



# Working conditions and sustainable work

## **Keeping older workers engaged**

### **Country report: Hungary**

*Keeping older workers in the labour force*

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# Background

*This country report is based on a series of Eurofound expert interviews with government officials, social partner organisations, and academic experts carried out in the first half of 2024. It further taps into a consultation with the Eurofound Correspondent for Hungary and a review of national-level academic literature.*

## Context and trends

Hungary's current demographic indicators suggest a more favourable position in terms of population ageing compared to the EU27 average. As of 2023, people aged 60 and over accounted for 26.3% of the total population, compared to the EU average of 28%. Over the past decade, this percentage gradually increased, peaking at 26.6% in 2021, but has since shown a decreasing trend (Eurostat, 2024). The old-age dependency ratio, the number of individuals aged 65 years or over to population 15 to 64 years, in 2023 was 31.6, also below the EU average of 33.4. Additionally, Hungary's fertility rate is among the highest in the EU (Eurostat, 2023). Despite these favourable indicators, stakeholders agree that Hungary faces challenges like most European member states regarding an ageing and shrinking population. The demand for labour has increased over the past decade, even as the labour force has steadily shrunk due to demographic reasons. Large age groups born in the first half of the 1950s are now exiting the labour market, while much smaller age groups born in the 1990s are entering it (Szellő, 2022). As noted by interviewees, in response to the increasing demand for workers, many employers are beginning to move beyond stereotypes about older workers being less capable or productive, recognising instead the valuable contributions they can continue to make.

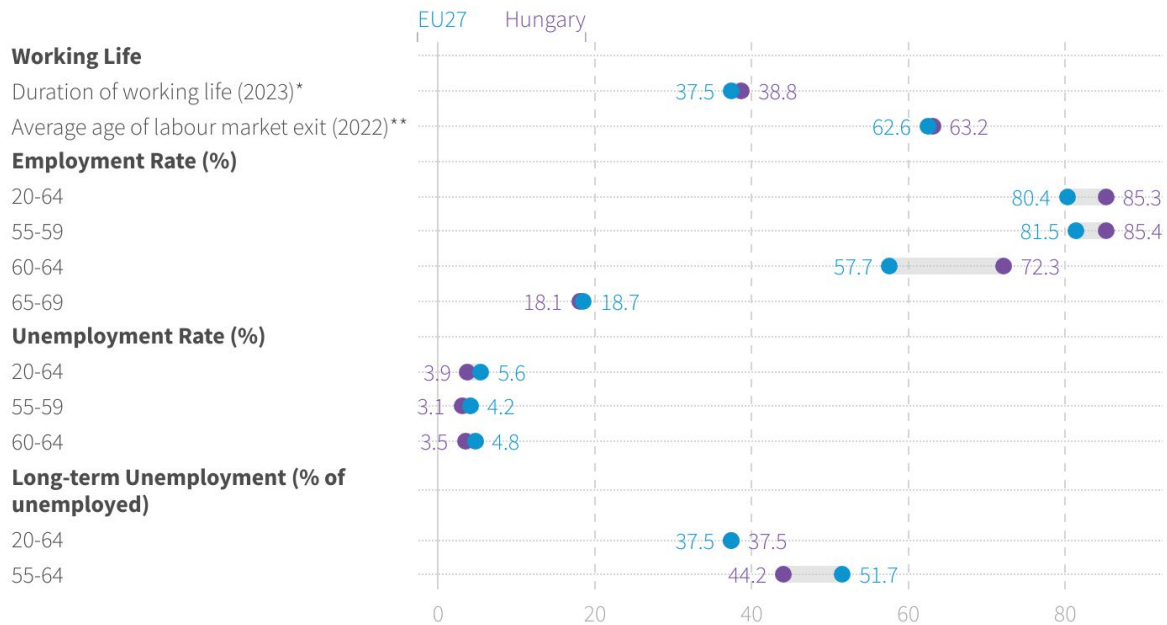
To address these challenges, the pension system is structured to consider average wage and length of service time (insurance period). The average wage used to calculate the old-age pension is based on income subject to pension contributions between 1 January 1988, and the date of retirement. Since 2022, the retirement age has been 65 for both men and women (European Commission, 2024).

Stakeholders believe that recent change in the statutory retirement age, the European economic upturn, and strict government measures have positively impacted the activity rate among the oldest workers. According to Table 1, the working life in Hungary is longer than the EU average, the average age of labour exit is 63.2 for men compared to the EU average of 62.6 and only 60.8 for women compared to the significantly higher EU average of 62.3.

