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The Ageing Workforce

A survey of
26 countries

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Table of contents

Introduction

In the context of a rapidly changing world of work, one of the most prominent and pervasive trends is the ageing of the working population, which is dramatic in many parts of the world. Alongside a trend of rising state pension and retirement ages, countries are overhauling their pensions frameworks, subsidising wages and offering tax breaks to support the employment of older workers. Employers should also prepare for having an ageing workforce. State retirement policies are likely to continue to evolve to encourage longer working lives and employers may have to rethink recruitment and retention strategies in response to this. Employers should also consider what company initiatives they have in place that are designed to support older workers.

In this report, we explore global population trends, paying particular attention to their effects on the workplace and examine the government and employer measures that have already been implemented in various countries to address the reality of an ageing workforce.

Demographic trends

1.1 More older people

Current projections reveal that humanity is undergoing a significant demographic shift, with the proportion of older people in the total population increasing dramatically. In absolute terms, the number of people aged 65 years or older globally stood at 771 million in 2022, marking a threefold increase since 1980, when the number stood at 258 million. Estimates indicate that the older population is set to reach 994 million by 2030 and 1.6 billion by 2050. Consequently, by 2050, the number of individuals aged 65 or older will be more than double the number children under 5.

Looking at proportions, on a global scale in 2022, approximately 10% of the population is aged 65 or older. This proportion is expected to increase to nearly 12% by 2030 and 16% by 2050. In 2022, Europe and Northern America exhibited the highest proportion of older people, with almost 19% aged 65 or over, followed by Australia and New Zealand at 16.6%. These regions are projected to continue ageing, with estimates indicating that by 2050, one in every four individuals in Europe and Northern America could be aged 65 years or over.

Other regions are also poised to witness significant ageing. In Latin America and the Caribbean, the proportion of the population aged 65 years or over is projected to rise from 9% in 2022 to 19% in 2050. Likewise, the proportion of the population aged 65 or over in East and South-East Asia is expected to double from around 13% in 2022 to 26% in 2050. Sub-Saharan Africa, known for having the youngest age distribution among the eight SDG regions as defined by the United Nations Statistics Division1, is also anticipated to experience population ageing, with the percentage of the population aged 65 or over increasing from 3% in 2022 to almost 5% in 2050 (United Nations, 2022).

PERCENTAGE OF THE POPULATION AGED 65 YEARS OR OVER FOR THE WORLD, SDG REGIONS, AND SELECTED GROUPS OF COUNTRIES, 2022, 2030 AND 2050

Region	2022	2030	2050
World	9.7	11.7	16.4
Sub-Saharan Africa	3.0	3.3	4.7
Northern Africa and Western Asia	5.5	7.0	12.5
Central and Southern Asia	6.4	8.1	13.4
Eastern and South-Eastern Asia	12.7	16.3	25.7
Latin America and the Caribbean	9.1	11.5	18.8
Australia/New Zealand	16.6	19.4	23.7
Oceania (excluding Australia and New Zealand)	3.9	5.1	8.20
Europe and Northern America	18.7	22.0	26.9
Least developed countries	3.6	4.1	6.1
Landlocked developing countries (LLDC)	3.6	4.1	5.8
Small island developing States (SIDS)	8.9	11.3	16.0

