as well, this is the best channel for how we can use this sustainable system. While there is a high expectation from private sector and we keep mentioning

that, we see that there is so much the private sector can do, and there is always need for public-private partnership if we want to really address this matter comprehensively, that there is always something that the government needs to support, that there is always reasonable accommodation measures that goes beyond or cannot be met by all private sector representatives. So some will be able to but some will not, or they will choose to hire persons without disabilities or with minor disability, and will kind of pick and choose who will they hire, even if only to be compliant with the local legislation. So this is a huge conversation and I'm very grateful that you started it here and thank you for bringing us.

**Biljana Radonjic Ker-Lindsay**

Thank you, we will have an opportunity this summer, as Pierre has mentioned, we are going to be consulting our new gender strategy and equality of opportunity strategy, and we will have a public consultation in summer so we'll make sure to contact you as well, and involve civil society organizations that work on disability and aging. Margaret would you like to give us few final points.

**Margaret Johnston Clarke**

Yes, I think I think this is this goes way beyond an HR commitment as well. First of all, it has to be a commitment within the organization at the top level, so the CEO, the leadership team, has to really embrace these actions, these inclusion and diversity actions that's obvious, and we start from that then it's important to notice that it can't be solely done by the HR team.

This really is a business case and in your case in your industry, obviously, you have customers, you have suppliers, you have your own ecosystem that may be made up of older people or people with disabilities so by making sure that we have people within our teams who understand their needs and their expectations it's going to be a much better service and a much better type of offer that will be able to give. I think what's important is to make sure to get everyone on board within the organization and not just have a few champions. And we're at least that's what we've struggled is making sure that we understand that that mind shift has to happen, it has to become a personal commitment of all of the managers, or at least a vast majority of them. So we've actually put into place, something that I'm very keen on, is in our management trainings making sure that we actually have a module that's dedicated to how to be an inclusive manager.

What does that mean? Because it's one thing to recruit people of all different walks of life, whether it be women, men, people with disabilities, but once you get them within the teams is making sure that there is an inclusive workspace, that we really do listen to them and that we obviously make them grow. This is really important, because we have a huge amount of training internally and this was never addressed as such, and I think that that's where we need to progress, and I think if that can be of any tip for others is that you should definitely focus on inclusive management, making sure that you let you have those discussions, and it can translate also through webinars.

We've had a great series of webinars because we did have a captive audience to get speakers and lectures around to come and speak about age, generations, disability, but also many other topics.

And it did spark an interest in upskilling people, so there are many ways of doing it, but I think you should try all of them.

**Biljana Radonjic Ker-Lindsay**

Thank you, I would give final words to Ian to say the last the last things that are on your mind about the topic.

**Ian Burn**

So I think, for me, listening to all these conversations, especially with respect to age it just sort of highlights that in an aging world will publish is a very pressing concern and it's going to keep accelerating. We sort of have to be more cognizant of the way we treat older workers, because even any business now that's struggling to integrate older workers, if you can't retain them you can't retrain them.

That problems are going to get worse, so the data that you were doing, the research you were doing is a really great sort of traffic light system warning both companies and policymakers and the wider community in the EBRD countries that here's how many older workers you have, here's how many of them aren't in the labour force.

So whatever sort of inclusion difficulties we're having a now is only going to be exacerbated. So I think for popular sort of policymakers it's sort of thinking long term looking at where your demographic profile is going to be shifting over these years. But for companies, I think a lot of it is thinking about your customers, thinking about your workers, and thinking long term. Tackling discrimination is a long term investment in your company, in your workers, and in your customers and so thinking about how to include them as Mark was saying, how do we develop sort of inclusive management practices, how do we treat them better as customers, is really going to help you long term and sort of improve your business case, even more so. Even if the business case doesn't make sense this year, I mean if you start traveling 10-15 years down the line you can really get a very strong competitive edge if you can become known as someone who is inclusive for older workers older customers and just in an aging economy.

Thank you.

**Biljana Radonjic Ker-Lindsay**

Thank you very much yeah.

All I can say at the end, I would like to thank all of our panellists for taking the time to share with us their acknowledged experiences on people with disabilities and older workers, I would like to thank our keynote speakers, our Ergon consultants, colleagues, our director and Vice President, and all the EBRD colleagues who have helped prepare the webinar and Melissa.

And finally, I would like to thank you, the audience for fantastic questions and comments throughout the event, please share our reports and this webinar with your network, thank you very much, and have a good day.