While Hungary's overall employment rate is higher than the EU average, it is lower for men aged 65-69 and women aged 60-64 and 65-69. However, the unemployment rate for both genders is below the EU average, indicating a positive trend. The long-term unemployment rate is also below the EU average, at 44.2% for men aged 55-64 and 43.2% for women in the same age group, compared to the EU averages of 51.7% for men and 50% for women.

Table 1 Labour market related indicators

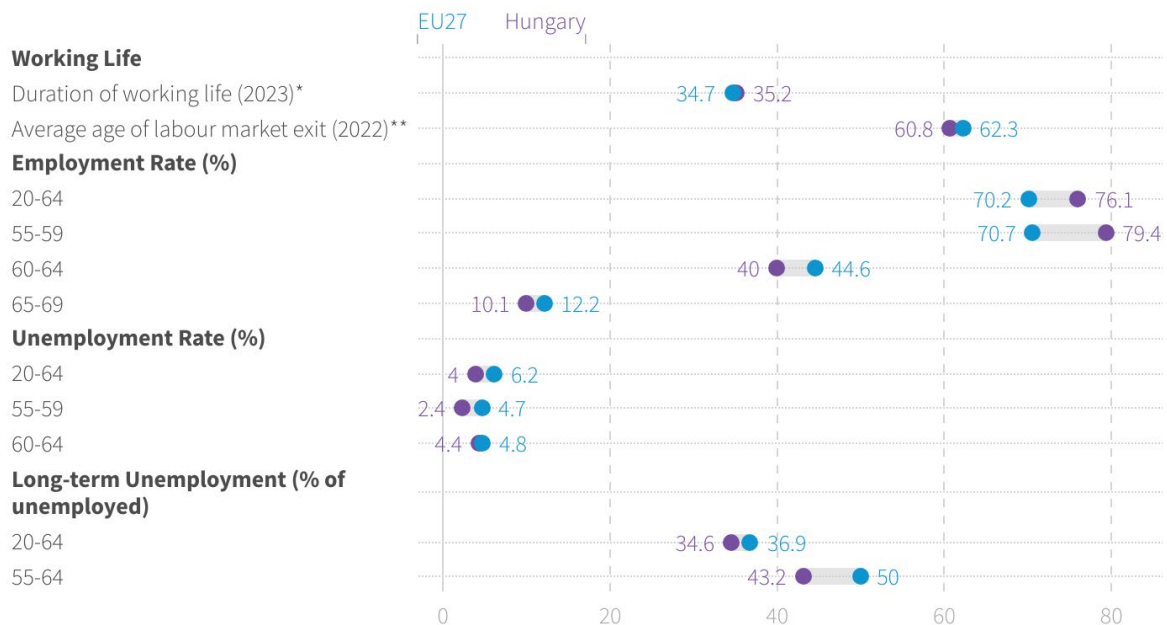
## Males



Source: Eurostat, EU-LFS & OECD data base



## Females



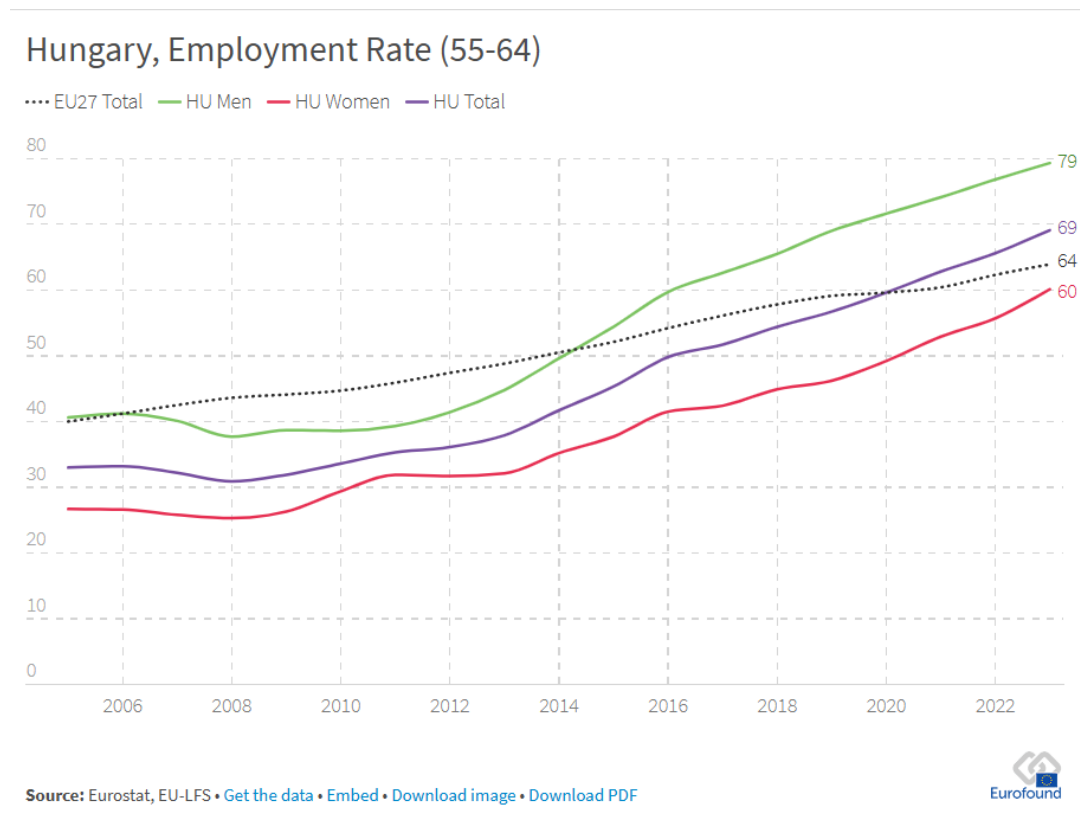
Source: Eurostat, EU-LFS & OECD data base



Notes: <sup>1</sup>) OECD indicator shown for five-year period 2017-22. <sup>2</sup>) estimation of the number of years a person, currently aged 15 years, is expected to be in the labour force (i.e. to be employed or unemployed) throughout his or her life.

Hungary managed to surpass the EU average employment rate for people aged 55-64 in 2020. However, as shown in Figure 1, while the overall employment rate is higher than the EU average, the employment rate for women in Hungary remains below the average, indicating a huge gender gap. In 2023, only 60.1% of women were working compared to 79.3% of men. The total employment rate in that year was 69.1%, compared to the EU average of 63.9%.

Figure 1 Development of employment rates age group 55-64 across gender, % of total population



## Main factors for exiting the labour market

### Health

Several factors facilitate the exit of older workers from the labour market. Interviewees agreed that poor health is one of the most significant ones. In 2023, 75.5% of Hungarians aged 65 and over had long-standing illnesses or health problems, compared to the EU average of 60.2% (Eurostate, 2024). Many Hungarians above the age of 65 live with chronic conditions and disabilities which can prevent them from continuing work.<sup>1</sup> On the other hand, the slightly younger population is aware of these health challenges. In 2022, 50-year-old women in Hungary could expect to live healthily for an