Source: United Nations, World Population Prospects 2022

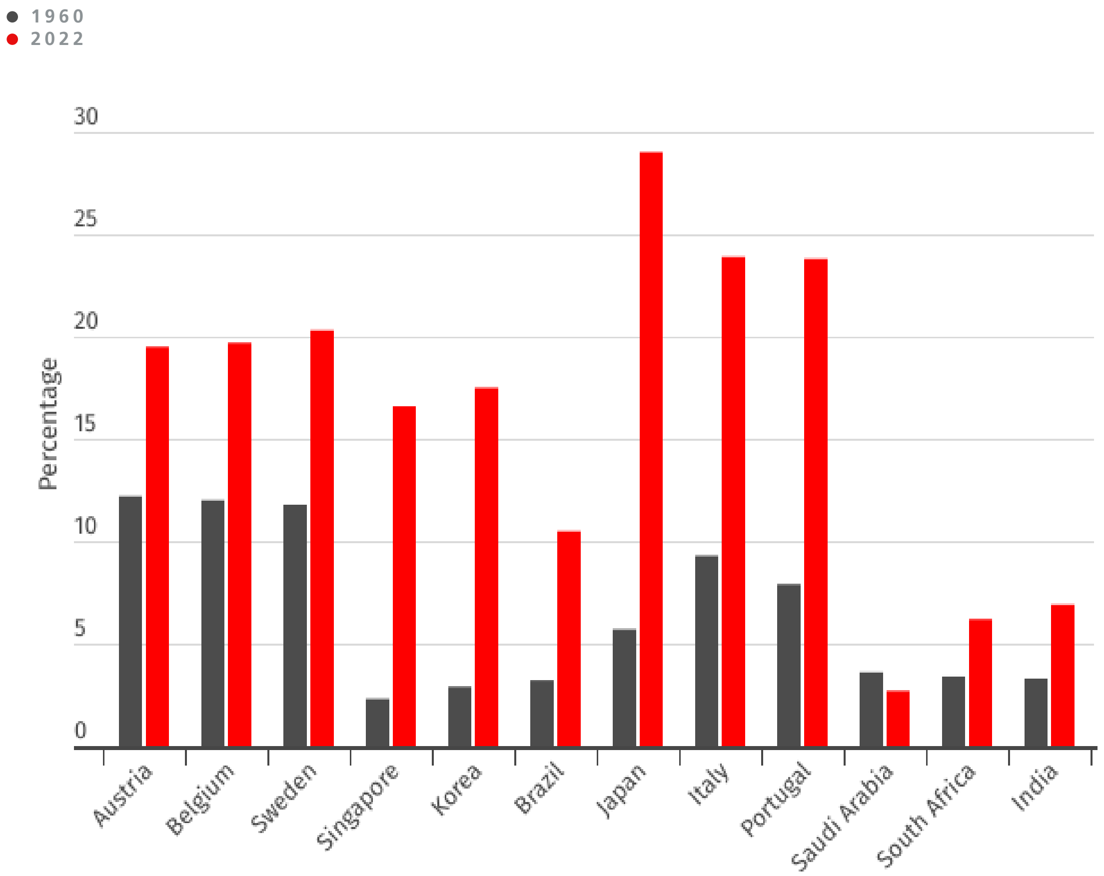
1.2 Historical trends

Forecasting indicates a steady increase in the percentage of older people within the total population. However, to truly understand this projection, we also need to examine the way the population has changed over the past several decades.

A look back reveals a significant rise in the percentage of older people within the total population. In 1960, Austria held the highest share of older people: 12.2%. Following closely were Belgium and Sweden with 12.0% and 11.8% respectively. Overall, in OECD countries, the percentage of older people stood at 8.3%. On the opposite end of the spectrum, Singapore, Korea, and Brazil recorded the lowest shares of older people in the OECD, with 2.3%, 2.9% and 3.2% respectively.

Fast-forward to 2022, and we observe a significant shift. Japan, with 29%, recorded the highest share of its population aged 65 or older. Italy and Portugal secured the second and third places, with 23.9% and 23.8%. Comparing 1960 to 2022, where the maximum recorded was 12.2%, Japan's 29% is a staggering increase. Conversely, the lowest shares in 2022 were found in Saudi Arabia, South Africa and India, with 2.7%, 6.2% and 6.9% respectively. The historical trends indicate that the global population, including the workforce, is ageing. As it does so, it is exerting pressure on the labour market (OECD, 2023a).

PROPORTION OF PEOPLE AGED 65 YEARS OR OVER AS PERCENTAGE OF TOTAL POPULATION IN SELECTED COUNTRIES, 1960, 2022



Source: OECD Data, as updated 2023

1.2 Drivers of the demographic shift

The data reveals a global ageing trend, driven by various factors, one of the most important of which is the remarkable increase in life expectancy. Since 1990, global life expectancy at birth has surged, reaching 72.8 years in 2019—a 9-year gain from 1990. Projections for 2050 indicate a further increase to 77.2 years. However, it's crucial to note there is substantial variation in life expectancy between regions. In 2021, Australia and New Zealand recorded the highest life expectancy at birth, reaching 84.2 years, while Sub-Saharan Africa reported the lowest at 59.7 years (World Population Prospects 2022).

