

# How can Member States conciliate active ageing, employment and ICT?

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With contribution of the partners:

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## Abstract

This paper presents the “state of the art” on demographic changes and active ageing strategies on the European level, with particular reference to Spain, Italy, France, Bulgaria, Hungary and Estonia. The first section illustrates the EU demographic trends and policy guidelines; the following sections will analyse the employment and ICT strategies implemented to promote active aging.

## 1. Demographic trends and the European debate

Due to low fertility rates, continuous increase in life expectancy and the retirement of the baby-boom generation, the proportion of mature people and the more aged is growing faster than any group. EUROPOP 2008<sup>1</sup> presents a severe potential population change based on assumptions for fertility, mortality and migration for the period 2008-2030.

Table 1 – Rate of population over 64 years old

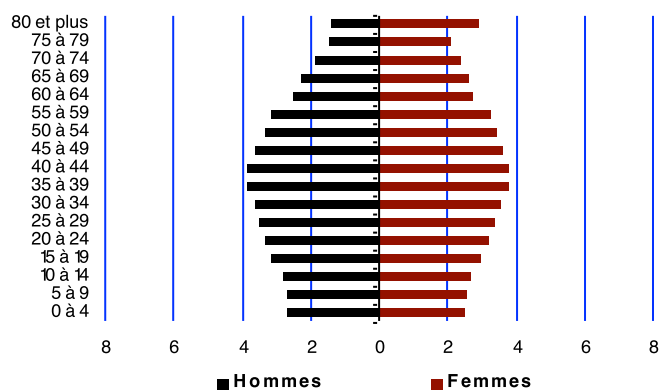
	1960	1965	1970	1975	1980	1985	1990	1995	2000	2005
Europe (1)	8.8	9.4	10.5	11.5	12.4	11.9	12.7	13.9	14.7	15.9
Afrique	3.1	3.2	3.2	3.2	3.1	3.1	3.1	3.2	3.3	3.4
Asie	4.1	3.9	3.9	4.1	4.3	4.5	4.8	5.2	5.8	6.4
Amérique latine et Caraïbes	3.7	3.9	4.0	4.2	4.4	4.6	4.8	5.2	5.7	6.3
Amérique du Nord	9.0	9.3	9.7	10.3	11.0	11.6	12.1	12.3	12.3	12.3
Océanie	7.3	7.2	7.1	7.3	8.0	8.4	9.1	9.5	9.8	10.3

1) EU-27, Albania, Andorra, Belarus, Bosnia and Herzegovina, Croatia, Faroe Islands, Iceland, Liechtenstein, Former Yugoslav Republic of Macedonia, Moldova, Montenegro, Norway, Russian Federation, Serbia, Switzerland and Ukraine  
Source: United Nations, Department of Economic and Social Affairs, Population Division.

<sup>1</sup> Giannakouris, Konstantinos. Regional population projections EUROPOP2008 : most EU regions face older population profile in 2030. Eurostat, Statistics in focus 1/2010

In the EU, the average age of the population in the different areas in 2030 is projected to be between 34.2 years old and 57.0 years old, whereas in 2008 the range was between 32.9 years old and 47.8 years old. Similarly, in 2030, the population aged 65 or over is expected to range between 10.4 % and 37.3%.

**Figure 1 -Age Pyramid, EU 27, 2007**



The first international debate on ageing society dates back to the 1980s. But the first real initiatives emerged in the 1990s<sup>2</sup>.

In 1999, the United Nations in collaboration with the European Commission promoted the "International Year of Older Persons"<sup>3</sup>, emphasising the need to reform the labour market. In the following years the debate waxed ever more intensive at European level, leading the European Commission<sup>4</sup> to publish policy guidelines on the issue. For instance, in October 2006 Social Affairs Commissioner Vladimir Spidla presented his communication "The demographic challenge - a chance for Europe". The Commission's strategy focused on five policy pillars: 1. promoting demographic renewal combined with better access to accommodation, affordable and quality childcare and a better balance between working life and private and family lives; 2. promoting employment: creating more jobs and longer working lives, stimulating "active ageing" and improving public health; 3. improving the productivity of Europeans at work; 4. receiving and integrating migrants; 5. making sure that public finances remain healthy and guarantee adequate social security and equity between generations.

In February 2007, the Employment and Social Affairs Ministers adopted a Resolution on the contribution that older people make to society and asked the Commission to present a report in 2008 on "the adjustment of economic and social structures to the needs of older people". In October 2008, the European Commission addressed how best to take into account the needs of an ageing population. In 2009, the results of the initiatives announced in the communication on ageing and the lessons of the Forum on ageing were reported in the Annual Progress Report.

<sup>2</sup> Such as the establishment of the European Commission's Observatory on Ageing and Older People, the European Council of Essen<sup>2</sup> and the Resolution on senior citizens in the 21st century – "a new lease of life"

<sup>3</sup> COM(1999) 221 final 21/05/1999: Towards a Europe for all ages.

<sup>4</sup> COM(2006) 571 final of 12/10/2006: The demographic future of Europe – from challenge to opportunity.  
COM(2007) 244 final 10/05/2007: Promoting solidarity between the generations.

During this last years, Member States policies focused the attention of ageing, with particular reference to employment strategies.

**Table 2 - Member states are approaching the problem through thematic network with foreign partners.**

- The “First Forum on Europe’s Demographic Future” held in Brussels on 30–31 October 2006 ;
- The European Agency for Safety and Health at Work (EU\_OSHA<sup>5</sup>) is an important network, linked to other international networks (such as ILO and WHO), that promote the use of the Work Ability Index (WAI<sup>6</sup>), which records the work ability of employed people. In a recent conference, the use of this index for elderly people was discussed in depth, arguing that it is a useful tool to identify the well-being of an ageing labour organization;
- The European Network for Workplace Health Promotion (ENWHP<sup>7</sup>) promotes the exchange of good workplace health and well-being practices among EU member states. This network was organized in 2004, under the lead of the Austrian NCO. It is an initiative to enable employees to remain in work longer, pursuing the objectives of improving workplace health of the ageing workforce, increasing awareness of stakeholders on this topic, identifying and disseminating good practices and developing a toolbox for promoting workplace health on three main topics: lifestyle management, lifelong learning and work organization<sup>8</sup>.
- The European Forum on population ageing research, co-financed by the European Commission, under Key Action Six of the Framework Five Programme, started in 2002 to design and develop recommendations for research into quality of life, health and social care management, genetics, longevity and demography<sup>9</sup>. This project provided evidence that research across Europe is not easily comparable, in part due to a lack of connected thinking, in part due to cultural and competences differences. This project suggested closer collaboration at European, national and regional levels.
- A symposium on work ability held in 2007 in Japan for its 3<sup>rd</sup> edition, presents interesting studies on ageing workforces around the world (i.e. in the EU: Luxembourg, Finland, Belgium, Italy, Poland, the Netherlands, Estonia, France, the UK, Sweden and Germany) and on elderly care (i.e. Sweden, Croatia and Germany)<sup>10</sup>.
- ARGE ALP group of countries (i.e. Bavaria, Alto Adige, Salzburg, St Gallen, Ticino, Tirolo, Trento, and Vorarlberg) organized an international conference on demographic changes<sup>11</sup>. During the conference the need to face the challenge in a transversal way, involving urban areas, stakeholders and practitioners in a multidisciplinary context (e.g. medical and socio-economic) emerged.
- AENEAS<sup>12</sup> Network: Exchange of Experience about Mobility of Older People. Since September 2008, the AENEAS partners are highly interested in sharing their

<sup>5</sup> <http://agency.osha.eu.int/OSHA>

<sup>6</sup> [http://air.unimi.it/bitstream/2434/41476/1/Sartori\\_aie\\_2007.pdf](http://air.unimi.it/bitstream/2434/41476/1/Sartori_aie_2007.pdf)

<sup>7</sup> <http://www.enwhp.org/home/index.pho>

<sup>8</sup> <http://www.enwhp.org/index.php?id=485>

<sup>9</sup> <http://www.shef.ac.uk/ageingresearch>

<sup>10</sup> <http://www.uoeh-u.ac.jp/kouza/ningen/works/aging/Aging%20and%20Work.pdf>

<sup>11</sup> The conference documents, presenting an overview of projects implemented in this are about demographic topics, can be downloaded on [http://www.vorarlberg.at/vorarlberg/umwelt\\_zukunft/zukunft/buerofuerzukunftsfragen/neuigkeiten\\_ohnebild\\_/argealp.htm](http://www.vorarlberg.at/vorarlberg/umwelt_zukunft/zukunft/buerofuerzukunftsfragen/neuigkeiten_ohnebild_/argealp.htm)

<sup>12</sup> <http://www.aeneas-project.eu>

experiences with cities and organisations that are looking for energy-efficient urban mobility solutions (walking, public transport, cycling, car sharing and public bicycles) for older people.

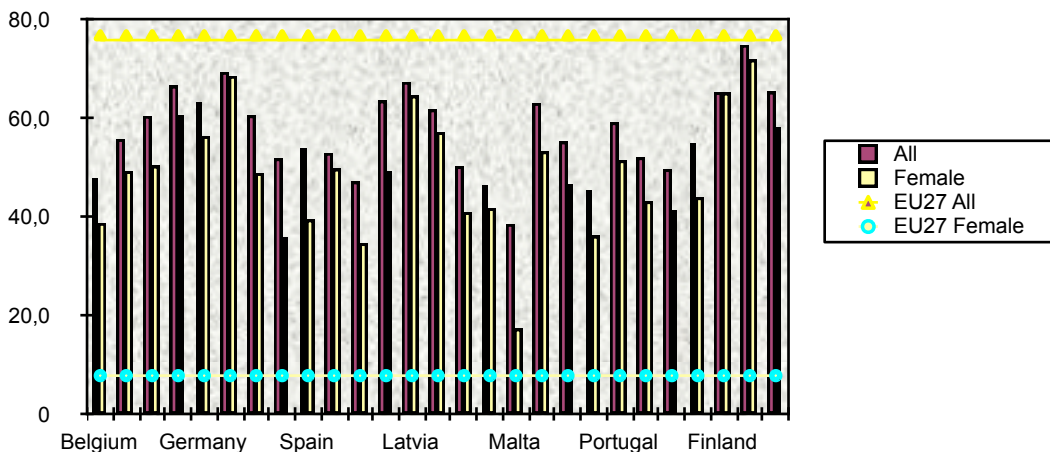
- The fourth European “Silver Economy in Europe” attracted more than 200 participants from all over Europe to Limoges (France). The event followed the successful European Silver Economy conferences in Bonn (Germany) in 2005, Maastricht (Netherlands) 2006 and Sevilla (Spain) 2007. It was hosted by the SEN@ER partner Conseil Régional Limousin from 28 – 29 January 2010. The conference included a roundtable on “Regional silver economy and ageing strategies – examples and lessons learned” with experts from different European regions<sup>13</sup>.

## 2. KEY DRIVERS AND TRENDS

### Challenges

A decade ago, the Lisbon European Council set the strategic goal for this decade: to become the most competitive and dynamic knowledge economy in the world, capable of sustainable economic growth accompanied by quantitative and qualitative improvement of employment, and a greater social cohesion. Now, although circumstances have slowed down the deadlines, budgets must be similar.

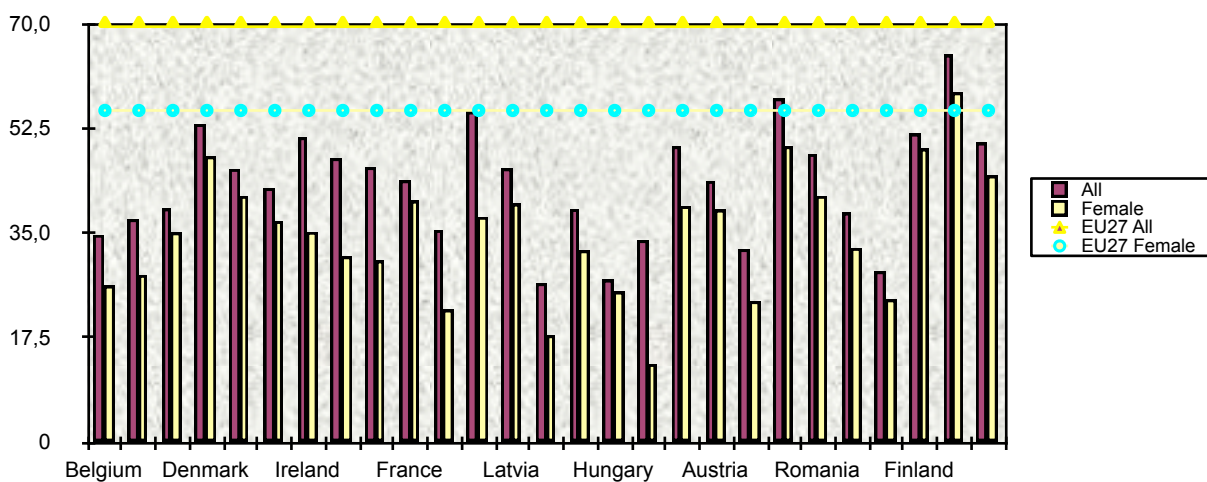
Employment is the principal means by which citizens of all ages can meet their needs and fulfil their socio-economic aspirations. At the same time, a higher employment rate is the only way to secure long-term sustainability for any welfare system. That is why, in the framework of the ageing policy design, the EU has set itself two targets to be met by 2010: first, to raise the employment rate of older workers (55-64 years old) up to 50% (Stockholm target-2001) and, second, to delay by five years the age at which older workers stop working (Barcelona target-2002). The Stockholm objective is actually reached only by a limited number of countries whereas the latest projections from the AWG indicate that the European Union could on average reach the 50% target by 2013 and 60% by 2050. In 2007, France was still under the EU objectives assigned for 2010, with a national average about 6 points under the said objective. In Southern countries (Italy and Greece) the short supply of jobs makes unemployment a problem for all ages: employment policies often face difficult trade-offs (young versus old), which translate into long-term unemployment and outright exit from the labour market for elderly people. In other countries the problem is, rather, to create incentives to retain older people within the labour force. Finally, even Member States like the UK, which reached the Stockholm target, have lower rates for women and unskilled people.



