

STUDY

SITUATION OF SENIORS IN LABOUR MARKET IN SELECTED COUNTRIES AND EU

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INTRODUCTION

This study was being developed as a part of a project focused on seniors (50+), their employability and improvement of their skills. The project is being developed within Erasmus+ programme and its implementation is carried out in 4 countries: Slovakia, Hungary, France and The Netherlands.

The aim of the study is to give an overview of what is the situation of people over 50 years old on labour market within (project) partner countries and EU in overall. The first chapter will give an answer to what is silver economy, definition of seniors, statistical information, general situation of participation of seniors in labour market, limits and barriers with which seniors must encounter when entering the labour market in general on EU labour market.

The second chapter will analyse the policies and their implementation at the EU level and national level, identifying successes and results. It will identify policies and initiatives to foster (re)integration of seniors into the labour market. Project partners give an insight of how the EU initiatives and policies are being implemented in their countries (SK, HU, FR, NL).

Analysis of policies and initiatives supporting seniors, measures of active labour market policy, (re)integration of seniors in the labour market, national legislation, successful programmes and projects, good practice examples, limits and barriers which seniors must encounter in regards with labour market in partner countries are the subject of the third chapter.

The last chapter tries to give some recommendations based on results from discussion forums, questionnaires and the findings gained throughout the project lifetime.

1. Situation of seniors on labour market in EU

The Silver Economy is considered part of the general economy that are relevant to the needs and demands of older adults. Silver Economy encompasses a unique cross-section of economic activities related to production, consumption and trade of goods and services relevant for older people, both public and private, and including direct and indirect effects. The term Silver Economy thus encompasses a vast range of concepts and areas of interest related to both the challenges and opportunities that the ageing population represents for Europe. The challenges and opportunities for growing the EU Silver Economy are interrelated.

Policy-makers throughout Europe have worked on tackling the societal challenge of an ageing population in Europe for many years. Initially, there was a focus on maintaining public spending on health and care and pensions sustainable in the short and long term. This focus has since been extended and increasingly the challenge of an ageing population is being tackled more comprehensively as an opportunity, involving technologies and social innovations, and identifying cross-cutting solutions to improve the general health and wellbeing of the older adults. There has also been a greater recognition that while the Silver Economy represents private and public consumption that serves the needs of older people, many indirect and induced effects provide opportunities for both the older and younger generations.

If ranked among sovereign nations, the European Silver Economy (the economy of the population over 50) would currently be the third largest economy in the world, behind only the USA and China. And it will only continue to grow.

Official population projections suggest the Silver Economy will expand steadily over the next 10 years, across the EU. It has the potential to expand by approximately 5% per year up to 2025, to €5.7 trillion. Also, the

contribution of the European Silver Economy to GDP to reach €6.4 trillion and 88 million jobs by 2025. This would be equivalent to 32% of EU GDP and 38% of the Union's employment. Looking at the potential of Europe's Silver Economy through to 2025, several sectors are projected to grow strongly.

Based on data from Labour Force Survey by Eurostat the employment in EU28 in 4q 2018 was 225,171.7 thousand people in age group 15 - 64 years old. Out of this number almost 31 % of workforce are in age group 50-64 years (69,491.5 thousand). And there is a prediction the rate of population over 50 years old will increase in future.

When it comes to employment rate, comparing with age group 25-49 years, where the employment rate is 80,8 %, the age group of 50-64 years is just 66,7%.

In 2018, nearly one fifth (19,7 %) of the EU population was aged 65 and more. The population of the EU-28 on 1 January 2018 was estimated at 512.4 million. Young people (0 to 14 years old) made up 15.6 % of the EU-28's population, while persons considered to be of working age (15 to 64 years old) accounted for 64.7 % of the population. Older persons (aged 65 or over) had a 19.7 % share (an increase of 0.3 percentage points compared with the previous year and an increase of 2.6 percentage points compared with 10 years earlier).

Across the EU Member States, the highest share of young people in the total population in 2018 was observed in Ireland (20.8 %), while the lowest shares were recorded in Italy (13.4 %) and in Germany (13.5 %). Regarding the share of persons aged 65 or older in the total population, Italy (22.6 %) and Greece (21.8 %) had the highest shares, while Ireland had the lowest share (13.8 %).

The share of people aged 80 years or more should more than double by 2100 to reach 14.6 % of the whole population.

Consistently low birth rates and higher life expectancy are transforming the shape of the EU-28's age pyramid; probably the most important change will be the marked transition towards a much older population structure, a development which is already apparent in several EU Member States.

As a result, the proportion of people of working age in the EU-28 is shrinking while the relative number of those retired is expanding. The share of older persons in the total population will increase significantly in the coming decades, as a greater proportion of the post-war baby-boom generation reaches retirement. This will, in turn, lead to an increased burden on those of working age to provide for the social expenditure required by the ageing population for a range of related services.

When considering the challenges older adults face, it is important to note that the 50+ population is not a homogenous group. Within this group, many individuals are still in employment, and will continue to be for several years, while others are already retired. For those who are retired, the ceasing of employment is often a major life event. While this event itself is similar, the effects can be very different, depending on an individual's condition and circumstances.

The World Health Organisation (WHO) developed a framework for understanding the determinants of Active Ageing. The six dimensions of this framework are used to introduce the challenges and opportunities for growing the EU Silver Economy.

Health and social services

In order to improve the quality and the affordability of care, health and social services need to be integrated and better coordinated. The ratio of

people in the EU that are aged 65 or above compared to the people aged 15-64 is expected to increase from 28% in 2015 to 50% in 2060. On average, healthcare consumption increases with age, for example, individuals aged 50+ accounted for almost 70% of all inpatient hospital days in 2013, despite being only about 40% of the population (Eurostat). As a result, the number of people aged above 65 that will need (long-term) health care will increase substantially in the EU over the next few years and this puts direct pressure on the health care system. The social care sector is likewise put under pressure because with increasing age, people become more restricted in their movements and need additional support in daily tasks. Many older people need increasing assistance.

Inclusion of technological and digital solutions is expected to help to transform (and integrate) the health and care systems, with EU countries adopting such solutions demonstrably able to increase the efficiency of the delivery of care. In addition, by enabling older people to stay longer in their homes, it is expected that better quality and more personalised solutions can be brought to their doorstep over and above what is currently possible in hospital and medical care facilities. For example, healthcare professionals are increasingly using electronic patient records and digital systems to facilitate the patient journey and improve prevention. The new technological solutions in healthcare are not only expected to increase the quality of care, enhance efficiency and reduce fiscal pressure on the healthcare system, but also to offer new job opportunities for skilled carers and technology developers in the European Silver Economy.

Behavioural determinants

Behavioural determinants such as healthy eating, physical activity, as well as the use of medication are key to an active and healthy lifestyle.

Prevention of ill health is key.

Life expectancy has increased substantially across the EU and, on average, life expectancy at birth is now 78 years for men and close to 84 years for women. However, life expectancy at the age of 65 for men is 18 years and for women it is 22 years with 8.6 years of healthy life expected for both (Eurostat, 2014). This means that, on average, at age 65 older people can only expect to live less than half of the remaining years in good health. In other words, life expectancy has increased relatively fast, in contrast, healthy life years largely stagnated in Europe.