<sup>1</sup> Please see European Commission, (2023) publication

additional 24.8 years (EU average 28.8 years), while men could expect 20.4 more healthy years (EU average 25.9 years) (European Commission, 2023). These figures are approximately four years less for women and more than five years less for men than their respective EU averages.

Health expenditures in Hungary have slowly yet steadily increased over the last two decades. According to EU-SILC data, the share of Hungarians reporting unmet medical examination needs was below the EU average in 2022 (Eurostate, 2024). Additionally, the difference in self-reported unmet health needs between high-income and low-income groups in Hungary was much smaller than the EU average (European Commission, 2023).

## Sectoral and occupational differences

There are also sectoral and occupational differences and opportunities for the older workforce to continue working. In labour-intensive occupations unsuitable for older people, individuals tend to work until the statutory retirement age and then retire. However, interviewees pointed out that certain sectors, due to the shrinking labour force, are more than welcome to older workers who wish to stay.

In the Hungarian healthcare system, doctors tend to work longer. In 2022, 40.5% of working doctors were over 55, 20.8% were over 65, and 10.8% were over 70 years old (Hungarian Central Statistical Office, 2024). It is common for doctors to continue working beyond 80, whereas early retirement is common among professional nursing and care staff. The wage gap between medical and professional jobs has deepened, particularly regarding job expectations. Since 2021, this situation has worsened due to a significant wage increase for doctors. While the gap between medical and professional salaries was previously twice as large, it increased to more than three times in 2021, primarily for experienced employees. This has further increased discontent among professional staff.