<sup>13</sup> <http://www.silvereconomy-europe.org/>

The OECD study (2,009: pp.19-53) departs from with circumstances which are already known: (1) the need to reduce the number working hours that, despite national differences, is about 1,600 per year -40 hours weekly-, (2) the increased life expectancy and, conversely, (3) the decrease in the number of years devoted to the exercise of profitable employment, contributing to the structural extension of the period of retirement and, temporarily, to the precocity of the women who should withdraw from the work market when the level of payment does not compensate the costs of recruiting replacement. In that scenario, we have a temporary surplus which is either invested on leisure activities or, preferably, devoted to training in order to improve the quality of life of citizens, thus creating new, alternative expectations of leisure.

Thus, the participation of seniors in the work market decreases with age: from 71.3% in the age range of 50-54 years old, to 34.6% in the period 60-64 years old. The percentage of people aged 65 to 69 years old with an occupational activity is very low (5.3%) and falls to 0.9% when they are 70 or over. As age is a uniform variable, sex provides the largest difference: women have participation rates well below those of men but the distribution of their activities is more homogeneous.



In the following table we can observe that the situation of the working group 50-64 is really ambiguous in Europe, especially for women and unskilled workers that have serious difficulties to reenter the labour market.

**Figure 2 - The state of employment of 50-64 years old in Europe (ELFS, 2008)**

**Figure 3 - The state of employment of 50-64 years old in Europe (ELFS, 2008) lower educated**

In order to promote longer working lives, it is imperative to tackle the main barrier to active involvement in the labour market, namely age-related discrimination. Firm-level employment practices often prevent older workers from remaining in or rejoining the labour market. Pension systems tend to encourage early retirement and often prevent any form of activity after retirement. Health-care systems are not geared to cope with the problem of ill-health and work. Age-related discrimination is especially severe for unskilled workers

and women. Rapid technological change has widened the competences gap for elderly workers<sup>14</sup>. Poor education and lack of human capital lead to exclusion from learning pathways in a vicious circle of discrimination in the workplace. Mature people who lose their jobs after decades of repetitive tasks are often unable to adapt their competences to the new demands. As for women, work-family reconciliation and gender segregation remain a pressing issue throughout Europe.<sup>15</sup> Lack of adequate policies for work-life balance lead to spells of inactivity during working life<sup>16</sup>. Data disaggregated by gender and age show that mature women are the most penalized in the labour market. There are fewer learning opportunities for women in general, and for mature women in particular, making adaptation to labour demand and labour market re-entry extremely difficult. When this occurs, it is often at the cost of discrimination, segregation and poor job quality,<sup>17</sup> especially in terms of wage and job security.

To adopt an active-age, life-cycle perspective implies rediscovering and valuing the resources that aged workers can represent in the knowledge economy/society, and exploiting the contribution that they can make to economic growth, while coping with disadvantage and discrimination well before they actually become pressing. In this holistic approach, elderly people represent an important stock of accumulated human capital – that is, of knowledge and competences – usually in the form of tacit knowledge that can be transferred to younger workers mainly by informal learning. They can supply important services for the well-being of populations of all ages, especially for the children and young members of families.

### **Policy context**

Policy reforms have been targeted to the economic system (e.g. deregulation of the labour market, flexibility measures, pension reforms) and to individuals (e.g. activation policies such as training, life-long learning, employment centres). The increase in the dependency ratio of elderly people has brought the sustainability of the welfare system, and in particular pensions and health costs, to the forefront<sup>18</sup>, prompting policies to favour longer working lives. As from the 1990s, pension reforms<sup>19</sup> began to be implemented to raise the employment rates of elderly people and delay retirement. To avoid the trade-off, the employment of mature workers needs to be complementary to youth employment, not competitive. This can be achieved through various policies including, for instance, more part-time employment for elderly people or gradual retirement schemes.

Promotion of high employment rates for mature workers thus requires integrated efforts on the part of all levels of governance and of the various policies over the life cycle. Strategies for flexicurity – i.e. flexibility in changing jobs and security in guaranteeing the employment - should encompass the whole life-cycle and be specifically targeted to the weakest segments of the labour market, and in particular the elderly in our case.

#### *Increase participation of people over 45.*

The success of policies aimed at promoting longer working lives depends as much on the attitude older people have towards work as on the employers' willingness to retain and hire them. This objective requires an integrated strategy.

*Employment retention and re-entry:* can be achieved through strategies aimed at overcoming discrimination, by acting both on the demand size (e.g. incentives to firms) and on the supply side, by providing incentives

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<sup>14</sup> Curtain R., 2000, *Changes to the nature of work. Implication for the vocational and training system*, Report for National Centre for Vocational Education Research, Australia. [http://www.curtain-consulting.net.au/download\\_controlled/Workplace%20change/Changenaturework.pdf](http://www.curtain-consulting.net.au/download_controlled/Workplace%20change/Changenaturework.pdf)

Curtain R., “The workplace of the future: implications for vocational training”, *Vocational Training European Journal*, no. 19, CEDEFOP. [http://www.curtain-consulting.net.au/download\\_controlled/Workplace%20change/eurojour.pdf](http://www.curtain-consulting.net.au/download_controlled/Workplace%20change/eurojour.pdf)

<sup>15</sup> Diane Perrons, Wendy Sigle-Rushton / London School of Economics (2006): *Employment transition over the life-cycle: a literature review*; Report published by the Equal Opportunities Commission, Transforming Work. Working Paper Series No. 47.

<sup>16</sup> European Foundation for the Improvement of Living and Working Conditions (2008): *Working conditions of an ageing workforce*, Dublin.

<sup>17</sup> Daubas-Letourneux, V. and A. Thébaud-Mony (2003). *Work Organisation and Health at Work in the European Union*. Dublin: Eurofound.

<sup>18</sup> Auer, P. and M. Fortuny (2000). *Ageing of the Labour Force in OECD countries: Economic and Social Consequences*. Employment Paper 2000/2. Geneva: ILO.

<sup>19</sup> For more details, see [www.oecd.org/els/social/workincentives](http://www.oecd.org/els/social/workincentives)

to elderly workers.

*Promoting longer working lives:* This objective can be achieved by increasing flexibility in retirement<sup>20</sup>, deferring retirement (by improving quality of jobs - monetary and non-monetary working conditions), implementing gradual retirement, and/or combining retirement and work.

*Lifelong learning:* Adult learning responds to different aims: personal, civil, social, and employment-related purposes, thus contributing to both productivity growth and social inclusion (see the European Commission's Memorandum on Lifelong Learning)<sup>21</sup>. Mature, unskilled workers face discrimination in access to adult learning.

*Overcoming the digital divide,* favouring intergenerational co-operation; Gradual retirement could favour a process of transferring competences from old to young workers, for instance through tutorship and coaching of new recruits. This positive externality would reduce training costs, favour pensions sustainability and reduce the waste of knowledge.

**Table 3.** Strategies of gradual retirement.

1. The Japanese model, which is a combination of **pension schemes for workers over 60, monetary incentives and new jobs.**
2. The Swedish model, which is the most effective one from the point of view of active ageing, was based on **part-time work**, at satisfactory monetary and non-monetary conditions for the mature workers, but it had to be substantially abandoned in 2000 because of unemployment problems.
3. The Anglo-Saxon (British and US) model, which is mainly based on **part-time work** and, as in the USA, on a **deregulation of retirement policies together with incentives to the firms** which were still employing workers after the official age of retirement.
4. The European Continental model (mainly German, French and Dutch). The Dutch experience was moving towards gradual retirement (**part time work and firms incentives**), like the French experience, mainly **through collective bargaining**. The German model had an important incentive to introduce gradual retirement schemes after the 1992 pension reform, but was negatively influenced by employment problems in East Germany.

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<sup>20</sup> European commission: 2008, Joint Report on Social Protection and Social Inclusion.

<sup>21</sup> See also the Grundtvig programme, launched in 2000 and now part of the overarching Lifelong Learning Programme, aimed at providing adults with ways to improve their knowledge and skills, keeping them mentally fit and potentially more employable.

### ***What can we learn from other European projects?***

Various projects have been carried out at the European or national level to investigate the needs and challenges of an ageing society<sup>22</sup>. Some of these studies focus on strategies to promote the employment of elderly people by improving their competences and skills, for instance: “Active ageing for competencies transfer and training” (Acting<sup>23</sup>), “Ageing workers to recuperate employability” (Aware<sup>24</sup>), “Age management”<sup>25</sup>, “Equal Skill synergy”<sup>26</sup>, “Chance project for over 40”<sup>27</sup>, “L’emploi des salariés de plus de 55 ans en Europe du Nord”<sup>28</sup>.

“A European guide for second careers” (an Equal Partage project, involving French and Italian partnership) produced a guide to improve the age management practices in firms, in order to increase job opportunities for members of the workforce with more years of experience<sup>29</sup>.

Strategies to encourage intergenerational solidarity and the exchange of competences between young and elderly people have exploited a variety of tools: enabling interactions among groups to share experience and recognize tacit knowledge<sup>30</sup>, learning platforms<sup>31</sup>, coaching<sup>32</sup>, tutoring and mentoring models<sup>33</sup>, new communication channels and partnerships<sup>34</sup>. Usually, young people teach the use of ICT and elderly people teach handicraft activities, tacit knowledge or organizational competences. In the Bavarian area this kind of transfer is very common: many pensioners, often under their own initiative, provide orientation and transfer their own working experience to young people approaching the labour market<sup>35</sup>.

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<sup>22</sup> [http://www.centromaderna.it/link\\_dettaglio.php?id\\_cat=33](http://www.centromaderna.it/link_dettaglio.php?id_cat=33)  
[http://ec.europa.eu/employment\\_social/equal/policy-briefs/etg3-working-life-cycle\\_en.cfm](http://ec.europa.eu/employment_social/equal/policy-briefs/etg3-working-life-cycle_en.cfm)

<sup>23</sup> <http://www.ifo.it/acting/>

<sup>24</sup> <http://www.awareproject.it>

<sup>25</sup> <http://www.agemanagement.it>

<sup>26</sup> <http://www.skillsinergy.it>

<sup>27</sup> <http://www.chanceover40.it>

<sup>28</sup> Delteil, V. and D. Redor (2003). L’emploi des salariés de plus de 55 ans en Europe du Nord. Etude réalisée pour le compte de la DARES, Rapport Final, février 2003 <[http://www.univ-mlv.fr/recherche/annuaire\\_recherche/annuaire/www.travail.gouv.fr](http://www.univ-mlv.fr/recherche/annuaire_recherche/annuaire/www.travail.gouv.fr)> www.travail.gouv.fr)

<sup>29</sup> [http://ec.europa.eu/employment\\_social/equal/practical-examples/adapt-07-fr-alliage\\_en.cfm](http://ec.europa.eu/employment_social/equal/practical-examples/adapt-07-fr-alliage_en.cfm)

<sup>30</sup> Project “Moderniser sans exclure les seniors”, France, [http://ec.europa.eu/employment\\_social/equal/practical-examples/adapt-skills-audio-visual\\_en.cfm](http://ec.europa.eu/employment_social/equal/practical-examples/adapt-skills-audio-visual_en.cfm)

<sup>31</sup> <http://webu2.upmf-grenoble.fr/partage/>

<sup>32</sup> [http://ec.europa.eu/employment\\_social/equal/practical-examples/adapt-finnish-companies-change\\_en.cfm](http://ec.europa.eu/employment_social/equal/practical-examples/adapt-finnish-companies-change_en.cfm)  
Managing age groups and seniors : conclusions from comparative research programs, [http://latts.cnrs.fr/siteuk/op\\_fiche.php?IdOperation=249&Id=2](http://latts.cnrs.fr/siteuk/op_fiche.php?IdOperation=249&Id=2)

<sup>33</sup> <https://webgate.ec.europa.eu/equal/jsp/dpComplete.jsp?cip=FR&national=FRC-2001-10836>  
[http://ec.europa.eu/employment\\_social/equal/data/document/age-dk-tut\\_en.pdf](http://ec.europa.eu/employment_social/equal/data/document/age-dk-tut_en.pdf)

<sup>34</sup> [http://ec.europa.eu/employment\\_social/equal/data/document/age-o-zur\\_en.pdf](http://ec.europa.eu/employment_social/equal/data/document/age-o-zur_en.pdf)  
[http://ec.europa.eu/employment\\_social/equal/practical-examples/employ-paradox\\_en.cfm](http://ec.europa.eu/employment_social/equal/practical-examples/employ-paradox_en.cfm)

<sup>35</sup> The initiative of Agenda 21 of *Gilching*, represented by *Gertie Fielder* is considered a “*best-practise*” thanks to the long lasting experience and knowledge of the economic Bavarian context of the project promoter. [http://www.esf-mikroprojekte.de/best\\_fiedler.html](http://www.esf-mikroprojekte.de/best_fiedler.html)

Another initiative promoted by 5 pensioners that have connections with an active company network in a difficult area of Nuremberg (with a high share of unskilled migrants) has opened the way to the improvement of job opportunities for vulnerable young people, through volunteer activities that help them with CVs and application forms, interview preparation, and so on.