While it is important to start living healthily at birth, it is shown that positive changes in lifestyle, even in later years, can bring health benefits. Furthermore, active and healthy ageing solutions can also play a role in the treatment of diseases. The EU and global market for active and healthy ageing is therefore expected to be sizable and growing.

Personal determinants

Personal determinants of active ageing include biological and genetic features, that influence how a person ages, and psychological factors such as cognitive capacity.

A decline in short-term memory abilities is common with ageing. A specific challenge to old age is dementia and almost 6% of the EU population over 60-year-old suffers from dementia. Alzheimer's Disease is the most common disorder which causes dementia, accounting for 60 to 65% of all cases . It is estimated that the number of people with dementia will increase from 10 million in 2015 to 13 million in 2030 and 19 million in 2050 .

Prevalence of dementia increases exponentially with age, doubling with every 6.3 year increment in age, peaking among those aged 85+ in Europe. Depending on the severity of their symptoms, individuals need different support. People with severe dementia symptoms can often not live on their own, as they may endanger themselves. In addition to affecting the person

living with this disease, dementia also impacts the quality of life of family members who provide care.

There is a market for cognitive training games for older people that are designed to improve memory, and thereby indirectly may support the continued independent living of the older adult. There is also a market for personalised medicine and nutrition that help support active and healthy ageing. Moreover, the development of new integrated technology and/or wearable technology can be used to collect information about health and wellbeing and provide advice to further increase health and wellbeing.

Physical environment

Determinants of Active Ageing related to the physical environment includes transport and housing. The challenge The mobility of the older adult is sometimes impaired, leading to isolation and deprivation. Following a survey conducted in England, among the over 80s, less than 55% find it easy to travel to a hospital, a supermarket or a post office (ILC-UK based on data from the English Longitudinal Study of Ageing). Much of existing transport services for older and disabled people are highly dependent on volunteers. As a result of the ageing population, these voluntary services will become ever more under pressure and there is a danger that older people, especially those living in more remote areas, will become increasingly isolated. Moreover, with increasing age, the characteristics a suitable home environment needs to fulfil can change drastically. Many homes at present are not built to adapt to such changes, nor include smart home solutions. This leads to many older people living in houses and flats which pose unnecessary hurdles for independent living in older age. Related challenges are the affordability of a home and access to mortgages for older generations.

It will be possible to encourage mobility of older people by increasing the offer of the public transport system via the introduction of autonomous

and/or driverless cars and public transport. A driverless transport scheme would facilitate access to town centres, medical appointments, leisure and tourism activities. The scheme may also contribute to enhance accessibility to employment, thereby allowing the older adult to contribute to the job market for a longer period of time. Adaptable and smart home solutions can help update and support independent living of older people better. The vast majority of older people prefer to remain in their own home as they get older and amongst the group of older people that need day-to-day assistance or ongoing healthcare, over 80% would still prefer to stay at home. Enabling older people to stay in their own home reduces pressure on the health and care sector when the move to residential care is delayed and e.g. when falls needing medical attendance are being prevented.

Social determinants

Determinants of Active Ageing related to the social environment include opportunities for education and training, and social participation. The average employment rate of 55-64-year-old in the OECD is 58.5%, substantially lower than the average employment rate of the 25-49 year old in the OECD, which is 76%. Social isolation is a particular challenge in old age, with retirement being only one of the causes. Other causes can be the death of a partner, family or friends as well as decreasing health and mobility. It is known that people aged 85+ spend an average of 80% of their time at home. The resulting feeling of social isolation can have detrimental effects on an individual's health, including an increase in morbidity and mortality.

Adult education and training can contribute to increase the employability of older people. This might mean that older adults are abler to return to employment and become more productive for longer periods. Other benefits from education and training for older people are mental health benefits and increased socialisation and interaction with the community, leading to less social deprivation and associated health and welfare

challenges. Preserving and improving the mobility of the older population is key to a healthy and active lifestyle. Being out and about increases consumption on the one hand, and on the other hand enables people to participate more actively in society. The availability of activities (including tourism) specifically targeted to the interests and needs of older people can also have a positive impact on a person's well-being.

Economic determinants

Determinants of Active Ageing in relation to economic aspects are income, work and social protection. The genuine untapped potential in the labour market is yet to be recognised: Many older people are keen to work, although at a different rate, but often not able to do so in the current legal and physical environment. A significant proportion of 50+ age group end up leaving the workforce years before their official retirement age. At the same time, there is a shortage of highly-skilled workers in several sectors where older people could usefully contribute, after retirement age. There are also structural challenges with the alignment of pension entitlements that, in some EU countries and situations, create disincentives for people to work longer.

Although hardship of poverty amongst the older population should not be underestimated, many older people have substantial disposable income that remains untouched. Average disposable income of the 51-65-year-old population is above average in most EU countries (e.g. in Italy the average disposable income of the 51-64-year-old is €23k whereas average disposable income is €20k) (OECD statistics, 2103). Average disposable income of the retirement age population is usually lower than the average disposable income of all age groups but many older people have lower or no mortgages and substantial income in kind. Therefore, many older people are able to invest in new product and service developments and/or older people have time to contribute to business development. Increasing the number of older entrepreneurs offers opportunities to solve multiple issues

facing people in the 50+ age group as public administrations and large businesses delay retirement in order to achieve efficiency targets. These programmes push thousands of people into the labour market for the first time in years (with substantial redundancy payments in many cases) and many will prefer to try their hand at launching their own business rather than attempting to find a place with a new employer. Given their management experience, professional networks and wider resources, these 'third-age entrepreneurs' have the ability to shake up markets and challenge incumbents to do better. Retaining these individuals fully within the labour market also creates wider societal impact.

About half of EU member states have some type of national or sector-level partial retirement schemes and there is some evidence that flexible/partial retirement can enable and motivate older people to continue working up to and beyond statutory pension age (Eurofound, 2016). However, the evidence in this regard is mixed as partial retirement may extend the working lives for some and may shorten working lives for others. It is argued that working lives can be extended beyond pension age via flexibility in retirement schemes that facilitate "the postponement of take-up of pensions" and enable "the receipt of pension income to be combined with work".

2. Initiatives and programmes carried out at the EU level and its implementation on national level in partner countries

The European Commission is already pursuing policy initiatives relevant to the Silver Economy, e.g. on new markets such as renovation of building stock for independent living, and low-season (senior) tourism; on sustainable long-term care systems; and a life course and social investment approach to social protection systems and services; and also on innovation at EU-scale for active and healthy ageing through (via the European Innovation Partnership on Active and Healthy Ageing [EIP on AHA] and the Active and Assisted Living Joint Programme [AAL JP]). The development of new skills and entrepreneurship meeting the needs of an ageing population is supported by a new Knowledge and Innovation Community on Healthy Living and Active Ageing under the European Institute of Technology while also European Regional funding plays a role, since 110 European regions have identified Active and Healthy Ageing as a smart specialisation priority. They are complemented by national and sectorial initiatives that provide examples for public policy actions, including voluntary norms and quality labels for Silver Economy goods and service providers, which could contribute to competition and cross-border market exploitation a European scale.