The fertility rate stands as another pivotal factor driving demographic shifts. The average number of births per woman throughout her lifetime has decreased substantially in recent decades in many countries. Currently, approximately two thirds of the global population resides in areas where fertility is below 2.1 births per woman—a threshold roughly needed for populations with low mortality to achieve long-term stability. In 2021, the average fertility rate was 2.3 births per woman, a notable drop from the 5 births per woman seen in the middle of the twentieth century. Projections from the United Nations anticipate a continued decline, reaching 2.1 births per woman on average by 2050 (World Population Prospects 2022).

In the broader context of demographic shifts, mortality rates, birth rates

LIFE EXPECTANCY AT BIRTH BY SEX FOR THE WORLD, SDG REGIONS, AND SELECTED GROUPS OF COUNTRIES, 1990, 2021 AND 2050

Region	1990 (male)	1990 (female)	1990 (both sexes)	2021 (male)	2021 (female)	2021 (both sexes)	2050 (male)	2050 (female)	2050 (both sexes)
World	61.5	66.5	64.0	68.4	73.8	71.0	74.8	79.8	77.2
Sub-Saharan Africa	47.3	51.2	49.2	57.8	61.6	59.7	59.7	69.1	66.7
Northern Africa and Western Asia	61.7	67.0	64.3	69.7	74.8	72.1	76.0	80.8	78.3
Central and Southern Asia	58.1	59.9	58.9	65.9	69.6	67.7	74.9	79.4	77.1
Eastern and South-Eastern Asia	65.6	70.7	68.1	73.6	79.6	76.5	79.4	84.1	81.7
Latin America and the Caribbean	64.6	70.9	67.7	68.8	75.8	72.2	78.1	83.1	80.6
Australia/New Zealand	73.7	79.8	67.7	82.7	85.6	84.2	85.4	88.6	87.0
Oceania (excluding Australia and New Zealand)	60.3	65.5	62.5	64.6	70.1	67.1	68.4	74.9	71.6
Europe and Northern America	69.7	77.4	73.6	70.7	80.4	77.2	81.6	86.1	83.8
Least developed countries	48.7	51.6	67.7	73.9	66.5	64.1	67.8	73.5	70.6
Landlocked developing countries	49.0	53.5	61.0	73.9	66.5	63.7	67.4	73.4	70.3
Small island developing States	63.4	67.9	65.6	68.0	73.9	70.8	74.1	80.0	77.0

Source: United Nations, World Population Prospects 2022

TOTAL FERTILITY FOR THE WORLD, SDG REGIONS AND SELECTED GROUPS OF COUNTRIES, 1990, 2021 AND 2050

Region	1990	2021	2050
World	3.3	2.3	2.1
Sub-Saharan Africa	6.3	4.6	3.0
Northern Africa and Western Asia	4.4	2.8	2.2
Central and Southern Asia	4.3	2.3	1.9
Eastern and South-Eastern Asia	2.6	1.5	1.6
Latin America and the Caribbean	3.3	1.9	1.7
Australia/New Zealand	1.9	1.6	1.7
Oceania (excluding Australia and New Zealand)	4.7	3.1	2.4
Europe and Northern America	1.8	1.5	1.6
Least developed countries	6.0	4.0	2.8
Landlocked developing countries	5.7	4.0	2.7
Small island developing States	3.3	2.3	2.0

Source: United Nations, World Population Prospects 2022

and migration emerge as the principal determinants of population dynamics. These demographic shifts, in turn, carry implications that extend to the workforce. The ageing phenomenon generates pressures on both labour demand and pension systems, among other things. Therefore, analysing the nuanced relationship between individuals of working age and those of pension age is becoming fundamental for understanding the demographic landscape. The old-age dependency ratio, a key metric illuminating the demographic structure, precisely explains that relationship.