According to a report published in February 2022, the average age of teachers employed in the public education system increased between 2010 and 2019. During this period, the proportion of teachers under 30 years old fell from 8% to 7%, and the proportion of teachers aged 30 to 39 years dropped from 26% to 16%. Meanwhile, the share of teachers aged 50-59 increased from 30% to 35%, and those aged 60 and over rose from 2% to 10% (Közgazdaság- és Regionális Tudományi Kutatóközpont, 2022).

## Gender inequality and missing social services

There is a clear difference in the employment rates of men and women aged 55-64 in Hungary, as suggested by interviewed stakeholders, highlighting the persistent gender gap in the country. Hungary's Gender Equality Index is one of the lowest in the EU, at 57.3, compared to the EU average of 70.2 (EIGA, 2024). Interviewees noted that, due to these factors and existing gender stereotypes, women often take on more family responsibilities, which can create conflicts with their jobs and lead them to leave the workforce early. The lower salaries typically earned by women further contribute to their lower employment rates, reinforcing the gender gap. As amended in November 2022, The Social Security Act emphasises that individuals and their relatives are responsible for their social security, considering their abilities and possibilities (tamogatoweb.hu, 2022). The next level in the care chain is the municipalities, which are followed by the state's responsibility to provide care. Furthermore, the Hungarian early pension system scheme enables women to retire after 40 years of

work (Magyar Államkincstár, n.d.). Regardless of age, this policy enables women who started working young to retire earlier than men, which may explain why the effective retirement age for women is lower. This leaves women in a vulnerable position to stay and take on roles that the state could not fully support, such as caring for sick relatives or helping with grandchildren while receiving pensions.

## Regional employment challenges and skill barriers for older people

Some regions in Hungary, especially the Northern-Eastern counties and small, isolated villages, still have high unemployment rates.<sup>2</sup> According to the stakeholders, this problem is due to limited job opportunities and a population with challenging characteristics, such as low education levels, generations of unemployment, and poor understanding of health issues. Commuting to more developed areas worsens the situation, as public transportation is often inadequate. Moving to areas with better job prospects is also hard, due to family ties, financial limitations, and a general reluctance to relocate. Additionally, as noted by interviewed experts, there are very few hostels for worker available. Although this situation affects all age groups, it can be especially tough for older people.

Interviewees mentioned that a lack of skills is a big issue for employment in these regions. Many people only have a primary education, and among older workers, lacking ICT and language skills is common. Older adults often hesitate to learn new things, such as using computers or digital tools like online banking or self-service kiosks. For example, only 34% of Hungarians aged 55-64 have basic digital skills, compared to 42% across the EU (FRA, 2023).

One interviewee noted that the combination of older workers' outdated skills and the competitive job market creates a "locked situation." Although older workers may find jobs, they often struggle to contribute significantly, limiting their value to employers. This affects companies' competitiveness and has broader negative effects on the country's economic growth. However, this may be more of a cohort-specific issue, and it is worth considering whether these challenges will level out over time.

## Challenges of post-retirement employment and pension policies

Interviewees suggest that pension amounts are not high and often inadequate to make a living, especially after the significant inflation observed during the COVID-19 and post-COVID periods. As a result, many people feel the need to work after retirement to make ends meet. While this is generally possible in the private sector, the situation is different in the public sector. In most cases, retired individuals cannot simultaneously be employed in the public sector and receive their pensions.

On 1 July 2013, a government decision on pension policy in the public sector came into effect, requiring civil servants who reach retirement age to choose between continuing to work or retiring, as they cannot draw both a salary and a pension simultaneously (nyugdijguru.hu, 2023). Gradual exceptions to this rule have been introduced as the labour market has tightened, particularly in sectors like healthcare, social care, and education. However, outside these specific sectors,

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<sup>2</sup> In 2022, the unemployment rate in Northern-Eastern counties such as Nógrád reached 8.5% and Borsod-Abaúj-Zemplén 6.7%, compared to 2.3% in Budapest (Hungarian Central statistical Office, 2024).



individuals working in the private sector have little incentives to continue working beyond the statutory retirement age.