The Europe 2020 strategy calls for citizens in our ageing society to live actively and independently for longer and to continue contributing to the economy and to society. The Silver Economy also fits well with the new Commissions priorities regarding new jobs, growth, investments and strengthening of the industrial base.

Ageing and older adults can be seen as a valuable resource that can contribute to society and live actively while generating new jobs and growth. They can be seen as an asset in the shrinking labour market and as volunteers which are providing valuable services to the society and

economy. This should also be seen in the wider context of intergenerational solidarity.

Adaptation to an ageing society requires increased independence and social inclusion. Those aims could be greatly facilitated by better connectedness with peers, carers, employers and medical professionals. It also requires creating age-friendly environments, mainstreaming of accessibility and products and services that can be used by all. Work, family life, housing, hobbies and leisure, travelling and (public) transport, health and social care are crucial to effectively enable active and healthy ageing.

Stimulating the market of products and services addressing the needs of elderly persons can create a massive pull-effect on existing or emerging markets (e.g. independent living & smart homes, health and wellbeing, tourism, skilling, autonomous vehicles, robotics, specialised medical devices and treatments). In many of these markets European economic operators have a strong potential for global leadership.

In the public sector a boost of the Silver Economy would be possible if public expenditure on active and healthy ageing would also be considered an investment as well as a cost. Achieving these objectives would require pro-active public policies designed to enable strategic investments and spending designed to foster active ageing, good health, social inclusion and independence.

Ongoing and new silver economy related policy initiatives

HEALTH

DG SANTE:

- EU Health Programme 2008-2013 – investing in health and addressing the issue of the ageing society (number of projects still running)

- EUNAAPA: EUropean Network for Action on Ageing and Physical Activity - promote evidence based physical activity for the elderly.
- ICARE4U: Innovating Care for People with Multiple Chronic Conditions in Europe - promote knowledge of potentially effective and efficient models of integrate care for European citizens with multiple chronic conditions.
- ACT: Advancing Care Coordination & TeleHealth Deployment Programme o MPI_AGE: Using Multidimensional Prognostic Indices (MPI) - improve cost-effectiveness of health interventions in multimorbid frail older people.
- HASIC: Healthy Ageing Supported by Internet and the Community - empower older people in Europe to adopt healthy lifestyles (diet, physical activity, social participation).
- MANAGE-CARE: Active Ageing with Type 2 Diabetes - a model for innovative chronic care management.
- e-CAPACIT8 - capacity-building for European occupational health professionals to facilitate the process of workers' ageing.
- Preparatory action: 'Healthy diet: Early years and Ageing Population' • Early Diagnosis and Screening of Chronic Diseases
- Adherence, Frailty, Integrated Care and Multi-chronic Conditions • Cross-border Directive on Patient Rights (includes e-prescription guidelines)
- Regulation on Nutrition and Health Claims made on Foods - Regulation (EC) No. 1924/2006
- Communication on a EU initiative on Alzheimer's disease and other dementias (2009)
- ALCOVE Joint Action (EC co-founded) - bringing together the Commission and 19 Member States
- CHRODIS-JA: Joint Action on Chronic disease and Healthy Ageing - exchange and transfer of good practices between European countries and regions.
- New Joint Action on Dementia led by Scotland, including coordination of the Group of Governmental experts on dementia (meet twice a year).
- Implementation report on the Commission Communication on a 'European initiative on Alzheimer's disease and other dementias' published Oct 2014.
- Plans to launch a pilot project funded by the European Parliament on 'Developing evidence based strategies to improve the health of isolated and vulnerable persons'. Elderly constitute one of the target groups.

DG JRC: (JRC Institute for Health and Consumer Protection (IHCP), Public Health Policy Support Unit)

- The role of nutrition in promoting active healthy ageing - a feasibility analysis of the potential need of harmonised dietary guidance for the elderly in Europe.
- Study on the potential contribution of behavioural economics to protect ageing consumers e.g. when they make decisions with financial impact.

DG RTD:

- The EU has established a shared vision for a holistic approach to ageing research by mapping the gaps and needs. European research on ageing is highly regarded as illustrated by European publications being the most cited in the world.
- From 2007-2013, the European Union (EU) has financed some 220 research projects (worth € 532 Million) in biogerontology (FP7). These projects have established new models addressing human development, markers of cellular senescence, epigenetics and longevity determination; integrated national and international cohorts; addressed therapeutic approaches to age-specific pathologies through investigator-driven clinical trials (e.g. falls prevention, cognitive decline, vitamin D deficiency, multimodality); and integrated therapeutic strategies adapted to real-life (co-morbidity, poly-medication, technology and devices, elderly patients and systems biology).
- Some € 650 million have been invested on research on neurodegenerative diseases, including € 330 million for research on Alzheimer's disease.

AGE-FRIENDLY ENVIRONMENT

DG JUST

Work on Accessibility, following a 'design for all' approach. As indicated in the Commission Work Programme 2015, The European Commission is committed to equality of opportunity for people with disabilities, in full respect of the UN Convention on the Rights of Person with Disabilities. This includes accessibility to the physical environment, transportation, information and communications technologies and systems (ICT) and other facilities/services:

- European Accessibility Act - EAA - The preparatory work is addressing accessibility from different perspectives. Improving accessibility of products

and services would be of benefit to persons with disabilities, older persons, people with small children, pregnant women as well as other groups with functional limitations whether permanent or temporary. The Commission services' preparatory work on a European Accessibility Act continues.

- Each year since 2010, the Commission's Access City Award recognises cities for their efforts to remove barriers that people with disabilities face in key aspects of everyday life and to improve accessibility.

HEALTH AND SOCIAL CARE SYSTEMS' TRANSFORMATION

DG EMPL:

- The Social Investment Package (SIP) - an integrated framework for social policy reform and the modernization of social protection systems and services, structured around social investment to prevent against risks, respond as early as possible and support people at different stages of their lives, regarding inclusion in society and the labour market. EMPL is currently carrying out a number of follow-up actions to the SIP.

<http://ec.europa.eu/social/main.jsp?langId=en&catId=1044>

- Social policy innovation can help and is often needed to rapidly disseminate. Social policy innovation is vital for supporting reforms e.g. ICT-based solutions.

<http://ec.europa.eu/social/main.jsp?catId=1022&langId=en>

- Report on Adequate social protection for long-term care needs in an ageing society (together with the Social Protection Committee; May 2014).

<http://ec.europa.eu/social/main.jsp?catId=792&langId=en>

DG JRC (JRC Institute for Prospective Technological Studies (IPTS)):

- Strategic Intelligence Monitor on Personal Health Systems (SIMPHS). Analysis of 25 success cases of integrated care and independent living for chronic patients and older people. The clinical and economic impact, barriers and drivers, governance model, and funding and financing models are analysed, to support further scaling up in Europe.

- Long-term Care Strategies for Independent Living of Elderly People (ICT AGE project; with DG EMPL, within SIP framework) - to support recommendations to Member States on long-term care strategies promoting technology based solutions to enable older adults to continue living at home.

- ICT enabled Social Innovation supporting the Implementation of the Social Investment Package (IESI project) - how ICT-based Social Innovation can support policies promoting social investment.