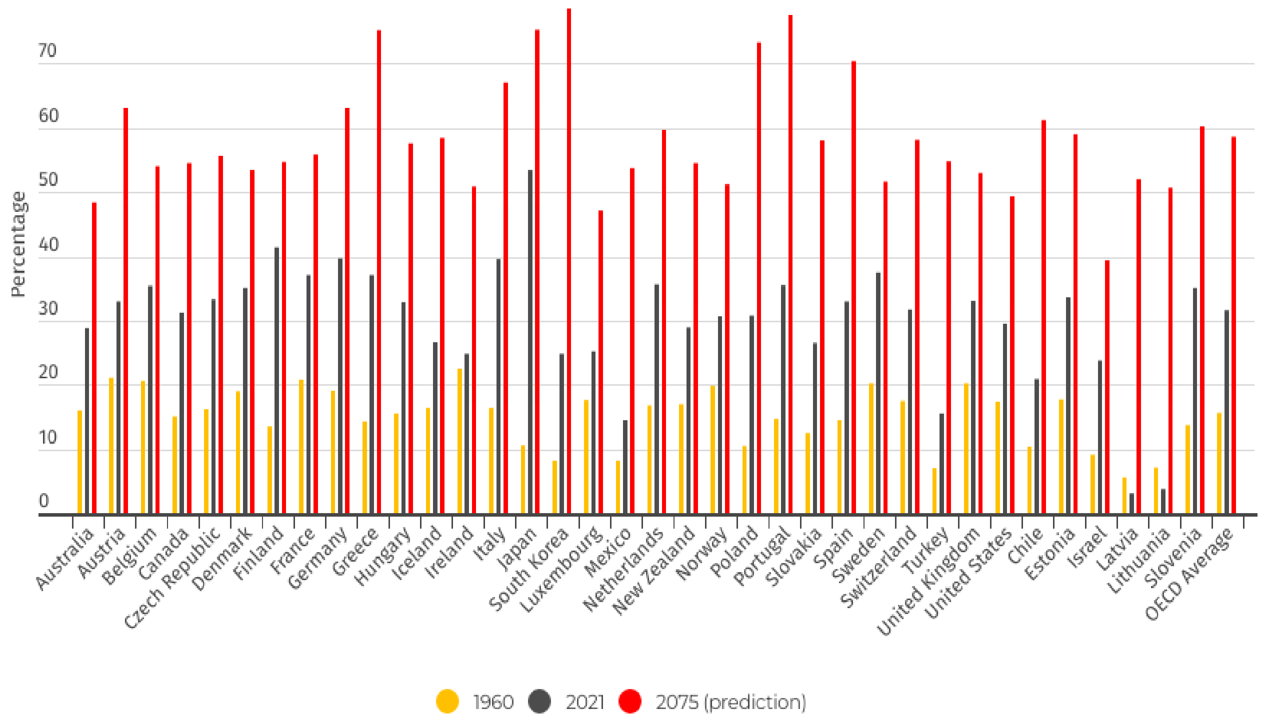
1.4 The old-age dependency ratio

The old-age to working-age demographic ratio (the old-age dependency ratio) is defined as the number of individuals aged 65 and over per 100 people of working age; that is, between the ages of 20 and 64. The evolution of old-age to working-age ratios depends on mortality rates, fertility rates, and migration patterns. As analysts project continued growth in life expectancy at birth and declining fertility rates, this implies that the number of older people (and therefore likely pensioners) is expected to increase over time. This will affect global labour markets.

According to OECD Data, the old-age dependency ratio is already very high in many OECD countries. For instance, in 2023, Japan's old-age dependency ratio was 54.5 %, while Germany and Italy had ratios of 41.4 and 40.9 %, respectively. The situation is expected to become even more dramatic, as predictions reveal that, for example, Japan's old-age dependency ratio will reach an unprecedented 75.3% and Italy and Germany a projected 67.0% and 63.1% respectively by 2075. This significant jump implies that the labour market in these countries will pose considerable challenges for businesses.

For comparison, in 1960, the country with the highest old-age dependency ratio was France, with only 20.8%, while the UK and Germany had ratios of 20.2% and 19.1% respectively (OECD, 2023b).

THE OLD-AGE DEPENDENCY RATIO IN OECD COUNTRIES, 1960, 2021, 2075 (PREDICTION)



Source: OECD Data, as updated 2023

The impact on the workforce: a survey

To accompany our report on the ageing population, we reached out to our lawyers across the globe for their analysis of how the ageing population is impacting the workplace in their countries. What did we learn?

Our experts observed how, alongside a trend of rising state pension and retirement ages, countries are overhauling their pensions frameworks, subsidising wages and offering tax breaks to support the employment of older workers. But company pensions are not always valued or understood by employees, and company initiatives targeting older workers are not yet widespread.

Here are the highlights from our discussions with colleagues from around the world.