## Priorities and policies

### Employment options and pension flexibility for retirees

In 2012, the government eliminated most early retirement options, except for allowing women with at least 40 years of pension entitlements to retire early (Nemzeti Jogszabálytár, 2023). Flexible options are available for those over 65 who wish to continue working. They can choose to remain with their current employer or work as pensioners. If they continue as employees, they can defer their earnings-related pension, which will increase by 0.5% for each additional month of service. This can result in the final pension potentially exceeding their average monthly earnings if they accumulate a sufficiently long service period after retirement.

In the **private sector**, there are no prohibitions or restrictions on the employment of retirees. Pensioners are allowed to work and earn as much as they wish while still receiving their pensions. Their employment does not affect the pension amount that has already been established. Additionally, pensioners benefit from contribution-free earnings, meaning they do not have to pay the 18.5% social security contribution, and their employers are also exempt from the 13% social contribution tax on their earnings.

However, in the **public sector**, once individuals reach the statutory retirement age, they must choose between retiring or continuing to work, as they cannot simultaneously receive a salary and a pension. To address labour shortages in the health and education sectors, the government issued a decree allowing the employment of retired professionals under the same rules as in the private sector. Starting from September 1, 2022, and extended indefinitely by Government [Decree No. 159/2023](#) of April 28, 2023, these professionals can work, decently earn, and still enjoy their pensions without impacting the pension amount.

### Forms of employment for old-age pensioners

In Hungary, there are several ways for older workers and retirees to remain active in the workforce, even after reaching retirement age. Three common forms of employment for old-age pensioners or individuals with pre-retirement benefits include traditional employment, self-employment, and participation in pensioner cooperatives.

a) **Traditional Employment:** The simplest option is a regular employment relationship, where retirees can work full-time or part-time, take night or weekend shifts, and receive equal or higher pay than younger colleagues. Only 15% of their gross salary is subject to income tax deductions, making this an attractive option for those who wish to continue working.

b) **Self-Employment:** Retirees also have the option to be self-employed. For those who own profitable businesses, closing businesses is unnecessary just because they have reached retirement age. Various business structures are available for pensioners, including sole proprietorships, partnerships, or even membership in a law firm or notary's office. However, retired entrepreneurs receive pensions, but they are still required to pay the 15% personal income tax on all types of income.

c) **Pensioner Cooperatives**: For retirees who find it challenging to secure a job independently, joining a public pensioner cooperative (known as KNYSZ in Hungary) can be a viable option. Introduced in 2017, these cooperatives are partnerships among older individuals to help retirees re-enter the labour market. One significant advantage of KNYSZ membership is the increased ease of finding part-time work. Companies also benefit from hiring through these cooperatives, streamlining the recruitment and selection process and simplifying administration and taxation. These cooperatives are particularly popular in sectors such as commerce and manufacturing, with a high demand for a flexible workforce.

## Protected age in the Labour Code

In Hungary, the Labour Code provides specific protections for employees within five years of reaching the statutory retirement age, a concept often called "**protected age**." According to [the Labour Code 66. § 4-5](#), employers are generally restricted from dismissing older workers with a permanent employment contract. Dismissal is only permitted in specific circumstances: if the employee's behaviour breaches their duties or if the employee's capacity to perform their job has significantly deteriorated due to health issues and no other suitable position is available within the company.

## Public work scheme

[Public works scheme](#), which has operated since 2011, is a key component of Hungary's employment strategy, particularly for activating long-term unemployed individuals with low education and no professional skills. These programs are prevalent among the 55+ age group, who face significant barriers to re-entering the labour market due to outdated skills and health issues. While the income from public works exceeds the value of social benefits, it remains below the lowest wages in the primary labour market. Nevertheless, these schemes offer a vital opportunity for older workers to stay active, maintain financial independence, and improve their employability, helping them avoid permanent economic inactivity.

## Knowledge transfer - generation change

Interviewed experts highlighted a Hungarian government-funded programme designed to facilitate the seamless knowledge transfer within companies as older workers approach retirement. This innovative initiative, known as the ["Job-sharing" programme](#), subsidises arrangements where an experienced worker nearing retirement and a younger employee share a job. In this arrangement, both the retiring worker and the younger employee are employed part-time, with the older worker typically working six hours a day instead of a complete eight-hour shift. To prevent any reduction in income for the older employee, the programme provides a wage supplement, ensuring their earnings are equivalent to a full-time salary. Meanwhile, the younger worker benefits from direct mentorship and hands-on training, accelerating their learning and integration into the company.