SILVER ECONOMY INDICATORS

DG EUROSTAT:

- Providing statistical evidence and expertise to support the implementation of a number of EU or international policy initiatives related to the silver economy.
- Include an age variable in all surveys on individuals which allows a break down by age group, e.g. for statistics related to labour market, income and living conditions, health, education or ICT usage.
- On-online indicator providing demographic characteristics (for Sustainable Development Strategy).
- Contribution to the UNECE Expert Group on Ageing Statistics (final recommendation upcoming), including organising a joint Work Session on Demographic Projections (2013).

DG SANTE:

- European Community Health Indicators Monitoring Joint Action (ECHIM JA) - has identified indicators on healthy ageing/ageing population as part of the European Core Health Indicators (ECHI)
- Health status indicators for age group 65+, e.g. Life Expectancy (ECHI 10) or Healthy Life Years (ECHI 40), presented in the Public Health website in the Ageing page on indicators.
- ECHI shortlist - influenza vaccination rate in elderly (65+, ECHI 57) and to a lesser extent Breast cancer screening (50-69, ECHI 58), Colon cancer screening (50-74, ECHI 60).

DG JRC:

- Monitoring and Assessment Framework for the EIP on Active and Healthy Ageing (MAFEIP) - to measure the impact of the initiative on the targets of the EIP AHA, namely increasing by 2HLY the healthy life of European citizens and contributing to better health and quality of life, more sustainable health systems, and innovation and growth.

DG EMPL:

- Monitoring tool Active Ageing Index (AAI) is an outcome of the European Year for Active Ageing and Solidarity between Generations 2012; developed with the United Nations Economic Commission for Europe (UNECE). It is a composite index which focuses on the contribution older people make to society and hence on the sustainability of high welfare standards for older people in ageing societies. AAI uses data from sources such as Eurostat (Labour Force Survey, Statistics on Income and Living Conditions - EU-SILC) and the European Foundation (European Quality of Life Survey). The AAI has four dimensions, which are composed of 22 indicators:
 1. Employment (employment rate 55-59, 60-64, 65-69, 70-74);
 2. Participation in society (voluntary activities; care for children, grandchildren, older adults; political participation);
 3. Independent, healthy and secure living (physical exercise, access to health services, independent living, financial security (3 indicators), physical safety, lifelong learning);
 4. Capacity and enabling environment for active ageing (remaining life expectancy at age 55, share of healthy life expectancy at age 55, mental wellbeing, use of ICT, social connectedness, educational attainment).
- The first results of the index were presented at the end of the European Year in 2012, using data for 2010. The second wave of the index was calculated in 2014 with 2012 data.

FOSTERING JOBS AND GROWTH

DG SANTE:

- The Commission's 2012 Action Plan for the EU health workforce launched several initiatives to better forecast labour needs and to anticipate skill needs (Joint Action on health workforce planning and forecasting) and to exchange good practice to improve continuous professional development and to recruit and retain healthcare staff.
- In 2015, a new project will establish a network to identify the core competences of healthcare assistants, who have a key role in elderly care.

DG CNECT:

- European Innovation Partnership on Active and Healthy Ageing (2010 - 2020)
The European Innovation Partnership on Active and Healthy Ageing (EIP AHA) is one of the 5 European Innovation Partnerships of the EU 2020 strategy for sustainable growth and jobs. It brings together all relevant stakeholders to achieve (technological and systemic) innovation at European scale and to help create new jobs and growth for Industry in Active and Healthy Ageing, enhancing the competitiveness of European industry in this fast growing global market. It involves more than 3000 stakeholders and 33 reference sites and mobilises own funding of more than € 1 Billion [together with DG SANTE].
<http://ec.europa.eu/active-healthy-ageing>
<https://webgate.ec.europa.eu/eipaha/news/index/show/id/658>

DG EAC:

- Lifelong learning, adult education, providing skills all through life has been shown not only to enhance economic participation but also quality of life, health, adaptability. They have been and still are at the heart the activities of DG EAC, presently under the ERASMUS + programme. Life Long Learning policies, among other things, maximise ability to learn in old age. The WHO suggests that education in early life and opportunities for LLL can help people develop the skills and confidence they need to adapt and stay independent as they grow older. A big challenge is that tools, methods and resources have changed tremendously since the individuals' active learning phase. Accessibility of older people to training is an important consideration. While adult education, LLL and informal learning are important, for the moment in most countries they are not necessarily specifically aiming at the older cohorts.
- Knowledge and Innovation Communities (EIT-KICs) In February 2014, the European Institute of Innovation and Technology (EIT) launched the selection process for two new KICs, including one on the thematic areas of Innovation for healthy living and active ageing. As regards skills specifically, a KIC on this theme would have the added value of linking activities of innovation and higher education with the already existing research base. It will put emphasis on higher education curricula, new skills development (for technology development and elderly care), and strengthening entrepreneurial aspects in order to develop a highly entrepreneurial workforce in the area. It will also support the development of new products and services, and strengthen existing value

chains and create new ones (see fact sheet for more details).

http://eit.europa.eu/sites/default/files/SIA_Factsheets_Health_and_Raw_Materials.pdf

- ECVET for elderly care ECVET is an initiative designed to promote European cooperation within specific sectors of the economy to develop vocational skills from the perspective of labour market needs, so that more individuals are able to acquire marketable skills. The project ECVET for Elderly Care (EFEC) improves the comparability, transparency and mutual recognition of qualifications in the six partner countries and implements ECVET principles in the elderly care work. EFEC aims to develop a new education scheme for elderly care based on the needs of working life, to ease the implementation of ECVET in the field of social and health care.

DG EMPL:

- The new EU Strategic Framework on health and safety at work 2014-2020 has identified demographic change as a main challenge, and in particular the need to address the ageing of workforce as one of its key strategic objectives. It proposes concrete action to address this issue. Actions include the identification and exchange of good practices to improve OSH conditions for older workers, the promotion of rehabilitation and reintegration measures, and the raising of awareness and sharing of information and tools through the Healthy Workplaces Campaigns coordinated by the European Agency for Safety and Health at Work (EU-OSHA).
<http://ec.europa.eu/social/main.jsp?catId=151&langId=en>
- The Commission is currently implementing a pilot project initiated by the European Parliament on health and safety at work of older workers. EU-OSHA is conducting on behalf of the Commission the pilot project (from June 2013 until the end of 2015) investigating OSH policies and initiatives taken as well as tools available at EU, national, intermediaries and company level. It looks at prevention, promotion, rehabilitation and return-to-work measures in the context of older workers and explores specific issues related to gender. An assessment should be made as to the appropriateness of a preparatory action with a view to putting in place a Union instrument to reach the objective of ensuring that 75 % of the population aged from 20 to 64 is in employment, as set out in the Europe 2020 Strategy, and of promoting the physical and

psychological health of older workers.

https://osha.europa.eu/en/priority_groups/ageingworkers/ep-osh-project.

- EMPL also deals with other aspects related to ageing such as pensions (2012 white paper and follow-up actions), employment of older workers (2012 employment package and follow-up actions).

<http://ec.europa.eu/social/main.jsp?catId=752&langId=en>

<http://ec.europa.eu/social/main.jsp?langId=en&catId=1039>

TRANSVERSAL ISSUES

DG CNECT:

- Green paper on EU mHealth strategy As part of the eHealth 2020 policy, a green paper on mobile Health has been produced by the European Commission which has subsequently been subject to a public consultation.