State pensions and mandatory pension contributions

Although state pension systems vary greatly between countries and are not straightforward to compare, there is a clear trend of rising ages at which individuals qualify for a state pension. Countries which recently increased their state pension age, or plan to do so, include Australia (67), Argentina (old-age pension is now paid from 70), France (rising to 64 starting in 2027), Poland (65), Belgium (rising to 66 in 2025 and 67 from 2030), and the UK (rising to 67 by the end of 2028).

Several countries are overhauling their pension frameworks against a background of changing demographics. Brazil is requiring more years of social security contributions for certain groups of male employees before pension can be claimed and phasing out the ability to retire based on length of service, while also increasing state pension ages. Ireland is introducing a new flexible pension age model from January 2024, maintaining the current state pension age at 66 but enabling people to continue working up to age 70 in return for a higher pension. The Netherlands started reforming its pension system from July 2023 to move towards a new contributions-based system intended to be more financially 'future-proof'. In Chile there are regular increases to social security contributions in support of state pension provision. Australia is increasing mandatory superannuation contribution rates for employees and employers and, from next year, Kazakhstan is also expanding mandatory employer pension contributions to more categories of workers. The UK is making changes to how pensions are taxed, with the intention of encouraging older and higher-earning employees to return to work or stay in work for longer.

Pension benefit schemes offered by employers

In many countries, pension benefits are not part of the overall compensation package because they're provided exclusively or entirely by the state or by mandated contributions, with employers providing little or no voluntary top up. In countries where private provision is on offer, its value is not necessarily understood by the whole workforce.

'Enrolment [in the social security system] is mandatory in Brazil. Private pension plans, as a non-mandatory benefit, are more common in larger companies. We do not see an increase in private pension plan offers. It is a benefit that is well received by candidates for a job position, but not more so than others such as a health plan and meal vouchers, which are much more commonly offered and highly desired by employees.' José Carlos Wahle, Ius Laboris Brazil

'The main difficulty lies in the need for the employer to make employees understand the benefits of such schemes, particularly for younger employees. The latter often have a 'short-term' vision, do not project themselves into retirement and do not want their net salary to be reduced by contributions used to finance a supplementary

THE AGEING WORKFORCE

pension scheme.' Julie Jacotot, Ius Laboris France

Awareness and training about pensions in the workplace

Will the importance of pensions grow in people's minds? Some of our lawyers think it might, especially where the cost of living is rising. However, many reported that understanding of pensions is low in their countries. Despite this, training or awareness raising by employers is unusual.

'In Mexico, it is not common practice for employers to provide training to increase the understanding of how the pension system works. Nor does it seem to be a rising trend. Yet a study by the state of Nuevo Leon's Autonomous University found that 78% of the working population didn´t have any knowledge of the amount of money they would retire with.' Jorge De Presno, Ius Laboris Mexico

State initiatives to support the continued employment of older workers

Many countries now allow employees to work and receive a pension at the same time,

including Belgium, Finland, France, Italy, Hungary, Latvia, Poland, Turkey, Slovenia and the UK. A large number have launched additional initiatives to support the continued employment of older workers, often in the form of wage subsidies or tax breaks.

Australia offers financial incentives (up to AUD 10,000) to encourage businesses to hire and retain employees aged 50 and above and a specific skills and training incentive (up to AUD 2,200) to help fund re-skilling. In the Netherlands, employers hiring staff aged 56 and above can apply for subsidies amounting to EUR 3.05 per hour up to a maximum of EUR 6,000 per calendar year for three years. Hungary allows employees over pension age to be employed with significant tax benefits, with their salaries subject to personal income tax only and no other benefits paid by the employer. Thailand allows companies employing the over-60s to claim tax deductions of up to twice the cost of employing the worker.

Some countries target their incentives for hiring older workers at the long-term unemployed. Finland and Poland offer wage subsidies for hiring long-term unemployed jobseekers over a certain age. Italy offers a 50% reduction in social security contributions for hiring long-term unemployed jobseekers aged 50 and above. For the calendar year 2023, this has been increased to 100% if those jobseekers are women. Slovenia also offers two tax incentive schemes to employers hiring unemployed older workers.

In Brazil there are legislative proposals to reduce payroll taxes for employers who engage workers between 50 and 65 years old while Mexico is currently discussing the introduction of a new 5% quota for over-60s in any workplace with over 20 employees.