Projects have been launched to search for new solutions for redundant workers in declining areas where firms are obliged to close, delocalise or to reduce production (the Walloon government, in collaboration with trade unions and the office for vocational training and employment, introduced a restructuring Support Plan to help workers losing their jobs) or the problem of employment in rural areas (“Clare Life Long Learning Network” addressed the need to provide a LLL curriculum in a rural area of the West coast of Ireland<sup>36</sup>).

Other projects, co-financed by the EU and investigating one or more of the above-mentioned areas of interest (employment, services and intergenerational solidarity) are presented in Table 4, which also includes references to the projects.

**Table 4 – Good practices coming from European projects**

Title of the project and partnership	Description of the project
The European SeniorWatch Observatory and Inventory (SENIORWATCH) started in 1998 under the EU Information Society Technology Programme to better understand IST services and products useful for the growing number of elderly people.	This research project covered all EU member states at that time plus the US and Japan and provided recommendations on the demand and supply side, presenting older population segmentation as regards IST needs, interests and access and a deep SWOT analysis. The project also provided recommendations by actors (industry, policy maker, ageing organizations and care providers) in order to improve skills of elderly people to exploit IST, to overcome the digital divide and to facilitate the use of these products and services, taking into account that a wider usage of information technology mediated services improves wellbeing and facilitates independent living for elderly people.
“Employment initiatives for an ageing workforce”, rich database of good practices across Europe collected by the European Foundation for the Improvement of Working and Living conditions.	This project collected useful long lasting practices at company level in more than 10 EU countries.
RESPECT – “Research Action For Improving Elderly Workers Safety, Productivity, Efficiency and Competence Towards the New Working Environment” a EU co-financed project promoted by a consortium composed of 6 research institutes and 6 companies from Finland, Germany, France, Switzerland and Greece, in 2001 to produce new workplace models for ageing society.	This research project presents useful new work models (age awareness workshops for managers, training the trainer, experience sharing and intergenerational teams) and makes recommendations for effective policies.
Adecco Institute carried out research on 2,500 companies in five European countries.	The research led to the creation of a demographic fitness index to identify how ready they are to face ageing in terms of career management, intergenerational diversity, lifelong learning, health and knowledge management. This research measured an average index of only 183 among a range 100–400; reporting a lack of interest in ageing analysis of the workforce and the finding of solutions for the short run, not the long term.

<sup>36</sup> [http://ec.europa.eu/employment\\_social/equal/practical-examples/adapt-06-ie-clare\\_en.cfm](http://ec.europa.eu/employment_social/equal/practical-examples/adapt-06-ie-clare_en.cfm)

<p>Active ageing in an e-inclusive society project (E-INCLUSION), financed by the EU under the ISTWORLD programme recommended disseminating the use of ICT among older people to facilitate active ageing in work and employment.</p>	<p>The project presented different situations across the European Union. In Scandinavian countries, especially Finland, ageing is a recognized concept, whereas some New Member States suffer a lower life expectancy. The project offers evidence that “ICT’s are not currently seen as an important instrument for active ageing in work and employment. This points to a need to understand more about the positive contribution that ICT can make in this area. The ability to learn from existing positive examples and experience has so far been surprisingly slow”.</p>
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### 3. ECOM45 case studies

#### Bulgaria

The state of the national economy of each country is directly affected by global economic indicators. The financial and economic crisis which has spread round the world in recent months, has adversely affected the conditions of rising standards of living in Bulgaria.

Throughout 2009 the labour market in Bulgaria was faced with numerous challenges. The growing uncertainty of the economic environment created cautiousness in both employers and employees. Unemployment has been steadily increasing and according to the Bulgarian Employment Agency, it has soared up to 10.26% as of February 2010. Experts expect the annual unemployment for 2010 to reach 12%.

GDP is reported to have dropped by 4.9 per cent for the second quarter of 2009. The lack of financial resources, the uncertain economic environment and low demand have led to serious difficulties among entrepreneurs, hence reduced income and employment opportunities.

According to the National Statistical Institute, at the end of November 2009 the factor of unemployment in Bulgaria was 8.66% based on population aged 15 to 64 years, and this ratio tends to continue growing in the forthcoming months. The unemployed at the age of 50+ are unequal in the labor market. Their number is about 102,247 or 38.2% (cf. 39.3% in 2008.) of all the unemployed registered with the labor offices. This category of unemployed increases by 8,754 people (9.4%) monthly average. The majority of them are people with no qualification nor speciality (58.0%), primary or lower education (56.4%). The number of long-term unemployed people is 39,794 monthly average. Their share in total unemployed population of 50+ is 38.9%.

About half of the total number of unemployed people aged 50+ are less competitive in terms of training and education, and the rest of them have acquired education, training and professional qualifications. Both groups have relatively broad professional experience, social experience and experience in learning.

But whatever degree of education, training and experience people 50+ have, they are not flexible in terms of the rapid technological changes and globalization processes, which proves a serious factor for the level of employment and unemployment of this age group.

The state has taken measures to overcome the effects of the global crisis and revive the national economy. The following changes have been envisaged: reduction of the social insurance and tax burden, retention of tax levels, fight against illegal business and other. A number of laws, regulations and decrees have been enforced to regulate unemployment and promote employment: Law on encouragement of employment, the Employment Strategy, National Action Plan on Employment and others.

Many European and national programs have started and are implemented throughout the country. They aim at changing or furthering qualifications of the employed and unemployed, improving the access to education and training, increasing the labor supply and quality of workforce, reducing the mass layoffs and leave of

employees who, for economic reasons, are not paid full monthly salary. The programs are aimed at different target groups formed on basis of age and social or professional status, education level and type of training and others.

One goal of these programs is related to the professional realization of people over 50. They are to be given the option to acquire, change their qualifications or to increase them in accordance with the current requirements of the labor market, which will help to extend their work activity and create conditions for their continued employment.

The share of unemployed 50+ people involved in training has reached 23.6% (2077 persons). Unemployed people of pre-retirement age are one of the priority groups for active policy. Despite all measures taken by the government in terms of reducing the unemployment among elderly people, the analysis show that employers are still reluctant to hire people from this age group. A survey was conducted to determine public opinion of training and employment of elderly people. The results of the survey could be summarized as follows: People over 45 have longer life experience and established work habits - factors that in some cases could even be a priority in selecting staff.

One of the main area of training and retraining of elderly people is ICT. New technologies are now an integral part of almost all professions, so acquiring such skills is particularly important. Internet jobs of new generation will be increasingly demanded in recent years.

Here is an example of how ICT can benefit the employment of people over 45 years - now in Bulgaria call centers are one of the few companies that continue to recruit new employees during the crisis. In the field of outsourcing services at least 30-40 thousand people can work in the country.

Call centers are staffed by people of different ages, education and nationality. Call centres perform part of the activities of a company, usually related to serving its end users.

Practically, ICT knowledge provide unlimited opportunities for learning and self-study, new jobs, new niches of employment, development of own business, communication and social networking, facilitates everyday's activities like shopping, medical care, banking, travel, investment for unlimited access to all kinds of information for better integration of elderly people both on the labor market and in society, regardless of domicile, age and social status.

### ***Who are the Seniors?***

No legal definition of "Seniors" or "Adult People" in Bulgaria.

The notion "Adult People" is based on the age for retirement.

EU definition of "Adult People": the age, determined by each of the member states with a relevant law, which gives the right for receiving a pension.

### ***Population aging factors:***

- Heavy decrease in population growth within the country.
- A large number of emigrants mainly young people.
- A large increase in the level of unemployment due to the economic crisis in the country.

### ***Some statistics:***

- Unemployment has soared up to 10.26% as of February 2010.
- Expected unemployment for 2010 is 12%.
- Unemployed people 50+ reach 38.2% of total number of unemployed for 2009.

### ***Barriers in front of elderly people seeking employment:***

#### ***Social isolation and self-isolation:***

- Overcoming the reluctance to use the contemporary information technologies;
- Maintaining their activity and agility;
- Overcoming their reluctance to take part in programmes which increase their self-confidence, developing their skills for maintaining social contacts etc.
- seeking employment

***Labour market participation:***

- Overcoming the hidden discrimination on the age basis;
- Gaining confidence to prove their real abilities;
- Acquiring new professional skills;
- Improving existing professional skills;
- Acquiring useful skills for a new employment;
- Increased motivation for a certain job;
- Participation in the process of integrated lifelong education;

***Barriers for employers to hire elderly people:***

- Health problems
- Lack of qualification
- Cost of re-training
- Difficulties to fit in a younger staff team

***Elderly people's needs:***

- Assertiveness training
- Appropriate training
- Study of individuals' strengths and needs
- Job search skills
- Encouragement and support
- Development of individual action plan

***Employers' needs:***

- Knowledge on issues related with :
- Legislation
- Financial support
- Awareness of:

Productivity

Ability

Team work

Assistance needed

Financial or other costs

***Potential areas of employment:***

- ICT
- Administration and Management
- Catering and tourism

***Types of skills required:***

- computer skills
- leadership and communication skills
- time management, numeracy and presentation skills

***Legal framework and initiatives:***

***Tendencies in the process of educating elderly people:***

- 1) Growing importance and enhanced range of education regarding elderly people;
- 2) Closer partnership and intensive interaction between institutions for successful solving the problems of adult education;
- 3) Gradual increasing and connecting the basic education with the adult education and their irreversible development into a comprehensive and lengthy process which is legitimated as a lifelong learning.

***Adult education in Bulgaria focuses on:***

- Basic knowledge and skills like reading, writing, computer literacy and language competence;
- Professional education and training;

- Civil education and all other knowledge concerning personal development as a specialist and a social subject.

***Adult education in Bulgaria is a polycentric system which includes structures of formal and informal education:***

- Of formal education:
  - Evening school on the premises of existing schools, including professional schools, extramural form of university education or centers of postgraduate forms of qualifications.
- Of informal education:
  - Different courses of basic skills and knowledge, professional courses organized by the state, private vocational training institutions or NGOs.

***Basic conclusions:***

- Lack of qualified personnel in the field of adult education;
- Educational system should be more flexible in certifying and validating of acquired knowledge and skills in the informal field;
- Lack of clearly outlined way for development of adult education in Bulgaria.

**Estonia**

Recent development of Estonia (after the collapse of the Soviet Union) has often given relatively more opportunities to younger people. Fast changes during this interim-period have increased the negative attitude towards the older generation as some of them have not always been able to adopt to significant changes in the society. At the beginning of this interim-period the number of working Estonians decreased quite abruptly and because of the changes in the economy the employment of older people decreased the most.

***The rate of employment***

The rate of employment differs greatly between different age groups. 73% of people in the age group between 50-54 year are working. Only 10% of 70-74 year-old people are occupied with work, as they are pensioners. There are more workers among the people who have higher education level. There are no differences regarding nationality but the rate of employment is higher within native Estonians. One of the most important reasons for this is probably their better skill of Estonian language while compared to other people non-Estonians evaluate their knowledge of the national language lower.

Recent studies show that older people are somewhat more occupied in the primary field (agriculture, forestry, fisheries) – 5,9 %, Estonian mean 3,9% and the tertiary field (commerce, service, etc.) – 64,3%, Estonian mean 60,7%. If we consider the retired but still working people then we see that their relative importance in these fields is even higher (9% and 68%).

The older people are also more involved with the 1st (policy makers, high clerks and company leaders) and 2nd (high specialists) level occupations. In the whole society the percentage of these occupations of all occupations is 27% while 32% of those working in these fields are older people. At the same time there are more manual labourers among them as well.

We also have quite many older people working as teachers, doctors, nurses and socialworkers in the health care-, education- and social systems. Is this good or bad? We can often hear people saying that there are too many old people working as teachers and doctors. However, if there wouldn't be this older generation, who truly love their speciality, we would have to close down some schools and hospitals located in the countryside due to the lack of young specialists. Aging doctor, teacher, socialworker is not a bad thing. A specialist who is continuously improving himself and loves his speciality is very valuable because of their knowledge and experience gained through life, which also balances the inexperience of their young colleagues and ensures the continuity. There are many jobs where the employers see older people as better candidates since they are more dependable and experienced.