<http://ec.europa.eu/digital-agenda/en/news/green-paper-mobile-health-mhealth>

- Data Protection Directive The Commission has proposed a new Directive on Data Protection which has crucial importance for the development of new applications and services for active and healthy ageing that build on large scale data collection (together with DG SANTE, DG JUST).

<http://ec.europa.eu/justice/data-protection/>

RESEARCH AND INNOVATION FUNDING MECHANISMS

DG CNECT:

- Horizon 2020 Societal Challenge 1: Health, demographic change and wellbeing As part of the Horizon 2020 framework programme for Research and Innovation, DG CNECT has responsibility for ICT for health, demographic change and wellbeing within Societal Challenge 1, with a budget around € 500M (2014-2020). There are currently around 50 projects running, including R&D, innovation and pilot projects, pre-commercial procurement of research, and procurement of innovation in active and healthy ageing.

<http://ec.europa.eu/digitalagenda/en/policies-ageing-well-ict>

- The Active and Assisted Living Joint Programme is a Member State driven € 350 million funding programme for applied market-oriented innovation on ICT

products and services for ageing well. It aims to accelerate the emergence of innovative products and services targeting the needs of an ageing population. Over 120 projects are launched with 40% SME involvement. AAL JP 2014 – 2020 is co-funded from Horizon 2020 (together with Member States) as part of the Innovation Investment Package. <http://www.aal-europe.eu>

- Joint Programming Initiative More Years – Better Lives (JPI MYBL) is a joint initiative of 15 EU countries to align national research strategies and develop new multi-disciplinary knowledge on Active and Healthy Ageing in response to policy makers' needs. Aim is to mobilise more than € 150 M national research funding (together with Member States). <http://www.jp-demographic.eu/>

DG RTD:

- The EU has established the Joint Programming Initiatives (JPI), with the aim for the Member States to establish and implement common strategic research agendas, share good practices, and work together to tackle important social challenges. The various JPIs include initiatives on combatting neurodegenerative diseases - especially Alzheimer (JPND), demographic changes (More Years Better Lives), and creating attractive, sustainable and economically viable urban areas (the Urban Europe).
- Innovative Medicine Initiative (IMI). IMI is a Public-Private Partnership with the European Federation of Pharmaceutical Industries and Associations (EFPIA), initiated under FP7 and continued under Horizon 2020, to modernise and accelerate the drug development process by providing new tools and methodologies for the development of safer and more efficient medicines. IMI pools resources and expertise from different stakeholders (large pharmaceutical players, academics, SMEs, patient organisations, and regulatory authorities) to address specific and well focused scientific challenges. Under IMI2 new projects will be launched in ageing-related in the following years.
- Joint Programming Initiative on Neurodegenerative Diseases Research (JPND). Through JPND the EU supports the coordination of national research efforts. The JPND is a Member States-led initiative with the main purpose of de-fragmentation through common research strategy and alignment of national programmes. The JPND gathers 28 countries (including non-EU countries such as Canada). The JPND has shown its clear value added in three main areas: A) Mapping and analysis of national and European research and infrastructures

relevant to neurodegenerative diseases, to underpin the JPND Strategic Research Agenda (SRA) and ensure the recommendations take due consideration of the existing research landscape. B) The JPND Strategic Research Agenda with 5 thematic priorities for research: 1) origins of neurodegenerative disease, 2) disease mechanisms and models, 3) disease definitions and diagnosis, 4) developing therapies, preventive strategies and interventions and 5) healthcare and social care. The estimated committed funds by JPND member countries for actions 2011 - 2014 are € 100 million. C) Development of national research agendas in the area of neurodegenerative diseases and alignment of national plans and strategies, showing a clear footprint of the JPND SRA. The JPND is further supported by H2020 through an ERA-Net Cofund for a transnational call with EU co-funding, with a view to scale up the implementation of the JPND Research Strategy.

- Joint Programming Initiative A Healthy Diet for a Healthy Life on the determinants of diet and physical activity, diet and food production, and diet-related chronic diseases.
- Horizon 2020. Horizon 2020 is the current EU research and innovation programme 2014-2020. A budget of € 8.5 billion has been allocated to the 'Health, demographic change and wellbeing' challenge. Ageing is central to this challenge. Understanding the ageing process and the underlying causes of disease is crucial to the prevention and the treatment of age-related diseases and allows for a healthy, dignified and active ageing. The first calls of 2014/201548 gave a particular emphasis to healthy ageing with issues like 'understanding health, ageing and disease', 'comparing the effectiveness of existing healthcare interventions in the elderly', 'advancing active and healthy ageing with ICT', 'promoting mental wellbeing in the ageing population', and 'understanding common mechanisms of diseases and their relevance in co-morbidities'.
- G8 declaration on dementia: The Declaration and Communiqué set out an international commitment to closer collaboration on dementia, in particular:
 - To identify a cure or disease modifying therapy by 2025, and to increase collectively and significantly the funding for dementia research to reach that goal.
 - To share information on funded research, identify strategic priority areas, and share initiatives for big data, for collaboration and cooperation.

- To develop a coordinated international research action plan, including the current state of science, gaps and opportunities, and laying out a plan for working together to address them.
- To significantly increase the number of people involved in clinical studies.
- To appoint a global Dementia Innovation Envoy to draw together international expertise to stimulate innovation and co-ordinate international efforts to attract new sources of funding.
- To promote information and data sharing from research studies.
- The global actions on dementia include the creation of the World Dementia Council; Legacy events; The OECD initiative and The Global Alzheimer's and Dementia Alliance.
- Research in demographic change: studying ageing, longevity, societal trends and evolving lifestyles, welfare policies.

The different European initiatives have impacted policies in partner countries in a wide range of sectors: employment, health, protection etc. These impacts have been applied with the modification and creation of different laws and policies, structures and organisms. As its name suggests, the Silver Economy isn't a "market" but a transversal sector which across the board that finds variations in many markets. This factor makes it complicated to identify how the specific European initiatives mentioned above has impacted the legislation and market of relevant countries.

For example, the topic of the silver economy has been developed late in France compared to other countries. It's in 2013, the first time that the concept of the silver economy has been defined by the government as "a set of economic and industrial activities which benefit the elderly, allowing them to increase their social participation, quality and comfort of lie, to decline the loss of autonomy or even to increase the life expectancy". The silver economy was also defined as "an industrial and economic opportunity for France by contributing to the creation of jobs".

So, under this name, there is a wide range of products and services for seniors in different sectors, including:

- health: home care, remote medicine, nutrition, connected health objects ...;
- security and autonomy: remote assistance, detectors ...;
- housing: adapted housing, home automation ...;

- services: personal services, housekeeper, provident insurance ...;
- leisure: tourism, sport, games ...;
- communication: mobile phones, tablets, Internet ...;
- transport: mobility aids, adapted transport ...

According to the SilverEco (in cooperation with the Social Ministry), it is expected a 0,25% of growth of French GDP per year thanks to the Silver Economy. It is estimated to have 130 billion € turnover in 2020. France is ranked the 11th world rank in terms number of inhabitants aged 65 and more. People aged 60 and over represent 15 million today and should be more than 20 million in 2030.