Belgium offers a so-called 'soft' job option for workers aged 58 or above who agree to a lighter workload (or reduced timetable for over-60s) at the end of their careers. The employer (or a subsistence protection fund) can compensate the employee for any salary reduction associated with this reduction in working time and this allowance will not attract social security contributions. The aim is to enable older workers to carry on working for longer. In addition, from the age of 55, employees who meet the conditions for retirement can work 80% or half-time by opting for end-of-career employment in the form of a time-credit scheme. The state pays an allowance to these employees to compensate them for the loss of salary (when certain conditions are met).

In the Netherlands, the government has reduced the extent of employer-provided sick pay for employees working past pension age, to encourage employers to keep them on, while Kazakhstan is allowing for the possibility of job sharing for employees who have reached retirement age or are within two years of it. Chile is mulling over a new bill which would introduce a whole new chapter in the Labour Code, which would govern employment contracts for senior citizens.

Company initiatives to attract, retain and support older workers

Moving on from state initiatives to support older workers, what about company initiatives?

In the UK, a few employers have recently adopted initiatives specifically targeting working grandparents. For example, one major online marketplace recently offered term-time-only contracts in its warehouses for both parents and grandparents and another company offers 'grandparental leave' (paid time off upon the arrival of a new grandchild).

In both the UK and Ireland, there is a growing focus on providing support for those going through the menopause at work.

'There has been increased publicity on the menopause issue in recent years. As a result, many leading employers in this jurisdiction have adopted policies in the area. There has been debate about whether the grounds of discrimination under our employment equality legislation should extend to menopause, or whether they cover this already. It's unlikely there will be changes to the law but we expect the issue to become more prominent, for example claims in which menopause is mentioned are likely to increase. Menopause policies tend to focus on raising awareness of the issue and encouraging employees to be more open as well as on the support that the employer can provide.' Linda Hynes, Ius Laboris Ireland

The OECD has highlighted a range of other good employment practices for attracting and retaining older workers, including returner or re-entry programmes, mid-life career reviews and phased retirement (OECD, 2020). Workplace health screening can also be a valuable benefit in many countries. Mentoring and reverse mentoring schemes can be set up to gain the benefits of an older worker's experience and help them feel valued while benefitting younger workers. Our lawyers in Belgium spotted a recent example:

'We've come across an interesting recent initiative: the 'Duo for a job' project. The aim of this project is to bring together a mentor aged 50 or over who is already working in the federal administration and a young person aged 18 to 33 of foreign origin who wants to find their feet in the job market.' Chris Engels, Ius Laboris Belgium

Our lawyers in several countries mentioned the emergence of recruitment agencies focussed on older workers, or jobs boards connecting older workers with age-friendly employers.

'There are a couple of recruitment agencies oriented towards older people in the Netherlands. As a matter of fact, the central reception in our office building is sourced through such an agency and thus with people over the age of 65.' Philip Nabben Ius Laboris Netherlands

Many employment practices that are highly valued by older workers are beneficial for all. For example, flexible working options may be particularly attractive to older workers but are valued by everyone. The challenge for employers lies in how to design workplaces that appeal to multiple generations and to employees at different life stages.

Taking a step back, and looking at the workforce as a whole, do employers see older workers as the priority? Despite this being a growing cohort, our lawyers did not think so. On the contrary, in some countries, such as Turkey, the focus is on youth – especially after the Covid pandemic. Even in countries where the state has set itself a target to raise the participation rate among older workers (such as Belgium), meaningful progress is thought to be very slow. In general, age discrimination remains deep-rooted and common in many places, despite the widespread existence of laws to prohibit it.

'There's an inherent ambivalence in age discrimination law. It's like we cannot decide if age discrimination is right or wrong; acceptable or unacceptable. This plays out, for example, in the broad exceptions to age discrimination law.' (Blackham et al., 2022).

What does the future hold?

The statistics in this report paint a stark picture of a population that is ageing dramatically in many parts of the world.

There are opportunities for employers here. The OECD has highlighted the benefits of embracing a multigenerational workforce as including:

» increased resilience;

» a stronger talent pipeline;

» better access to multi-skilled teams;

» increased productivity;

» better retention of experience and know how; and

» greater diversity of skills and outlook.

But employers face a number of challenges in adapting to an ageing population, including:

» attracting and retaining older workers;

» managing intergenerational conflict;

» adapting workplaces and benefit packages to the needs of older workers; and

» investing in the training and re-skilling of older workers.