The position differs greatly considering sex and nationality. Among Estonians there are more high level specialists, whereas among the other nationalities there are more skilled workers and manual labourers. Women are more likely to work as top specialists, service- and salespersons, clerks and manual labourers. Men are often working as managers, skilled workers and machine operators.

***Table 1: Estonians and non-Estonians, men and women in the economy (%)***

	<b>Total</b>	<b>Estonians</b>	<b>Non-Estonians</b>	<b>Men</b>	<b>Women</b>
<b>Primary field</b>	6	7	4	10	3
<b>Secondary field</b>	30	25	39	44	19
<b>Third field</b>	64	68	58	47	79

Source: Angela Poolakese - *The study of welfare of the elderly (2009)*

In this table there are considered people from ages 50-74.

Estonia is one of the leading countries when we are talking about the rate of employment of the elderly. At the same time it might not be enough to ensure the sustainability of the society since our population is aging fairly fast. At the moment there are 2 retirees per 3 workers and it is predicted that after 40 years there will be only 1 worker per 1 retired person. In terms of aging population, where the rate of the dependants is growing, it is essential to support the continuity of elderly employment.

Only 12% of working older people do not intend to keep working when they reach the retirement age. 37% of these people are absolutely sure that they will continue working and another 41% think that this is likely.

### ***E-involvement***

In the Study of Welfare of the Elderly (2009) the author tried to find out how well do the older people adapt to using modern tools in their everyday lives.

97% of the elderly have a bank account, 92% own an ID-card. It depends on the person's health, involvement and educational level whether the bank-account exists or not. ID-card is less popular among men (89%) and the people who are either unemployed or just staying at home (82%).

**Table 2: The use of E-tools by the age, education and social status (%)**

		<b>Internet bank</b>	<b>E-income statement</b>	<b>The use of computers for communication (MSN, Skype)</b>	<b>The use of e-signature</b>	<b>E-voting</b>
<b>Age</b>	50-54	64	51	59	14	6
	55-59	56	43	50	14	7
	60-64	39	26	34	8	4
	65-69	26	17	22	4	2
	70-75	11	6	12	1	2
<b>Education</b>	First level	10	6	7	0	0
	Second level	38	28	34	7	5
	Third level	65	49	60	16	7
<b>Status</b>	Working	70	56	65	19	9
	Working retiree	54	39	46	10	6
	Retired	19	10	16	2	1

	Other	45	39	40	2	2
	Sum:	42	31	38	9	5

Source: Angela Poolakese - *The study of welfare of the elderly (2009)*

### ***What should we do in Estonia to enhance the working opportunities for the older generation?***

According to the evaluation of the Centre for European Policy Studies the labour market structure is not the main problem when it comes to accomplishing a higher employment rate and a raise of productivity. The studies show that the key problem is people's inadequate level of skills. Therefore the countries should invest in education and retraining.

The older people in Estonia feel the need for the information the most – more specifically they are interested in how to get information about available job offers (74%). 26% feel the need for retraining and 23% for finding a suitable job.

Since most of the information is located on the Internet, the knowledge and use of e-working would surely enhance the opportunities to be actively involved in different working fields.

#### **Sources:**

- Angela Poolakese - *The study of welfare of the elderly 2009* , GfK Custom Research Baltic, Estonian branch office
- Siiri Oviir – *Aging of the Estonian population*, the Minister of Social Affairs

## **France**

### ***How can one conciliate ageing, employment and decent income?***

Quite graphic, the first part of the presentation is based upon the display of four charts

1. Titled “A global concern !” the first slide shows the projected percentage of population aged 65 and over in the USA, the OECD countries, the EU and Japan over time: all curves show a sharp growth until 2020.
2. Based upon the 2000 UN world population prospects and 2004 Eurostat demographic projections, the second chart, under the title “Demography” [Demography] , displays a distribution of the EU25 population per age group over the 1950\_2050 period. With less than 1.2% of people aged 80 and over at the beginning of the second half of the 20<sup>th</sup> century, the same class may represent up to 11.8% of the total population in Europe (25) around 2050, along with a dramatic decrease of the percentage of population aged under 14, nearly divided by two over the same period (24.9% down to 13.3%).
3. No less dramatic is the third chart on which EU public pension spending (as a percentage of the gross domestic product) has been plotted, forming a simple yet quickly ascending curve, quasi linearly ranging from about 10.5% in 2005 to over 17% in 2050. That chart is titled “Pensions: the nightmare”
4. Focussing on the bad French unemployment figures, the fourth graphical slide gives a visual idea of unemployment over the period of time from April 2009 to November 2009. With a comment: “the nightmare was before the financial crash”, and the word “now” addressing the unemployment graph. Vocally the presenter would have stressed: “and now: the bad news”. It is titled “The bad news”

Continuing to focus down on the French situation, the fifth slide, “And what about the seniors then?” provides unemployment figures broken down by sex and age (2008 data) with a view to show that the Lisbon objectives have not been met.

« Lisbon Objectives », the sixth slide shows that in 2007, France was still under the EU objectives assigned for 2010, with a national average about 6 points under the said objective.

In 2007 even though female employment rate was about to reach the 2010 60% objective mark (58,4 % in 2005), that of seniors was still at the 37 %, mark, ie. 13 points under the 50% objective.

### ***Why? (seventh slide).***

#### ***Employers' attitude, often based upon:***

- Prejudiced ideas, mainly,
- Economic « calculations »
- Productivity reasons

#### ***Employees' attitude***

- Tired of « always more » companies
- Worried about the future of pensions
- Sometimes also physically tired
- Having been on the dole for too long.

### ***Reacting (8th slide).***

Takes place here a particular mention about the 2006 “national concerted action plan for the employment of seniors”, which outlines the five objectives and the 31 actions designed by the National conference on the employment of seniors organised by the Conseil Économique et Social. Some “personal” advises are reminded.

#### **•RETHINKING ONE'S SITUATION**

-Personal

-Family

#### **•REGAINING PROFESSIONAL VALUE**

-« revamping » professional experience and skills

-Stimulating « positive aggressiveness »

The presentation then goes into what to do after personal reassessment and offers a choice of avenues, including « new measures » put forward by the government in terms of recruitment aids, as usual, under the form of social tax alleviation.

### ***What's next ? (9th slide)***

•Think about the new lifestyle one should go for

•Have a variety of activities:

-Training to update skills and capacities

-Developing one's own business, yet with a real viable strategy

-Think about ICTs as ways of innovation support for existing activities

•Following measures for senior employment.

### ***What about employers?***

•Many of them very well know the advantages of keeping or even recruiting seniors

•Some will even have to face a demographic crisis (like VW in Germany and The Netherlands eg.) and the answers seem to be :



- Adapting workers environment to age (Ambient Assisted Working)
- Adopting a new « social contract »
- Optimising the transmission of know-how
- Developing net-working
- Investing in training
- Preparing a different future!

### **Conclusion**

In France the answer is not in government measures, it lies in the capacity of changing mentalities at all levels: employers, employees and within the general population, even going as far as presenting to young children (elementary school) a different view on the elderly and ageing.

### **Hungary**

#### **Opportunities open for adults above the age of 45**

*with special regards to coping with unemployment*

**by Priscilla Várnagy**  
**Net-Mex Ltd.**

The most important demographic process in Hungary – and also in the other developed countries – might be characterized by the aging of population. This phenomenon is unprecedented in human history, and poses great challenges to society. Population aging is a natural process reflecting a general development of humans. On the other hand it creates a special requirement for improving possibilities provided for elderly in education and in ICT-skills development in order to enable them to achieve active longevity and well-being through the facilities and within the circumstances of the 21<sup>st</sup> century.

#### ***1. Demographic trends as predictors of difficulties and opportunities***

The age structure has been changing in Hungary similarly to other countries in Europe between 1901-2050. The size of the elderly population is continuously growing, there is a rise thus in the average age of the population, as the proportion of children is continuously decreasing, while the old age dependency ratio is continuously increasing.

During the last century the proportion of those under 20 decreased a lot (from 44,9% to 23,1%), and of those aged 60 and over increased from 7,5% to 20,4%. According to the latest projections, the population aged 60+ is going to reach 2,941 thousand by 2050, i.e. it will grow by about one million, which will result in a proportion of 33,6% of the total population.<sup>1</sup> These tendencies are shown below in Table1 and Table2.

<sup>1</sup> László Hablicsek (2004): Demographics of population ageing in Hungary. HCSO Demographic Research Institute.

<b>Age group (years)</b>	<b>1901</b>	<b>1949</b>	<b>2001</b>	<b>2050</b>
Population size (in 1000)				
Under 20	3078	3067	2360	1632
20-59	3263	5065	5761	4194
60+	514	1073	2079	2941
Total	6854	9205	10200	8767

Percentage distribution (%)				
Under 20	44,9	33,3	23,1	18,6
20-59	47,6	55,0	56,5	47,8
60+	7,5	11,7	20,4	33,6
Ratio of under 20 to 60+	6:1	3:1	1:1	1:2
Average age of population	27,0	31,5	37,2	44,0
Old age dependency ratio	0,15	0,20	0,28	0,59
Total dependency ratio	1,09	0,84	0,71	0,99

Source: *Demographic Yearbook at HCSO*

Table1. Age structure changes in Hungary, 1901-2050

Age group (years)	1901	1949	2001	2050
Population size (in 1000)				
60-64	210	380	534	600
65-74	223	499	928	1240
75-84	72	172	490	799
85+	9	22	126	302
Total	514	1073	2079	2941
Changes over time (1901=100)				
60-64	100	181	254	286
65-74	100	223	416	555
75-84	100	240	682	1111
85+	100	249	1426	3412
Total	100	209	404	572

Source: *Projection database of HCSO DRI, 2003.*

Table 2.: Ageing of the elderly in Hungary, 1901-2050

The natural decrease in the population since the 1980s is due to the decreasing proportion of live births and deaths . Figure 1. shows that the reason for this decrease in the population is due to the also decreasing birth-rate, since the death rate is more or less continuous and stable throughout the previous century.

The death rates have slightly been increasing since the 1940s as an average which is due to the greater number of capita thanks to the natural population increase. This process will even accelerate when the large generations borne in the 1950s and 1970s enter the elderly age-group. At present the number of children is equal to the number of elderly in Hungary, but by 2050 at least 80 percent more elderly will be than children, according to the projections. The outcome of these demographic changes is the shrinking of the labour force: the number of those in working ages is expectedly falls to 4 million, the level back before World War I.

Népmozgalom ezer lakosra, 1950–2007  
Vital events per thousand inhabitants, 1950–2007