## Promoting employment initiatives

The "Road to the Labour Market" initiatives, part of Hungary's [GINOP](#) and [VEKOP](#) programmes, aim to enhance the employability of jobseekers and inactive individuals, particularly those with low

educational attainment, and to support their integration into the open labour market. These initiatives also seek to facilitate the transition from public employment to the competitive sector for those capable and willing to shift. The programmes target registered jobseekers aged 25-64, including those receiving services from public employment services, as well as inactive individuals not yet registered.

Research associated with these initiatives reveals the unique challenges faced by unemployed individuals aged 50+, such as outdated qualifications, lower levels of education, and wage expectations that do not match current market conditions. The research underscores the need for more complex and tailored support services to assist these vulnerable populations effectively.

Key recommendations made by Bördös et al. (2019) include providing services based on individual assessments, offering complex service bundles for high-risk jobseekers, and ensuring the availability of personalised mentoring services. However, the availability of these critical services often depends on fluctuating European Union funding, making long-term support uncertain.

## Sustainable work

According to the interviewed stakeholders, awareness of these regulations appears to be limited. In Hungary, specific regulations related to sustainable work mandate special risk assessments for workers who are above the statutory retirement age and for women aged 45 or older. However, according to the stakeholders interviewed, awareness of these regulations seems to be limited.

## Indicators

In Hungary, 61.7% of men and 61.8% of women report being in good or very good health, compared to the EU averages of 67% and 66.9%, respectively. Although the expectation for healthy life years at age 65 is increasing, Hungary still lags behind, with an expected 7.5 healthy years, one of the lowest in the EU, where the average is 9.7 years (as of 2021).

When it comes to mental well-being, female employees are worse off than male one in Hungary. Their mental well-being score is 63.8, which is lower than the EU average of 65.8. Male employees in Hungary, on the other hand, are closer to the EU average, with a score of 69.7 compared to 70.6.

In terms of employability, female employees in Hungary participate in education or training at a rate of 12%, which is nearly 2% higher than the EU average. Compared to the EU-average of 7.5%, the proportion of male employees in Hungary participating in education or training is marginally lower (7.3%)

In Hungary, a higher proportion of older workers enjoy high job quality compared to the EU27 average, with 55.6% of men and 54.1% of women reporting favorable conditions. However, when it comes to pay satisfaction, older workers in Hungary are significantly less content. While the EU average stands at 65% for men and 55% for women, only 46% of men and 43% of women in Hungary consider their pay to be appropriate.

Table 2 Sustainable work indicators, workers aged 55+

	Hungary		EU-27	
	Men	Women	Men	Women
<b>Health and well-being</b>				
Self-perceived health (very good/good, % of employees) 55-64	61.7	61.8	67.6	66.9
Healthy life year expectation at 65 <sup>1</sup>	7.1	7.8	9.5	9.9
WHO-5 mental well-being score, employees (0-100, mean), 55+ <sup>2</sup>	69.7	63.8	70.6	65.8
<b>Employability (% of employees 55+)</b>				
Participation in education or training	7.3	12.0	7.5	10.2
Job insecurity	n.a	n.a	12.9	10.4
<b>Job quality (% of employees 55+)</b>				
Paid appropriately	46.4	43.3	64.7	54.9
High job quality	55.6	54.1	51.0	45.6

Source: Eurofound, EWCT 2021, Eurostat, EU-SILC

Notes: <sup>1</sup>) Life expectancy at age 65 is the unweighted average of the life expectancy at age 65 of women and men. <sup>2</sup>) The World Health Organisation- Five Well-Being Index (WHO-5) is a short self-reported measure of current mental well-being. The figure in the table is based on the EWCTS 2021.

## Sustainable work initiatives

To address the unique needs of ageing workers, several initiatives have been launched under large EU-funded Operational Programmes, such as TÁMOP (Social Renewal OP), and previously mentioned GINOP and VEKOP (Economic Development and Innovation OP). These initiatives also aimed to raise awareness among social partners and occupational safety and health (OSH) specialists about the special requirements that ageing workers may have. Despite the importance of these efforts, they were not widely recognised or mentioned by the interviewees.

One highlighted the significant variability in workplace situations, noting that older workers' health conditions and capacities can differ significantly, just as the demands and exposures in different enterprises vary widely. Given this diversity, assessments and accommodations for ageing workers must be made at the individual workplace level. This personalised approach ensures that each

worker's specific needs are met, thereby supporting their ability to continue working safely and sustainably.