While governments are already reacting to demographic change with pension reforms, subsidies and tax breaks, many employers do not regard older workers as a workplace priority. Companies have more work to do here. State retirement policies are likely to continue to evolve to encourage longer working lives. Employers may have to rethink recruitment and retention strategies in response to this. The importance of workplace policies on health, re-skilling, flexibility, family leave, menopause, diversity and inclusion, mentoring and (where possible) pensions are all likely to grow. The workforce is ageing, and employers need to prepare.

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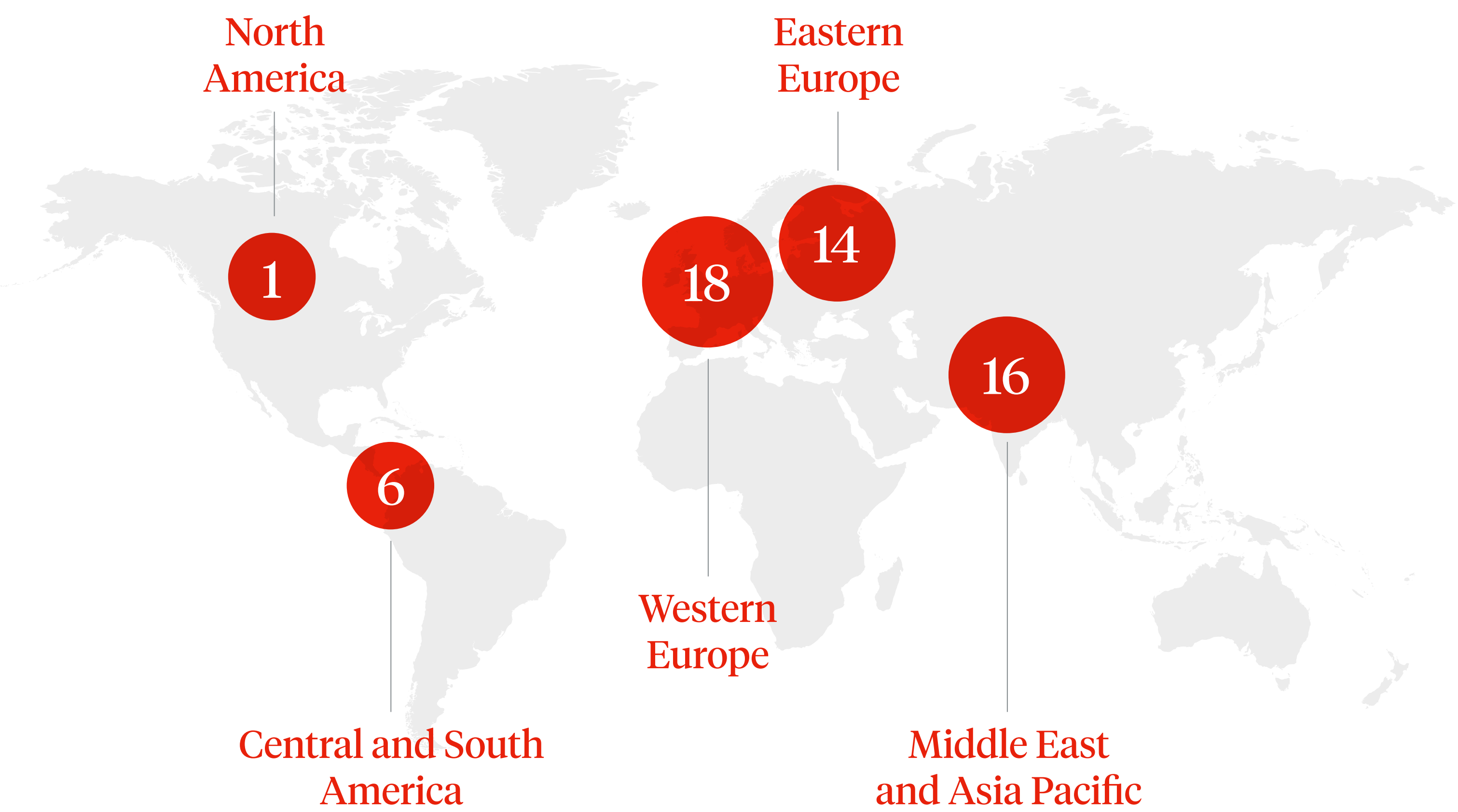

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