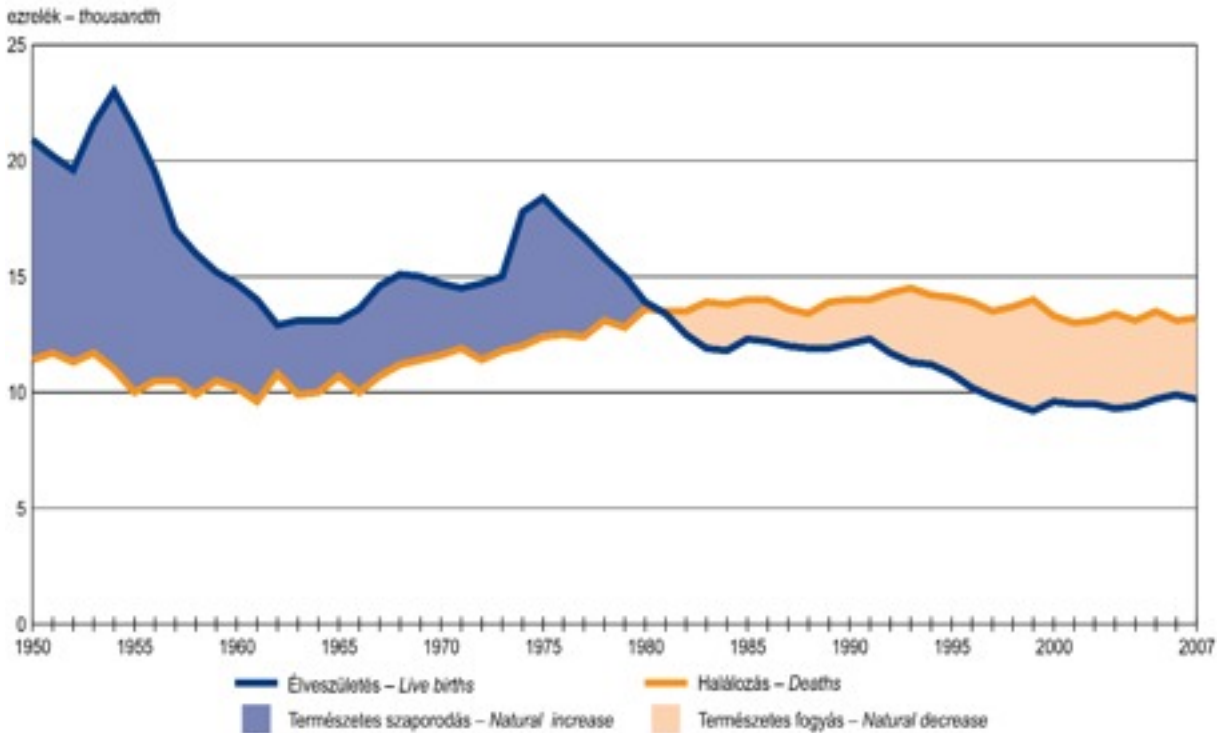


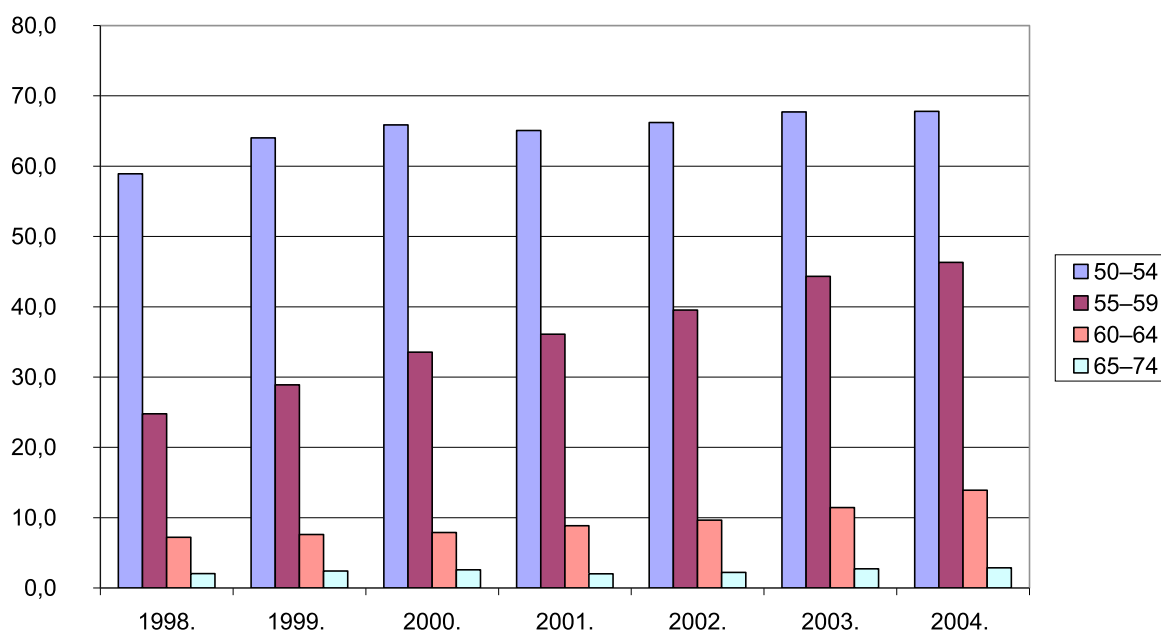
Figure 1. Vital events per thousand inhabits

To have a clear picture, we should be able to calculate with the gender differences as well. The ratio of sexes has shifted towards the dominance of women since 1980s. We can observe a slight male dominance at birth and in younger age, female dominance around the age of 40 and this dominance only increases towards older ages. In January 2008 5.275.839 women and 4.769.562 men lived in Hungary (52,5 : 47,5 % ratio).

## 2. Employment, unemployment

This growing number of elderly needs solutions for dealing with aging while remaining active and healthy. Since old-age life expectancy is continuously increasing, the working population is decreasing. The activity rate of people 55 – 64 is 22% in Hungary (40% in EU), this must be increased according to Lisabon Criteria. The employment rate of elderly employees compared to other European countries is very low, especially in case of women. However, the employment rate of 50+ citizens has increased quite rapidly (2 – 2,5%) in the last years. As shown on the diagram below, the employment rate of age-group 55-59 and 60-64 is growing quite fast.<sup>2</sup>

**The employment rate in age-groups**



Source: CSO Hungary

Figure 3. The employment rate in age-groups

This demographic change has several consequences which should be handled by societies. Great attention should be drawn to areas which need development in this regard, e.g.: healthcare, long-term care, education, pension system, employment policies. Aging is a necessary consequence of population development, and we should also adjust our present educational system to the altered situation, in order that active aging and life-long learning should not only remain phrases.

### 3. Education and ICT-skills as a way out

Education as a tool for becoming active is not yet exploited among the group of elderly. In spite of that in Hungary, education outside the school system has four sectors: state institutional network, adult training enterprises, non-profit organizations and internal training system of companies providing seemingly various ways to improve competitiveness of aging, no special vocational training for the target group exists. The state finances the first vocational training for everyone and a second one specially for people 50+, but they are trained together with others. Sometimes IT- and language courses are organised specially for seniors, but they are rare and have very small or no influence on labour market.

Most of the vocational training institutions have the opinion that 50+ citizens should be trained together with younger age-groups because of better group-dynamics and atmosphere. However, most of the training institutions have not enough 50+ trainees to form a special group for them. According to an advice of a group of experts, special motivational and self-recognition courses should be organised for elderly trainees to help them to start learning again. This study also suggests, that a training is more effective, if the aim is to conserve one's workplace than if to get a new one.

Based on a questionnaire survey carried out by the Central Statistical Office (CSO) in Hungary 8,4% of the 45-54 year old citizens (15,5% of all participants in adult education) and 4,5% of the 55-64 year old citizens (3,3% of all participants in adult education) is taking part in any kind of training (2004).

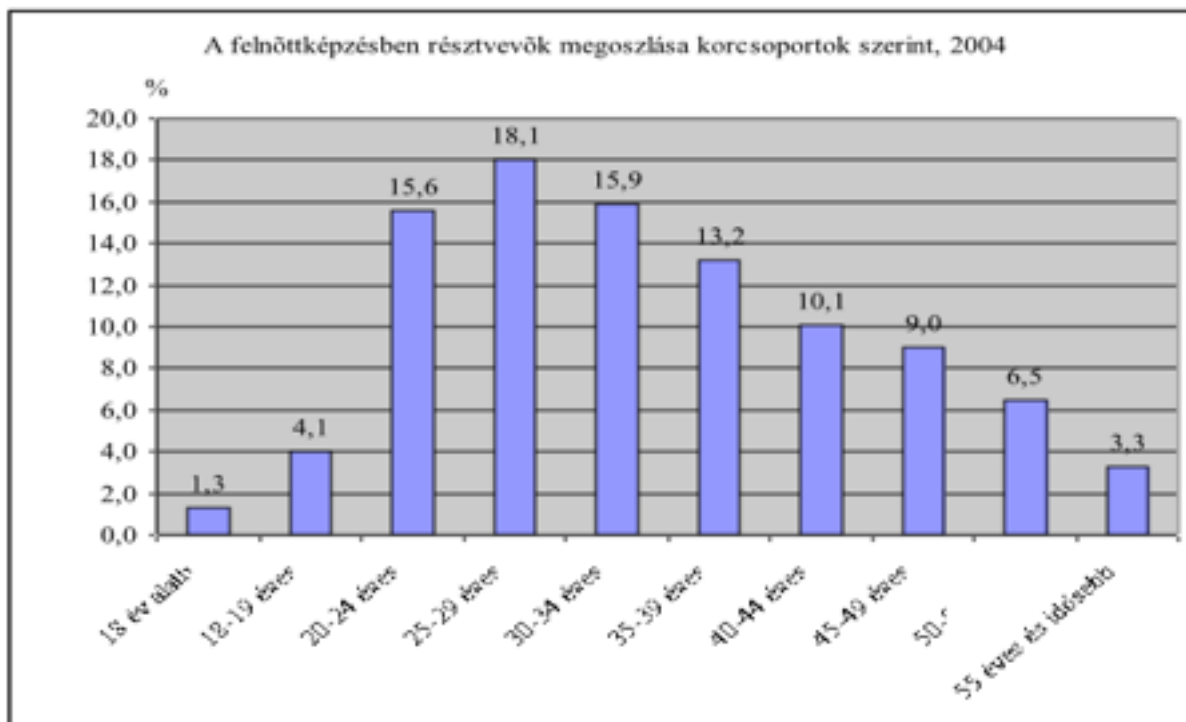


Figure 4. Participation in adult education according to different age groups

Most of the 50+ employed has never worked with computer and had no ICT-training at all, and they are often averse from computers. Nowadays it is nearly impossible to get a job without at least basic computer skills (MS Office, internet, e-mail), so elderly citizens must be trained to be able to work with computer. ICT is a core component of the knowledge society nowadays, a tool for modernisation and improvement. Many large companies have invested heavily in e-learning and content management systems who need workforce able to use and develop these innovative methods for a more effective and productive result. Online societies and networks ensure a core part of our social and leisure-time opportunities which has the opportunity to provide more satisfaction with later life due to connections and self-realization.

ICT thus is also a good way to make new social contacts and improve life quality.

With an advanced ICT-knowledge, better educational opportunities open up, better opportunity for exploiting their potentials and thus find a job they find more satisfying and that can lead to not only less unemployment rate, but the feeling of self-realisation and well being as well for the individuals.

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## **Italy**

### **Active ageing: the Italian case study by Gabriella Pappadà**

#### ***The Italian pathway***

This document presents a short overview of some Italian strategies to face ageing and employment.

Italy is in a bad position compared to other European countries, in terms of participation in the labour market of elderly people, especially if they are women or unskilled.

The main pillars to meet age and the economy are:

- To increase participation of people over 45
- To favour employment retention and re-entry
- To promote longer working lives
- To implement Lifelong learning strategies
- To overcome the digital divide favouring intergenerational co-operation
- To promote entrepreneurship

In accordance with the project results ACTIVE ageing: the good practices for the information and vocational guidance for over 55 workers at their workplace (European project VS/2007/0528 coordinated by FNP), active ageing has been significantly underestimated in Italy.

In recent times, Italy had three important phases:

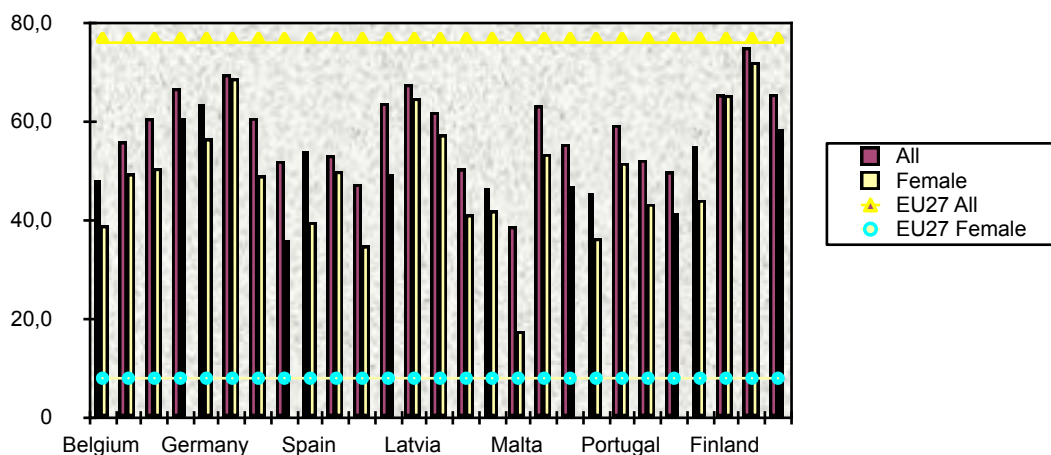
1. 1980's beginning of 1990's: early retirement to face technological changes;
2. 1990's: transition from early retirement to national policies aimed at preventing exclusion, mainly extending the working lives;
3. in 2004 an experimental phase was launched by the Government to promote employability.

To promote employability of elderly people it is necessary to manage appropriate human resources strategies to avoid discrimination of elderly workers, to create a positive self perception of workers inside the workplace.

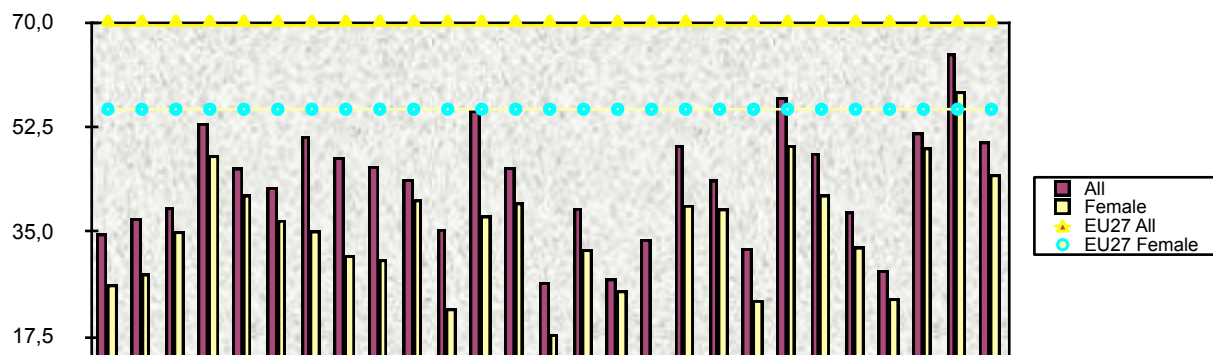
A longer working life may be favoured by:

1. convincing the worker to extend the professional life;
2. convincing the companies to review company organization;
3. harmonising the social security cushions;
4. harmonising intergenerational society.