## The role of social partners

Stakeholders noted that while official indicators for the older workforce in Hungary are generally positive, the role of social partners in addressing age-related challenges has been visible but perhaps not as effective or assertive as needed. Between 2019 and 2020, the Confederation of Hungarian Employers (MGYOSZ) organised a European project called [“Bridging the Agegap – Development of Social Partners’ Initiatives for Managing Age-Related Challenges”](#). The Hungarian AgeGap survey highlighted several key issues related to age management and intergenerational challenges in the workplace.

Due to labour shortages, Hungarian companies have become increasingly focused on age management. This is particularly relevant as younger workers spend more time in education or seek employment abroad, and many women choose early retirement. However, trade unions have a limited role in addressing these intergenerational issues, as both employees and employers rarely rely on them due to the weak presence of unions in Hungary.

The size of enterprises significantly influences their approach to age management. Larger companies typically have more resources to tackle these challenges, while small and medium-sized enterprises often struggle with a lack of trained staff. In micro-companies, frequently run as family businesses, age management is usually handled informally and on a personal level.

Most Hungarian companies prefer to address intergenerational challenges independently, without mandatory involvement from advisory bodies. However, they do express a desire for financial or consultancy support from the national government or the EU to help manage these issues effectively (Bogó Dr., 2020).

## Collective agreements

In 2021, Hungarian social partners signed an agreement to implement the [European Social Partners’ Autonomous Framework Agreement on Active Ageing and an Intergenerational Approach](#). This agreement underscores the importance of "age management" and aims to eliminate age-related stereotypes. The social partners committed to monitoring active ageing challenges, developing proposals, and cooperating to raise awareness and enhance stakeholders' understanding of age management. The agreement was signed by key representatives from both employers' and employees' organisations, including major trade unions and employer associations.

In [the collective agreement](#) of the Hungarian railways, MÁV-START Zrt., specific provisions were made for employing pensioner-status employees in non-physical jobs only in exceptional cases where they possess unique skills or expertise. The agreement, which was signed in 2023, also ensures that employees are not disadvantaged due to their age when assigned different duties or

posted abroad. Additionally, the trade unions and the employer negotiate special bonuses for retired railway workers annually.

A proposal titled, [“Solutions before the pension age”](#) by the trade union of water management public-service workers (VKDSZSZ) suggests including protective measures for employees aged 60+ in the company’s collective agreement, similar to those in the electricity sector. These measures typically involve higher severance pay for older workers (60+), a right already established in the labour code, making it a standard rather than a special benefit.

## Policy pointers

- To help close the gender gap in employment among older workers in Hungary, it's important to **introduce supportive policies that assist women in balancing work and family responsibilities**, such as improving access to childcare and eldercare services and encouraging flexible work options.
  - It is important to consider creating **tailored programs for workers in physically or mentally demanding jobs**, considering their health conditions and potential impairments. This could include reintroducing early retirement options or establishing a national scheme that offers new career paths through retraining and upskilling.
  - **Enhanced access to healthcare** and strengthened health promotion and preventive measures are important steps. This approach should be integrated from birth, extend into the workplace, and continue throughout life to ensure the well-being of the workforce.
  - **Lifelong learning and training opportunities** specifically designed for older workers are highly valued. These programs should focus on acquiring up-to-date skills, particularly in IT literacy, to ensure that older workers remain competitive and adaptable in the labour market.
  - Given the wide variety of older workers and the companies that employ them, it is important to **avoid one-size-fits-all solutions**. Policies and programs should be flexible and adaptable to meet the specific needs of different individuals and businesses.
- There is a pressing need for detailed **government policies** within a **comprehensive long-term strategy that addresses the ongoing employment of older workers**. This strategy should also consider adapting to the rapidly changing world of work and technology, including robotics and artificial intelligence (AI) advancements.

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Interviews were carried out with the following persons:

- Mr. Szabolcs Beóthy-Fehér, secretary for international affairs, Trade Union of Mining, Energy and Industrial Workers
- Ms. Ágnes Hárs, senior researcher, Kopint-Tárki Institute for Economic Research
- Mr. Gábor Kelemen, Head of Labour Market department, Ministry for National Economy

- Ms. Terézia Bartha-Borosné, director of international affairs, Confederation of Hungarian Employers and Industrialists MGYOSZ / BUSINESSHUNGARY

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