In 2013, the Ministry of Economy and Finance and the Ministry of Social Affairs and Health signed what it was called “the silver economy contract” (le filière silver économie). The objective is to structure this sector into a real industrial sector and create a national and regional ecosystem to bring out a large market and promote the growth of French industry.

This sector contract breaks down into ten “Silver actions”:

- Launch a regional dynamic of the Silver- The Regions should be the leaders of the Silver actions and cooperate with the medical and social care services. This has provoked a very different policies and results in each region.
- Structuring the market by labelling the products and technologies of the Silver Economy to reassure older consumers- by promoting framework and standard levels.
- Adapt housing by developing connected housing and home automation.
- Strengthen support for companies in the sector design and structuring clusters dedicated to the Silver Economy in France.
- Facilitating the financing of companies in the sector- by creating capital funds and financing arrangements.
- Make France a leader in the export of products and technologies from the Silver Economy by accompanying companies, encouraging foreign investment.
- Launch a “Silver economy jobs” plan.
- Improve the reception and the sales of products for seniors.

- Promote the silver economy through a communication campaign by developing a service offer digital for the elderly.
- Create major innovations in the silver economy as part of the global innovation contest.

This agreement was monitored in 2015. A first assessment of the 49 actions planned in the sector contract signed 18 months earlier was drawn up revealing that about half of them could be considered as realized or in progress. In order to make the contract more operational and to involve the economic actors more fully, the industry committee decided to create five thematic working groups on the following themes: public procurement, industry and innovation, housing and mobility, distribution and services financial services, personal services.

These working groups were free to identify the obstacles and make proposals that could boost the market. Their pilots were invited to audition the actors they considered the most relevant, to share with them certain observations and to formalize operational proposals. In 2016, a new Silver Economy roadmap was presented. It proposed a new governance of the sector, based on a steering committee, a steering committee and six operational bodies:

- Coordination and development of territorial initiatives
- Steering committee for the adaptation of housing and living environment
- Animation of regional industrial sectors
- Public Procurement Support Network
- Observatory of the Silver Economy
- Mission export industry

Also, a debate about the target of this sector was launched. The public authorities have distinguished three major groups of people to whom these products and services are destined:

- The so-called "active" seniors who are autonomous and independent;
- The so-called "fragile" seniors, with some limitations or decreases in abilities;
- The so-called "dependent" seniors, who need help to perform the acts of everyday life.

The cooperation with companies has been strengthened during this time, as a fundamental part of this contract and the new roadmap. The objectives established with them are the following:

- create the conditions for the emergence of a large market;
- promote the development of a competitive offer;
- export the products of the sector;
- professionalize the actors;
- communicate positively about seniors and "aging well" with the general public and distributors;
- to stimulate innovations.

Financing opportunities and support have been set up for innovative companies by public and private associations. Today the entrepreneurial landscape of the silver economy consists of large accounts and SMEs. Innovation is expected to play a key role in the emergence of the sector.

Another important policy linked to the Silver Economy is the so-called "Law on the adaptation of society to aging" voted in 2015. This text reinforces the loss of autonomy from all angles, thanks to a budget envelope. The most important measures of this law:

- Home support: different measures to allow seniors to stay at home (housing adaptations, allocations...)
- Aging in an institution: improving the supply of accommodation facilities, rehabilitation of home-dwelling...)
- The status of care assistant is officialised and there is a budget to help them.

Even if this law represents an important step, the experts consider the measures taken do not meet the needs expressed by a growing number of elderly people who want to stay in their home.

In conclusion, the Silver Economy has appeared late in France and it still too focus on dependant or fragile people, what limits their impact. The

regional decentralization of this topic has provoked different policies and inequality depending the area. The expectation of economic growth has been limited due to the simplification of this large sector, but the interest and the necessary steps have been defined.

3. Situation of seniors in partner countries

Nowadays **the change of the structure of the society, the negative development of demographic indicators means a significant challenge** for Hungary. The decrease of the number of births, the aging of the society, the prolongation of the active years from the point of labour market and the strengthening of the role of the generation of those above 50 years is not a unique case, it is a trend that can be observed in many developed countries of Europe. The impact of the changes of social structure made on national economy, on the social care system, on the labour market and on the retirement system can already be detected.

Along with the expected prolongation of average age and the decrease of the number of births, more and more inactive, old-aged people get for the active-aged population. The motivation for having children, the retirement reform, and within that, the rising of the retirement age, keeping up employment of older age groups and the motivation of old age employment are highlighted priorities not only for Hungary, but also for the other member countries of the European Union, in order to increase the rate of active population.

The fact of why actually now has the increasing of the activity of older generations become urging, is fully justified by the current demographic trend. The number of people aged 25-54 years is continuously decreasing, while that of people older than 55 is growing. Due to the fact that the labour market cannot really count on people older than 65 due to their health state, so therefore the aim is to further increase the employability of the age group of people aged 55-64.

In case of job seekers above 50 years, getting into employment is made more difficult by several factors: poor attainment at school, they do not speak any foreign languages, the lack of computer knowledge and the outdated profession. Their physical and many times their psychic

chargeability is lower than that of young people. Their adaptability and flexibility also gets weaker. It is usually hard to mobilize them and they are less willing to learn. Although some of them has a scholar qualification and also professional experience, but the type of their qualification is not the same as required by the labour market, and their professional knowledge is not update enough. There is a significant difference between the number of unemployed people in the countryside and in the city. Unemployment is more significant in the village, while even chances of getting into employment are also worse than in the urban region.

It is worth to dedicate special attention to the fact that **the rate of long-term job seekers older than 50 years is much higher (38%) than that of the rate valid for all job seekers.** This reflects that, **as time goes by, it is getting harder and harder for older job seekers to get back to the world of employment.**

In Hungary, **public employment** was introduced in 2011. Public employment is a special form of employment, supported “transit employment”, the aim of which is that the person involved in public employment successfully returns or enters the primary labour market. Public employment provides a temporary working opportunity for those, who have been unable to find a job on their own for a long time. Nowadays in Hungary, a very high % of people in public employment are above the age of 50 years and they live in a village/small settlement. It is positive that public employment means an opportunity for the cumulatively disadvantaged job seekers (above the age of 50, with low scholar qualifications, living in small settlements), **but its negative impact is that they “get stuck” in this comfortable system and the majority of them never gets employed in the open labour market.** In the data registry entitled “Turning points of Life Course 2004/2005”, HDRI (KSH) examined the age group of people above 50. Among their worries about the future, many share the concerns about the future of children, as well as that of the deterioration of their own health. Upon

justifying their own life in a subjective way, old people are the least satisfied with the work they have done and with their state of health. Having been far away from working activities, a significant part of old people do not find, have not found the source of their satisfaction and pleasurable activity at the third stage of his life.

They also share the view that the senior-aged, and older people who have a great experience in terms of profession and as employees are not popular on the labour market. Those of them, who have a low scholar qualification, can easily get among difficult financial circumstances after having retired: they are those, who do not have any major savings, they do not take part in any forms of self-care, and their income is so low, or it derives from grey economy in a such a great extent that their retirement aid will probably be very low. High-level will for self-care is usually typical of those, who have a high income.