**Figure 4 - The state of employment of 50-64 years old in Europe (ELFS, 2008)**



**Figure 5 - The state of employment of 50-64 years old in Europe (ELFS, 2008) lower educated**



**Table 5 - Ageing challenges and policies in Italy**

Ageing challenges	Policy context	Pension System
<p>Although the living standard of the aged is close to that of the general population, the risk of poverty (23%) is slightly higher.</p> <p>Low rates of employment of mature people and difficulties to re-enter the labour market due to macroeconomic depression and delocalisation of many firms in Eastern countries.</p>	<p>The main objectives are to increase the labour market participation for the young, women and older people and ensure adequacy of pensions.</p>	<p>The Italian pension system reform started in 1995 (Riforma Dini). A more recent law on pension reform introduced incentives to prolong working life and is currently the object of discussion among the social parts. In July 2007, there was an important Tripartite Agreement on work and welfare between trade unions, entrepreneurs associations and the Italian Government that established, starting from 2008, a gradual increase in the retirement age. This agreement also confirmed planning to divert the current TFR funds (the amount of money yearly accumulated and paid at the end of the labour contract by the employer) into supplementary pension schemes, except in cases where the worker does not accept this system.</p>

Sources: National Reports on Social Protection and Social Inclusion, 2007 and 2008.

**Main barriers and lines of interventions**

In accordance with the Active Age project, elderly people face several problems to remain and re-enter the labour market, especially in the following cases:

- recruitment (especially when unemployed)
- training (company do not use to invest in human capital for elderly people especially if unskilled)
- company restructuring
- wage and salary dynamic processes
- fiscal regulations
- access to new technologies
- development of skills
- task turnover and overall work organization

**The main lines of interventions are:**

- re-integration of unemployed or inactive elderly people with associated social security cushions
- central and local governments policies aiming at granting tax relief to the companies that employ these people

**Active ageing: some Italian good practices**

There are several projects at local and company level that have promoted active ageing in the last years. Some of them are presented in the following table.

**Table 6 – Good practices deriving from a research project carried out by the Italian Institute of workers vocational training ISFOL**

The research, carried out by *Isfol*, started from the premise of the existence of a greater risk of age trap in: firms with many seniors and a low turnover; firms with a senior core workforce and a high turnover of young people; and firms with only a young and unstable workforce. The project analyses different behaviours and practices that may help to achieve a better integration of workers over 50 in the labour market, namely, partnership with colleagues, adapting capabilities, empowerment, problem solving, learning abilities, intergeneration cooperation, flexible contractual arrangements, job re-design for seniors, family friendly policies to balance work and family, medical check ups in enterprise, age analysis profile maps, career counselling. The study offers recommendations to social partners; in particular, it suggests specific age management action plans for regional and city councils, promoting information campaigns, providing expertise on age management, financial support for lifelong learning and mobility within and between sectors. These practices are not yet very diffused, as a result of widespread age discrimination. However the research has provided evidence that, where they are in place, older workers can perform a useful role in the transfer of competences and guidance to younger ones. The research presents some good experiences at the enterprise and local level. Among these are:

1. Indesit, which signed an ethics code with the trade unions in 2001, experimented with ethical dismissal making the commitment to reintegrate the dismissed worker in another enterprise located in the region, providing training and paying an indemnity to the new employer (formula company to company);

1. The ex ICT company *Celestica Italia* (IBM group) in South Palomba near Rome, in collaboration with the Lazio Region, Rome Municipality, the Labour Ministry, the trade unions, training centres and employers, started a pilot project to transform the area and integrate workers dismissed from the site due to shutdown, in another company. The establishment was taken over by a logistic and multiservice company that transformed the ICT pole into service logistics.

1. The non-profit sector was involved in a comprehensive programme to promote active ageing. For example, Banco Alimentare, a non-profit organization that distributes food in hospitals and soups kitchens, registered the involvement of many ex-managers as volunteers of the associations.

1. Mondadori Printing in Verona created a laboratory for two groups of people aged 36/50 aimed at favouring team work and knowledge sharing. The older workers were helped to adapt to changes and train younger ones.

1. In 2006, S.Paolo-Imi launched an intergenerational experiment among 144 workers (half older and half younger) in Lazio and Sardinia, who voluntarily chose to participate in the project. These people, divided in 12 sub-groups, shared history, and transferred experience from the older to the younger.

1. The Spinn project, with a national cover, has the objective to help elderly job searchers in the employment services by teaching job searching strategies and promoting autonomy and empowerment.

### ***The entrepreneurship case study: The First Low Cost Training courses in Italy***

Entrepreneurship may favour employability of elderly people. A training centre has been created in Florence by 3 women over 45 at risk of unemployment. This centre focuses on elderly people, trying to satisfy their needs of training. One of the most important issue is the digital divide of elderly people and their needs to overcome it in order to be more active and social included. The association created by these 3 women intends to satisfy these needs, providing accessible courses at low cost for everybody with special attention to elderly people. In a area of low cost (see Ikea, Ryan air) and training needs, this combination of training and low cost seems to be effective.

#### ***The main Mummacademy goals are:***

- to promote the new technologies to a wider group of people;
- to create new job opportunities: to get new collaborators within MummuAcademy.

The mission of Mummacademy is in line with the Famous Quote by Henry Ford:

"Coming together is a beginning. Keeping together is progress. Working together is success."

Mummacademy basis its work on these three assumptions:

- The population is changing, there are many more elderly people than before, and these people want for their own personal purposes or to keep up with everyone, to learn.



- In Italy there are many computer schools but they are for young people wanting to learn for business or work reasons.
- The class room has set up in a residential area in what was a shop, in a very busy street, and so it catches the eyes.

**Table 7 – Mummuacademy courses ([www.mummuacademy.it](http://www.mummuacademy.it))**

<b>Kind of courses provided</b>	<b>Prices of courses</b>	<b>Participants</b>
<ul style="list-style-type: none"> <li>•Internet and pc (elementary- intermediate- advanced)</li> <li>• Microsoft Office: Word, Excel, Access, PowerPoint</li> <li>• Public Speaking</li> <li>• Web Marketing</li> <li>• Foreign languages: English, Spanish, French, German</li> <li>• Digital Photography</li> <li>• Wine tasting</li> </ul>	Courses: 18 hours for only 69€ or 99€	About 30 hours of courses per week About 200 people

In the future, Mummuacademy could become a real low cost university of the 3rd age.

## Spain

### *Seniors and University. An opportunity for convergence.*

The experience that we present here today has been developed from the confluence of several factors, namely: changes in demographic circumstances, in socioeconomic ones and in employment, followed by a formative proposal in the use of ICTs for the seniors initially interested in these tools and their uses.

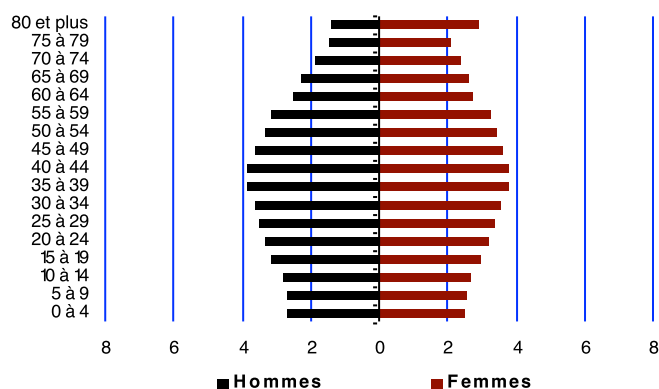
Firstly, the Populations forecasts provide information about the likely future size and structure of the European population. EUROPOP 2008<sup>37</sup> presents a severe potential population change based on assumptions for fertility, mortality and migration for the period 2,008-2,030. Our partnership pursues a reinvestment of the surplus on a better training as regards the work market to reduce the dependency ratio<sup>38</sup> and to ensure the quality of life of people.

In the EU, the average age of the population in the different areas in 2030 is projected to be between 34.2 years old and 57.0 years old, whereas in 2,008 the range was between 32.9 years old and 47.8 years old. Similarly, in 2,030, the amount of population aged 65 or over is expected to range between 10.4 % and 37.3%.

The population profile is assumed to become older in almost all regions. The combined effect of three factors –the existing population structure, fertility lower than replacement levels, and steadily rising number of people living longer- is likely to increase the average age in all states.

The countries with the highest population will increase, more than 30% over the period 2,008-2,030. Ireland, Spain (coastal regions bordering the Mediterranean Sea), Portugal (Algarve in the south), Cyprus and Norway (Oslo og Akershus). Bulgaria, Romania, Germany, Hungary, Poland and Slovakia are expected to have a lower population by 2030.

### **Pyramide des ages, EU 27, 2007**



These dynamics lead to changes in the life cycle of women and men at supranational levels (quizás quedaría mejor scenes) -Europe, Western ... - who, whereas maintaining items such as working age between 15 and 64 and the overall aim for full employment, undergo very important transformations as seen before: increased life expectancy, pre-early retirement due to a more productive situation, need for recycling of workforce or the understanding that the quality of life depends not only on the economic resources, but on socio-cultural levels, on the degree of autonomy in carrying out the activities, or on the specificity of leisure practices as well.

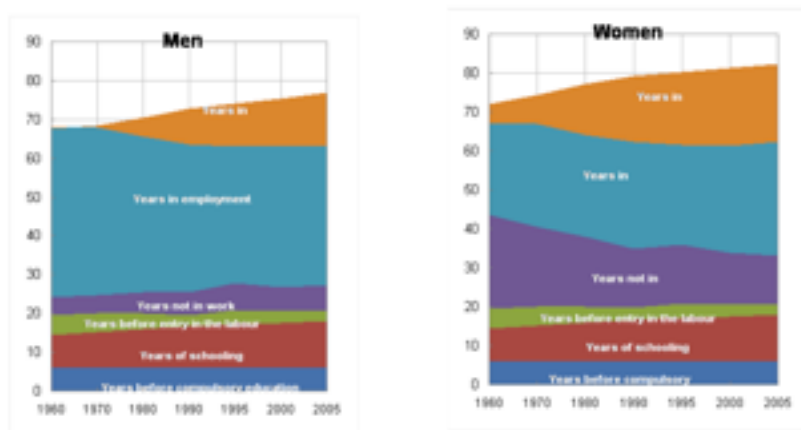
<sup>37</sup> GIANNAKOURIS, Konstantinos. *Regional population projections EUROPOP2008: most EU regions face older population profile in 2030*. Eurostat, Statistics in focus 1/2010.

<sup>38</sup> The old age dependency ratio is used as an indicator of the extent to which the older population (65 years old or over) must be supported by the population of working age (conventionally 15-64 years old)... **by now**.

A decade ago, the Lisbon European Council set the strategic goal for this decade: to become the most competitive and dynamic knowledge economy in the world, capable of sustainable economic growth accompanied by quantitative and qualitative improvement of employment, and a greater social cohesion. Now, although circumstances have slowed down the deadlines, budgets must be similar. Trends have made apparent the changes in job profiles: reduced number of years devoted to the exercise of gainful employment, lengthening the period of retirement linked to increased life expectancy, resulting, in the end, in the important role that edu-communicative processes (both formal and social) play.

If the socio-economic landscape has changed, from a scientific perspective, it has imposed a different perspective on relevant segments of population considered until now as insignificant from a productive point of view: women exclusively devoted to domestic work or the elderly, for example. Especially considering that the prospective analyses are much more consistent with the profile "female" of the OECD39 graph plots the distribution of activities in the lives of people.

Distribución típica de actividades en un país de la OCDE, entre hombres y mujeres



Fuente: Society at a Glance 2009: OECD Social Indicators - OECD © 2009

The OECD study (2,009: pp.19-53) departs from with circumstances which are already known: (1) the need to reduce the number working hours that, despite national differences, is about 1,600 per year -40 hours weekly-, (2) the increased life expectancy and, conversely, (3) the decrease in the number of years devoted to the exercise of profitable employment, contributing to the structural extension of the period of retirement and, temporarily, to the precocity of the women who should withdraw from the work market when the level of payment does not compensate the costs of recruiting replacement. In that scenario, we have a temporary surplus which is either invested on leisure activities or, preferably, devoted to training in order to improve the quality of life of citizens, thus creating new, alternative expectations of leisure.

Thus, the participation of seniors in the work market decreases with age: from 71.3% in the age range of 50-54 years old, to 34.6% in the period 60-64 years old. The percentage of people aged 65 to 69 years old with an occupational activity is very low (5.3%) and falls to 0.9% when they are 70 or over. As age is a uniform variable, sex provides the largest difference: women have participation rates well below those of men but the distribution of their activities is more homogeneous.

<sup>39</sup> La mesure des loisirs dans les pays de l'OCDE", in *Panorama de la société 2009: les indicateurs sociaux de l'OCDE*, 2009, pp. 19-53

Considering countries, we find those which opt primarily for multimedia entertainment at home, particularly TV (Mexico with 50%, Japan with 49%, USA with 45%, and the United Kingdom and Poland with 42% of leisure time available), far ahead of other activities such as using the Internet or telephone conversations. On the other hand, Swedish citizens prefer athletic practices, while in Turkey (35%), New Zealand<sup>40</sup> (24%) and Canada (22%) prefer to visit or receive friends.

Another more qualitative indicator refers to the satisfaction expressed with regard to the uses made, as some activities are much more appreciated than others; according to the experience of the practice of active leisure tasks, there is an educational activity that should be taken into account, as it that pleases and provides with people new social and personal development, detached from both the workplace and family duties (se trata del simple hecho de aprender por aprender, por el placer que produce, quizás sería mejor poner learning activity en lugar de educational, como lo ves?). Then, Public Policy also impact on gender equality, the level of disposable income, support systems for children and adults, educational policies for higher education and taxation, the benefit scheme and regulation of the work market.

People consider different factors when they retire<sup>41</sup>, additionally to the strictly economic ones: domestic work, individual characteristics, health status and life expectancy, among tothers, which are the basics of human capital. The best educational standards ensure the optimization of capital and renewal of individual aspects.

In particular, the employment situation for the Spanish population<sup>42</sup> over 50 is characterized by activity rates well below that of the EU, especially after 65, and higher unemployment rates.

The unemployment rates for people between 50 and 64 years old are lower than the general population and they decrease with age. The highest incidence of unemployment among women remains in the older age groups. After 65 years old, the job of people who remain active is mainly located in the category of self-employ. The participation of older workers in vocational training is smaller (approximately just 6%) than workers in general (14%), with higher values among the female population.

People who take formal or informal studies are around 0.9% (INE, 2006), with peaks in Aragon, Castilla y Leon, Cataluña and Andalucía, and lowest in the Basque Country and Extremadura.

The percentage of people over 65 who are pursuing any form of education is 0.9% versus 13.7% of the total population. The participation of people aged 55 years old at the University for Seniors is 0.18% of the total population.

Most under-representation of seniors is seen in relation with the use of ICTs. The percentages of people who can cope and use them in a range from 55 to 64 years old is still very small in relation to the average percentages of the total population, but are reduced in an even more significant way from 65 onwards. Only the ordinary use of mobile phones is close to the levels of 50% in the population group aged 65 years old (being 85% if we considered the whole amount of population). The use of computers is reduced to 10% (61% in the population as a whole) and the Internet, 5% (54% in the total population). Considered in terms of age, the peak is between 55 and 64 and the minimum between 65 and 74.

In general terms, the different forms of participation, partnership, volunteerism, political activity, continuing education, leisure and free time practices are sound, valid, meaningful indicators of the lifestyle of citizens. If, in general, practices are evolving towards more sedentary patterns, others are truly indicative of active aging.

- The age group between 55 and 64 years old makes a difference in the percentage of activities related to collective issues, attendance at exhibitions of cultural or family. The percentage of population aged 65 and

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<sup>40</sup> However in Australia is only 3%.

<sup>41</sup> PIEKKOLA, H. and LEIJOLA, L. (2007) "Time use and options for retirement in Europe", *Electronic International Journal of Time Use Research*, 4(1), pp.1-29.

<sup>42</sup> Instituto de Mayores y Servicios Sociales (IMSERSO): *La participación social de las personas mayores*, 2008. Madrid. Imsero, 2009.

74 have made more field trips and they are more practical for table games. Finally, the group aged 75 years old and over have watching television as their main source of entertainment (72.9%).

- Concerning social life and activities for entertainment, these are carried out in a greater proportion by older people than by the whole population (70.2% and 66.8% respectively). The Autonomous Communities with greater involvement of older people in this type of activities are the Balearic Islands (93.8%) and Extremadura (87.1%). At the opposite extreme, we find the Basque country (57.3%), Madrid (59.0%) and Cataluña (60.8%), with much lower percentages than the average for older people compared to the whole population.

- A 92.2% of the population over 65 years old make use of the media, rating 5.8 points higher than the average for the whole population. This difference is largely conditioned by television times of use percentages significantly higher for the senior population. Viewing it from the perspective of the Autonomous Communities, those which have higher percentages are La Rioja (98.7%), Madrid (96.6%) and Castilla y León (96.5%); however, the lowest percentages in this area can be found in Galicia (84.3%) and Extremadura (81.0%). As regards the time spent watching television by the age range between 55 and 64 years old, the daily average is 173 minutes, and it increases to 228 minutes in the case of people over 75 years. Overall, people over 55 watch TV a length of 35 minutes more than the average of the whole population.

- The percentage of people over 65 who participates in volunteer activities is significantly higher than the overall population, a difference of more than 10 points. Among these activities, the participation of older people in religious associations, relating to citizenship and welfare, outstands significantly.

In conclusion, watching TV, relaxing, spending time with their families, hiking, and playing board games are the most frequent activities and practices characteristic of leisure of a more passive dimension.

Only 4.3% are engaged in activities that increase their knowledge, and our experience is based precisely on this segment. This is an opportunity to design policies in Europe oriented to train for professional update, improvement in the quality of life of citizens and, also, generation of new entertainment expectations through ICTs .

To start with, we have a clear social focus in mind, but our project also introduces an innovative approach that benefits deficit groups regarding technological advances in this field, together with advances in the development of e-learning for various groups of citizens. It is, in short, the sense of so-called Information Society (or Knowledge Society) that integrates economic changes in social uses and attitudes in cross-cutting areas: from education to culture, from health to trade, finance and entertainment<sup>43</sup>, among others<sup>44</sup>.

Beyond that, when recognizing the access to Information and Knowledge Society as a basic right of citizenship, the provision of technical and cognitive tools for understanding and the meaningful use of the right tools for that should be the basic commitment to avoid new dimensions in the gaps or new ways of discrimination.

## **2. ACTIVITIES LLL +45:**

Along with the demographic changes that mark the progressive aging of the population, the work market in the EU is undergoing major transformations due to several conditioning variables:

- a. Mergers and acquisition in various sectors.
- b. Disappearance and/or conversion of traditional economic sectors of activity-yards, mining, agricultural production, etc.
- c. Relocation not only of large multinational companies, but also of medium-sized ones, driven by the search of cheaper work and fewer rights for the workforce in other countries.

To all this, we have to add the scientific-technological revolution that has reformulated the social culture and

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<sup>43</sup> The variable level of education also draws the essential criterion when assessing qualitatively the leisure, especially in the context of the choice of activities and the decision on whom you shared. Vid. ROMO and VERA (2004).

<sup>44</sup> CHAMIZO, José -Defensor del Pueblo Andaluz- *Guía de los Derechos de los usuarios de las Tecnologías de la Información y de la Comunicación*. Sevilla: Oficina del Defensor del Pueblo Andaluz, 2007, p. 5.

the culture of the world of work, introducing new models of work organization and the demand for new qualifications.

This situation affects not only, as indicated above, to senior workers but also younger people, giving rise to situations that, until now, had no existence in law but nowadays are already social realities. **The pre-retirement**, as a term that refers to the ending of the contract at a specified age, usually after 55 years old with no entitlement to any contributory pension; **The early retirement**, as a situation that is affecting workers from 60 to 61 years and which takes place before the standard retirement marked by law entitled to a contributory pension and compensation for the company, or **working decoupling concept** used in the field of foreign work, to refer to the ending of the contractual relationship between the employer and the employee by any of several possible causes, associated colloquially to the term of dismissal. In conclusion, the scenario is integrated by people in their prime of professional maturity that are immersed in a process of regulating employment.

To be able to cope with, make sense and reassess all these situations, it is essential that new strategies come into force, so as to deal with a participatory approach of the new situation in such a way that we can reinvest the surplus time in a qualification that allows finding other jobs or, outside the labour framework, recover outstanding projects realization. By contrast, low qualification relates generally to a more precarious career, people who are less happy and more dependent on the income generated by work.

With all these data in the background, we can certainly state that training is vital at this stage since it is a general lack in the EU, as reflected in the following table on participation in lifelong learning (Eurostat, 2010)

<b>Union européenne (27 pays)</b>	9.7
<b>Union européenne (25 pays)</b>	8.4
<b>Bulgarie</b>	1.3
<b>Estonie</b>	7
<b>Espagne</b>	10.4
<b>France</b>	7.4
<b>Italie</b>	6.2
<b>Finlande</b>	23.4

The International Plan of Action on Aging (MIPAA) 2002 serves different needs: the fight against illiteracy, the ability to cope with technological changes and the ability to adapt to the changes in employment. It is considered as a productive investment not only financially but also as regards the quality of life and overall social development of older people<sup>45</sup>. Promoting healthy aging also means fighting against the roots of inequalities in health in old age, socio-economic circumstances which are rooted in past.<sup>46</sup>

All this is materialized in a new indicator, the “active life expectancy”, which assesses whether the decline in disability is large enough to compensate the lengthening of life. In the EU, when average citizens are 50 years old, as a rule, men may have expectancies of 18 years ahead without limitation of activity and 19 if women, however, a micro-approach shows huge disparities in intervals of 10 to 24 years without activity limitation.<sup>47</sup>

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<sup>45</sup> Referring to the objectives of the International Plan of Action on Aging 2002, cit. Joseph Troisi, Director, International Institute on Aging of the United Nations in Malta, "The effectiveness of training programs for seniors," civil society forum on aging. NGO Forum and the Scientific Forum. Civil Society Contribution to the UN Ministerial Conference on Aging (Leon, 5 November 2007). Madrid: Imserso, 2008.

<sup>46</sup> TAIPALE, Vapu "El envejecimiento de Europa supone un capital social acrecentado. Cómo puede contribuir la investigación", Foro de la sociedad civil sobre el envejecimiento. Foro de ONG's y Foro científico. Contribución de la Sociedad Civil a la conferencia ministerial de la ONU sobre el envejecimiento (León, 5 de noviembre de 2007). Madrid: Imserso, 2008.

<sup>47</sup> ROBINE, Jean-Marie "La revolución de la longevidad", Foro de la sociedad civil sobre el envejecimiento. Foro de ONG's y Foro científico. Contribución de la Sociedad Civil a la conferencia ministerial de la ONU sobre el envejecimiento (León, 5 de noviembre de 2007). Madrid: Imserso, 2008.

Ensuring access to knowledge, education and training, is not merely a statement of intentions but the realization of equal opportunities throughout life, training, guidance and retraining. It also involves the recognition of the potential and expertise of older people in education by providing opportunities for exchange of knowledge and experience among generations.

One of the most successful initiatives of this pursued "active aging" are the Universities of the Third Age (U3A) that provide learners with leisure education and knowledge for its own good. Strategically, they also facilitate a gradual adjustment to lifestyle changes. Subsequently, they work on the empowerment of Active Learning in Virtual Environments as a complement to face training activities in formal and informal settings, affecting complementary in promoting ICTs<sup>48</sup>. Training in ICTs not only stimulates multidisciplinary learning and skills development, but also the dialogue and encounter, exchange and collaboration, but also the birth of autonomous groups around specific points of interest<sup>49</sup>.

In the present context, investment on these kinds of initiatives is more than profitable: firstly, because it promotes personal autonomy and reduces the costs of the dependency; secondly, because it reacts the production system with better qualifications; thirdly, because it balances the demographic deficit in the higher education system; and last, but not least, because it takes into consideration the invaluable role of citizens that have contributed their knowledge and effort to the realization of a more comprehensive and pluralistic Europe.

The European survey of the adult population in Learning Activities stresses that 8% of individuals between 65 and 74 years old took part in educational activities during the previous year and at a rate that doubles the percentage of women compared to men (10.5% versus 5.1%). This has to do mostly with non-formal educational courses (organized and sustained educational activities that does not lead to the securing of an official certification), almost 15% continue their training in informal learning or self-learning activities, i.e. those activities that are performed with the mere intention of learning.

Similarly, since 2,004, team surveys show an increase from 5.5% to 7.5% in 2007 in the use of by seniors. Also the use of the internet has doubled in terms of percentage from 3.0% in 2,004 to 6.4% in 2,007. In this push forwards, the political action in favour of approachment and promotion of the use of new technologies should be underlined. As diagnosed and focused by the Avanza Plan 2, and in our community, by the Andalusian Plan for the Information Society, the creation of contents<sup>50</sup> is of uppermost important. Thus, the Innovation and Modernization of the Plan of Andalusia (2005-2010), within the strategic line of action of socio-cultural equality (A.2) has two main targets. The first one, to facilitate people of different ages the access to the digital society through the creation of tele-centres with free access to the Internet in libraries, homes and senior centers, the development of technological support for age-appropriate self-learning and the project "Learning together," Digital Literacy joint grandfather or grandmother and grandchild through entertainment programmes. The second is even more specific, and aims to provide dependent senior people incorporation into the Information Society through the development of technology projects for the adaptation of equipments and services to those elderly dependents (needed of caring and monitoring), special training programmes for senior people dependent on the use of ICTs, and public service programmes for senior dependents. With all these proposals, the use of new technologies in everyday life of senior people means an increase in their quality of life, health and autonomy.