In the current educational-training system, the age group of people older than 45 years takes part in adult training programmes only to a small extent. It is indispensable to preserve and improve working capacity, to have physical and mental health protection, and to support staying at work for those, who intend to work.

On a national level, Hungary defined the priorities and areas related to the people above the age of 50 years to be developed in the **National Strategy on Ageing**.

Preservation of one's state of health and training are especially highlighted in the labour market (re-)integration of the people above the age of 50 years.

Table 1: Priorities and their areas to be developed

<p>Security and proper quality of life, keeping risks of illnesses low, preserving human dignity and facilitating functional independence</p>	<p>Strengthening the key components of successful ageing: physical and mental activity, mental health, good nutrition, social support</p> <ul style="list-style-type: none"> • strengthening responsibility for preservation of one's health, also on behalf of the individual • support of health-conscious behaviour and support of preparation for old age • strengthening of the protection of mental health, especially in the field of fighting against depression, preventing and treating symptoms of distress, processing losses, paying particular attention to the feminisation of aging. • strengthening of primary prevention, participation at screening programmes, keeping low the risks of illnesses <p>Further development of e-learning, e-information and e-services available – comprehensible and perceivable – for all, support of their access and availability, targeted programmes for the provision of broadband access to ICT services and in order to enhance and increase digital literacy.</p>
<p>Lifelong development, striving for the preservation of amenity and autonomy</p>	<p>It is necessary to establish opportunities and to involve a higher number of elderly people, who promote and develop exercising activity of elderly people.</p> <p>The development of lifelong learning, by the improvement of organisational frameworks of adult education, the increasing of opportunities of participation in higher education and adjusting it to the needs of the age group, including the preparation of professional materials, thematics and aids.</p> <p>It is necessary to establish conditions of support system of illness preventional, rehabilitational and health development senior sport programmes.</p> <p>Facilitation of changing communication, mentality and approach related to elderly people and old age into a positive direction.</p>
<p>Social participation and involvement, community appreciation</p>	<p>In order to decrease and, as opportunities make it possible, abolish the information gap, increase the number of actual internet users (e-Inclusion)</p> <ul style="list-style-type: none"> • increase the number of community service providing spaces, along with further developing them and making them multi-functional, and improving availability of community occasions.

Source: Own compilation, based on National Strategy on Aging

Government actions are as follows:

Training programmes of the Government Office

County government offices continuously organise free language, communication and profession-providing trainings, as well as trainings for keeping one's job. The target group includes people above the age of 50 as well.

Trainings include e.g.:

- English and German language courses
- First steps in the digital world
- Efficient communication within working organisations applying traditional and atypical employment
- Conflict management, stress management, lifestyle development
- Time management within employment different from traditional one
- Arrangement of working groups
- Managerial skill development within an organisation applying atypical employment
- Flexible employment culture

Employment protection action plan

Along with the entering into force of Act CXLVI of 2012, the Job Security Action Plan was initiated, in the sense of which the employer can continuously take tax reduction after - among others - each of its employees aged 55 and older.

	Rate of reduction in case of a gross wage (%)	Maximum monthly total of reduction (up to maximum gross 100.000 HUF)	Annual maximum of reduction in case of gross salary (HUF)
2017	11	11.000	132.000
2018	9,75	9.750	117.000

Source: NFSZ (2017)

Retirement cooperatives of general interest

Along with the entering into force of Act LXXXIX of 2017, another opportunity was opened for the elderly people, to work within retirement cooperatives of general interest.

Its advantages: The retired person can earn as much as he wants, he will not lose his pension, and its taxation is reduced.

It is also positive from the point of employers: if currently there is a retired employee employed within the company, the discounted tax rate construction can also be applied for them. The administrative burdens related to retired people are managed by the retirement cooperative (payroll, leave, absence, joining, quitting). The employee employed through the retirement cooperative will not be included in the staff of the company, so the company is also exempted from the procedure of termination of legal relationship. The employee does not incur the staff of the company. The remuneration paid as fee of his work does not appear as a wage cost, but as a fee of a service taken (it does not charge the payroll). The employer has to pay only the working out actually spent at work.

When it comes to SILVER projects and good practices implemented in Hungary, these are as follows:

Senior Capital Project

The two-year-long programme, funded by the European Union, targets the development of the knowledge and the reinforcement of the economic and social role-taking of people aged over 50. The time span of the project was: 2012-14.

Altogether nine partner organisations from six countries – Hungary, Slovenia, Austria, Italy, Poland and Germany – have taken part in the work,

the leader of the project was the Municipality of district XI, Újbuda. People above 50 face with different challenges in each of the countries, for which different answers were given, tailor-made to the local conditions and needs. IBM Hungary, Pannon-Work Closed-Company Limited cooperated in order to facilitate getting into employment of people above the age of 50 on the labour market. IBM undertook to facilitate people having tertiary educational attainment, while Pannon-Work undertook to support people having primary and secondary qualification, each of them in the framework of a free training programme.

Activities of the project:

- Employment/labour law information (atypical forms of employment (workforce lending, part-time employment, simplified employment, split employment relationship), employment allowances of the people above the age of 50 years)
- lectures on self-management (the basics of communications, violence-free communication, basics of personality types, objectives - aims, conflict management, practices of self-management.)
- writing a CV, chance for a simulated interview for job seekers aged 50-60
- training in English language and computer science for citizens aged 50-65, who look for a job or work.
- group sessions on mental hygiene, the aim of which was to provide emotional support for job seekers in an uncertain situation.

It is never too late to learn - or Academy of Retired People in Óbuda

The Aim of Reseach Center for Geroeducation at King Sigismund University is to get interested elderly people become motivated for learning, and to enrol them into other trainings of the University.

The duration of the project: 2011-2018.

Activities of the project: lectures for the people above 50 years in the following topics:

- social situation of old people
- use of internet
- working opportunities of old people
- theories about extension of life span

Besides plenary lectures, it is also possible to complete a 21-hour-course in the topic of labour market re-integration.

Senior trainings offered in the 2nd semester of year 2018:

- language courses
- trainings about health prevention
- correct argumentation and speech technique
- IT skills

Restart-Up

The Restart-Up is a unique programme, established upon a social initiative, the aim of which is to support job seeking of active intellectual employees above the age of 45 years, by offering them labour market specific knowledge, relationship system and development programmes.

Furthermore, the aim of the programme is to offer a solution for the enterprises and the organisations for managing the emerging lack of labour force in an efficient, long-lasting and reliable way.

The target group is consisted by middle-aged, intellectual employees above the age of 45, having lots of experiences, speaking languages, who are temporarily unable to make use of their talent, their education and their experience in an optimal way in order to make optimal use of their income-gaining activity. Furthermore, also those employees belong to the target group, who recognise and wish to employ middle-aged employees, recognising their unique values and value-creating potential (tested

strategic approach, sober-minded target orientation, professional recognition, etc.)

On the whole, the task of Restart-Up is to establish the best possible harmony of supply and demand, in terms of the previously mentioned workforce.

Tasks undertaken by the programme:

- Facilitation of a more efficient use of the experience and knowledge of actively employed intellectuals above the age of 45 years
- Support of actively employed intellectuals above the age of 45 years in terms of meeting the expectations of the age
- Making companies and organisations more open towards employing middle-aged people by sharing information and good practices
- Database-level support for the operation of companies within the selection of the most qualified, middle-aged employees that represent real added-value.