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<sup>48</sup> AEPUM 2006-2007. Análisis y evaluación de programas universitarios para mayores. Ministerio de Trabajo y Asuntos Sociales, proyecto de I+D+i 116/0, coordinated by the University of Alicante y with the participation of 19 universities. Cit. By BRU, C. "Formación para mayores versus formación permanente en la estrategia de afrontamiento para prevenir la dependencia", Foro de la sociedad civil sobre el envejecimiento. Foro de ONG's y Foro científico. Contribución de la Sociedad Civil a la conferencia ministerial de la ONU sobre el envejecimiento (León, 5 de noviembre de 2007). Madrid: Imsero, 2008.

<sup>49</sup> The inventory of initiatives in [http://www.proyectosupua.es/index\\_en.html](http://www.proyectosupua.es/index_en.html)

<sup>50</sup> "La medida 91 de Impulso" encourages the creation of training content and local heritage, both cultural, culinary, craft, tourism, etc. and disseminate the knowledge and tools necessary to create content among the citizenship through the CAPI's. Also, it is encouraged, the creation of a free access and free edition Andalusian content specific, maintained by the citizens themselves ("Andalupedia") and a "Citizen's Library" for the publication of rigorous studies and work research, Andalucía Plan Information Society, 2007-2010.

To confine the powers and action of the higher education systems, Universities have considered their role as that of providing a learning process throughout life on the basis of meetings, training and participation. In the case of the University of Malaga, with the collaboration of the Ministry for Equality and Social Welfare, people over 55 who wish to access training and general education after the completion of their worklife (or other circumstances) are welcome to attend. The studies are organized into two cycles. The first one, general education, distributed into three courses, and the second, that of specialization in History, Philosophy, History of Art, Experiences in the Spanish Literature and Comprehensive Health and Natural Sciences. Additionally, there are practical workshops and computer languages courses.

As measurable outcomes, we can already count (1) ten editions of these courses and classes, (2) the creation of an Association of Senior Friends of the University of Malaga (AMADUMA) which publishes its own quarterly printed magazine, (3) an office and (4) the fact that the University continues training through seminars, workshops and conferences. As intangible achievements, a group of more autonomous people, better educated and ready to take part in (almost) any activity.

#### **4. Comparisons and Conclusions**

Europe is one of the leading continents when we are talking about an ageing population. All of the participating countries' studies concluded in their report that they are facing this fact. This means that we will need more employed people to ensure the sustainability of our society. In Estonia, for example, there are 2 retirees per 3 workers at the moment and it is predicted that after 40 years there will be only 1 worker per 1 retired person.

In terms of ageing population, where the rate of the dependants is growing, it is essential to support the continuity of elderly employment.

##### **The employment of the elderly in partner countries**

**Bulgaria:** The unemployed at the age of 50+ are unequal in the labor market. Their number is about 102,247 or 38.2% (cf. 39.3% in 2008.) of all the unemployed registered with the labor offices. This category of unemployed increases by 8,754 people (9.4%) monthly average. The majority of them are people with no qualification nor baccalaureate (58.0%), primary or lower education (56.4%). The number of long-term unemployed people is 39,794 monthly average. Their share in total unemployed population of 50+ is 38.9%.

**Estonia:** Estonia is one of the leading countries when we are talking about the rate of employment of the elderly. Still the rate of employment differs greatly between different age groups. 73% of people in the age group between 50-54 year are working. Only 10% of 70-74 year-old people are occupied with work, as they are pensioners.

**France:** In 2007 the rate of employment of the elderly was 60% (58,4 % in 2005), that of seniors was still at the 37 %.

**Hungary:** The activity rate of people 55 – 64 is 22% in Hungary. The employment rate of elderly employees compared to other European countries is very low, especially in case of women. However, the employment rate of 50+ citizens has increased quite rapidly (2 – 2,5%) in the last years.

**Italy:** Italy is in a bad position compared to other European countries, in terms of participation in the labour market of elderly people, especially if they are women or unskilled.

**Spain:** The participation of seniors in the work market decreases with age: from 71.3% in the age range of 50-54 years old, to 34.6% in the period 60-64 years old. The percentage of people aged 65 to 69 years old with an occupational activity is very low (5.3%) and falls to 0.9% when they are 70 or over. As age is a uniform variable, sex provides the largest difference: women have participation rates well below those of men but the distribution of their activities is more homogeneous.



## **The situation of lifelong studying in partner countries**

The studies in partner countries show that to achieve a higher employment rate of the elderly we have to enable and encourage the older people to continue studying. Since Europe is moving toward the knowledge-based society the trend is to prolong the studies. At the moment the rate of older people who are studying is shown in the following table on participation in lifelong learning (Eurostat, 2010).

**Bulgaria:** The share of unemployed 50+ people involved in training has reached 23.6% (2077 persons). Unemployed people of pre-retirement age are one of the priority groups for active policy. One of the main areas of training and retraining of elderly people is ICT. New technologies are now an integral part of almost all professions, so acquiring such skills is particularly important. Internet jobs of new generation will be increasingly demanded in recent years.

Types of skills required:

- computer skills
- leadership and communication skills
- time management, numeracy and presentation skills

**Estonia:** According to the evaluation of the Centre for European Policy Studies the labour market structure is not the main problem when it comes to accomplishing a higher employment rate and a raise of productivity. The studies show that the key problem is people's inadequate level of skills. Therefore the countries should invest in education and retraining. In Estonia it is possible to learn ICT for free also there are programs for retraining of the unemployed people.

The older people in Estonia feel the need for the information the most – more specifically they are interested in how to get information about available job offers (74%). 26% feel the need for retraining and 23% for finding a suitable job.

**France:** In France the answer is not in government measures, it lies in the capacity of changing mentalities at all levels: employers, employees and within the general population, even going as far as presenting to young children (elementary school) a different view on the elderly and ageing.

**Hungary:** Education as a tool for becoming active is not yet exploited among the group of elderly. In spite of that in Hungary, education outside the school system has four sectors: state institutional network, adult training enterprises, non-profit organizations and internal training system of companies providing seemingly various ways to improve competitiveness of aging, no special vocational training for the target group exists. The state finances the first vocational training for everyone and a second one specially for people 50+, but they are trained together with others. Sometimes IT- and language courses are organised specially for seniors, but they are rare and have very small or no influence on labour market.

Based on a questionnaire survey carried out by the Central Statistical Office (CSO) in Hungary 8,4% of the 45-54 year old citizens (15,5% of all participants in adult education) and 4,5% of the 55-64 year old citizens (3,3% of all participants in adult education) is taking part in any kind of training (2004).

**Italy:** In accordance with the project results ACTIVE ageing: the good practices for the information and vocational guidance for over 55 workers at their workplace (European project VS/2007/0528 coordinated by FNP), active ageing has been significantly underestimated in Italy.

In recent times, Italy had three important phases:

4. 1980's beginning of 1990's: early retirement to face technological changes;
5. 1990's: transition from early retirement to national policies aimed at preventing exclusion, mainly extending the working lives;
6. In 2004 an experimental phase was launched by the Government to promote employability.

Still there are several projects at local and company level that have promoted active ageing in the last years.

**Spain:** The older people in Spain spend their leisure time mostly on watching TV, relaxing, spending time with their families, hiking, and playing board games are the most frequent activities and practices characteristic of leisure of a more passive dimension.

Only 4.3% are engaged in activities that increase their knowledge, and our experience is based precisely on this segment. This is an opportunity to design policies in Europe oriented to train for professional update, improvement in the quality of life of citizens and, also, generation of new entertainment expectations through ICTs .

### **What do the older people need to have a more active working life:**

**Bulgaria:** the study in Bulgaria came to there conclusions about how older people can have a more active working life and what they need to do to achieve it.

The needs of the elderly:

- Assertiveness training
- Appropriate training
- Study of individuals' strengths and needs
- Job search skills
- Encouragement and support
- Development of individual action plan

Types of skills required:

- computer skills
- leadership and communication skills
- time management, numeracy and presentation skills

**Estonia:** The older people in Estonia feel the need for the information the most – more specifically they are interested in how to get information about available job offers (74%). 26% feel the need for retraining and 23% for finding a suitable job.

**France:** The older people in France need:

- Training to update skills and capacities
- Developing one's own business, yet with a real viable strategy
- To think about ICTs as ways of innovation support for existing activities

**Hungary:** The most important demographic process in Hungary – and also in the other developed countries – might be characterized by the aging of population. This phenomenon is unprecedented in human history, and poses great challenges to society. Population aging is a natural process reflecting a general development of humans. On the other hand it creates a special requirement for improving possibilities provided for elderly in education and in ICT-skills development in order to enable them to achieve active longevity and well-being through the facilities and within the circumstances of the 21<sup>st</sup> century.

**Italy:** Main barriers and lines of interventions

In accordance with the Active Age project, elderly people face several problems to remain and reenter the labour market, especially in the following cases:

- recruitment (especially when unemployed)
- training (company do not use to invest in human capital for elderly people especially if unskilled)
- company restructuring
- wage and salary dynamic processes
- fiscal regulations
- access to new technologies
- development of skills
- task turnover and overall work organization

The main lines of interventions are:

- re-integration of unemployed or inactive elderly people with associated social security cushions
- central and local governments policies aiming at granting tax relief to the companies that employ these people

**Spain:** mostly in Spain they need motivation and re-training to have a more active working life. However, older people in Spain do participate in social life by doing volunteer work. Ensuring access to knowledge,

education and training, is not merely a statement of intentions but the realization of equal opportunities throughout life, training, guidance and retraining. It also involves the recognition of the potential and expertise of older people in education by providing opportunities for exchange of knowledge and experience among generations.

#### **About ICT learning in partner countries:**

One of the problems that the elderly have to face is to be able to adapt to the new technological changes. One of the most important skills nowadays is the knowledge of ICT, since it seems that most of the information exchange takes place on the Internet.

Based on the reports from the partner countries there is a need for ICT learning in each and every one of them. At the same time there exists a difference in using these technologies.

**Bulgaria:** ICT knowledge provide unlimited opportunities for learning and self-study, new jobs, new niches of employment, development of own business, communication and social networking, facilitates everyday's activities like shopping, medical care, banking, travel, investment for unlimited access to all kinds of information for better integration of elderly people both on the labor market and in society, regardless of domicile, age and social status.

**Estonia:** In the Study of Welfare of the Elderly (2009) the author tried to find out how well do the older people adapt to using modern tools in their everyday lives.

97% of the elderly have a bank account, 92% own an ID-card. It depends on the person's health, involvement and educational level whether the bank-account exists or not. ID-card is less popular among men (89%) and the people who are either unemployed or just staying at home (82%).

As said before the older people in Estonia need the knowledge on how to find information the most. Since most of the information is located on the Internet, the knowledge and use of e-working would surely enhance the opportunities to be actively involved in different working fields.

**France:** The older people in France think about ICTs as ways of innovation support for existing activities.

**Hungary:** Most of the 50+ employed have never worked with computer and had no ICT-training at all, and they are often averse from computers. Nowadays it is nearly impossible to get a job without at least basic computer skills (MS Office, internet, e-mail), so elderly citizens must be trained to be able to work with computer. ICT is a core component of the knowledge society nowadays, a tool for modernisation and improvement. Many large companies have invested heavily in e-learning and content management systems who need workforce able to use and develop these innovative methods for a more effective and productive result. Online societies and networks ensure a core part of our social and leisure-time opportunities which has the opportunity to provide more satisfaction with later life due to connections and self-realization.

ICT thus is also a good way to make new social contacts and improve life quality. With an advanced ICT-knowledge, better educational opportunities open up, better opportunity for exploiting their potentials and thus find a job they find more satisfying and that can lead to not only less unemployment rate, but the feeling of self-realisation and well being as well for the individuals.

**Italy:** The population is changing, there are many more elderly people than before, and these people want for their own personal purposes or to keep up with everyone, to learn about new technologies. In Italy there are many computer schools but they are for young people wanting to learn for business or work reasons, during past years we have created this kind of schools for the elderly as well.

**Spain:** Ensuring access to knowledge, education and training, is not merely a statement of intentions but the realization of equal opportunities throughout life, training, guidance and retraining. It also involves the recognition of the potential and expertise of older people in education by providing opportunities for exchange of knowledge and experience among generations.

One of the most successful initiatives of this pursued “active aging” are the Universities of the Third Age (U3A) that provide learners with leisure education and knowledge for its own good. Strategically, they also facilitate a gradual adjustment to lifestyle changes. Subsequently, they work on the empowerment of Active Learning in Virtual Environments as a complement to face training activities in formal and informal settings, affecting complementary in promoting ICTs. Training in ICTs not only stimulates multidisciplinary learning and skills development, but also the dialogue and encounter, exchange and collaboration, but also the birth of autonomous groups around specific points of interest.

***In conclusion,*** we can say that the countries of Europe have already created opportunities for the older people to proceed their studies on different fields but the need is still there and we need to continue on working towards the goal of achieving the knowledge-based communities. At the moment ICT seems to be the most needed skill when we are talking about involving older people in the labor market.