In France, as in other European countries, keeping older workers in employment has become one of the priorities of public policies. Recent reforms have delayed the retirement age and have complicated the possibilities of having a full pension, what provokes the need of staying active in the Labour Market.

Seeing that people have to work longer, it is fundamental to (re)think the measures, tools and devices of ageing management and the end of career of the seniors.

Some statistical data about the situation and characteristics of the seniors' employment in France. Most of the information has been collected from the Insee (National Institution of Statistic and Economical Studies):

- In 2016, 54% of people between 50-64 years old are considered as actives (15,4% of employees in France belong to the group of over 55 years old). The seniors' activity rates have increased significantly since the 2000s, due to cessation of some public financial advantages for this group (pre-retirement, job search exemptions, early retirement bonus...), as well as the several pension reforms.
- The unemployment rate for seniors is 7%.
- Part-time contracts are quite elevated among seniors in France (23%). Personal issues and health are the main reasons to choose part-time contracts. This kind of contracts increases with advancing age (it reaches 30% between 60 and 63 years old and 41% at 64 years old).
- The most exercised positions among seniors are in the sectors of administration, education, health and services.
- Regarding the qualification: The group of 55 to 64 years old is less qualified than the average of employees. Nearly 60% are non-graduates or have a degree below to the bachelor's level (just over 25% hold a diploma higher than the bachelor's degree).
- The most updated survey and research at national level in France concerning the training of people over 50 years old was conducted in 2012 by the Insee. According to this study, 50% of workers seniors have participated in a training (against 62% of workers with less than 50 years old). Even if the age gap between the rate of access to training has been reduced since the mid-2000s; France is one of the European countries where the gap age concerning the access of training is the highest.

In the last several years, different laws have put in place measures and tools aim to enhance employability and securing career paths for seniors, the most important ones are the following:

National Plan for the employment of seniors (2006).

This agreement aims to increase the proportion of seniors on the Labour Market by facing the reasons of their exclusion and ensuring their employability and their professional career.

This approach is fully in line with the objectives defined by the European Union in the context of the Lisbon Strategy (increasing the employment rate of 55-64 years to reach 50% in 2010).

Some of the most important tools developed by this Plan will be described below.

Some years after the entry into force of this law, the results are not up to par. The employment rate for seniors has increased but slightly. And with the crisis, the number of unemployed over 50 has increased.

The Social Security Financing Act (2009).

The Article 87 of this law created an incentive for employers to adopt active age management and better integration of older employees in the management of human resources through the implementation of agreements and action plans for older employees (more information below).

Law of modification of pensions (2010).

It consisted of a series of measures revising the pension scheme. The main one postponed the minimum retirement age two years (62 years old) in order to preserve the financial equilibrium of the pensions.

The reform of vocational training (2014)

This law has the ambition of being a fundamental tool for employment and make the vocational training an essential lever of competitiveness for companies, a concrete progress tool for employees and jobseekers and a major element of social dialogue.

These laws and initiatives (as well as other previous measures) have implemented different tools for seniors that can be grouped in 3 main domains:

- Promoting the retention of older workers in employment.
- Preparing the end of careers
- Promoting the return of seniors in employment.

The most interesting and/or known tools implemented in each domain are the following:

Promoting the retention of older workers in employment.

▪ Awareness and anti-discriminatory initiatives.

One of the goal of the Social Security Financing Act is changing attitudes and the image towards seniors. To do that, the government with the social partners launched a national communication campaign aimed at raising awareness on the assets of the workers over 50s among the public in general and companies in particular.

It is complicated to evaluate the impact of this measure but the awareness initiatives against discrimination must always be a complementary tool to other measures.

▪ Agreements and actions plans of ageing management in companies.

Following with this Act; it has imposed the obligation of developing agreements and action plans of ageing management in companies. From January 2010, companies with more than 50 employees not covered by an agreement or an action plan for the employment of seniors will be subject to a penalty equal to 1% of the salary paid. For companies with 300 or more employees: it is necessary and sufficient to be covered by an agreement (signed by the social partners) or, failing that, (if the agreement could not be concluded) by an action plan submitted by the employer.

These agreements and action plans must have a maximum duration of 3 years and must contain quantified objectives in terms of maintaining employment and/or recruitment of seniors.

Also, they have to include specific strategies for the maintenance of employment and the recruitment of older employees covering at least three areas of action from the following list:

- Recruitment of older employees in the company;
- Anticipation of the evolution of professional careers;
- Improvement of working conditions and prevention of hardship situations;
- Development of skills and qualifications and access to training;
- End-of-career planning and the transition between activity and retirement;
- Transmission of knowledge and skills and development of tutoring.

These areas of action must be accompanied by quantified objectives and the indicators to measure the achievement of these objectives.

A study, carried out by the National Agency for the Improvement of Working Conditions, has evaluated the results achieved after five years.

Their main conclusions are the following:

- In the companies having previous strategies on this field: this negotiation has allowed to confirm previous initiatives. In others, it has given social actors the opportunity to participate in spaces less confrontational than usually. Generally, the legal obligation has made possible to impose the question of the employment of older employees in the public space of the company and/or to formalize practices previously developed.

- The expectation was that employers and unions develop a diagnosis and common tools and negotiate actions by a logic of "commitment". This logic is however not completely present in companies. The negotiation took place under strong temporal constraints (because of the penalties of the law); and this limit time has hindered the usually slower pace of the construction of the compromises.
 - Agreements and action plans generally respect the imposed figures, but also have occasional differences with the formal content.
 - These tools are more orientated to big companies and their implementation in small and medium is quite low or even inexistent.
- Improving the second part of employees' careers in companies
- There are two main tools developed to improve the second part of seniors' careers:
- Professional interview of the 2nd part of career: It was compulsory for companies with at least 50 employees, to organize a meeting with the employees with more than 45 years old to prepare and implement the professional project of the employee in the company. In these meetings, the employees and employers determined the workers' experiences, skills and the directions to take in the future.
 - It has been replaced by the Reform of vocational training in 2014. Now, there are compulsory interviews for all employees at least each two years, so including for seniors.
 - Skills assessment (bilan de compétences): This tool is open to people of all ages in order to analyse their personal and professional skills, aptitudes and motivations; and to define the professional project and (if necessary) a training project.
 - This assessment is made by mentoring of experts in this domain (labour offices). Even if this tool is not only orientated to seniors, in the last years, the number of old workers using this tool has increased

considerably. In some cases, this assessment has help them to reorient in other professional fields for these second part of career.

▪ Recognition and valuation of seniors' skills and experience.

There are two main tools developed to valorise and develop the skills, competencies and experience of seniors:

- Validation of the achievements and the experience (Validation des Acquis et de l'Expérience- VAE). The VAE allows a person to obtain a degree by validating their professional experience. Any person, regardless of age, status and level of education, who has at least 1 year of experience directly related to the certification, can claim for a VAE.

➤ This certification, which may be a diploma, a title or a certificate of professional qualification, must be registered in the National Directory of Professional.

This tool is very used for seniors as in general their level of qualification is lower, but they have a great professional experience.

- Period of professionalization: The professionalization period aims to promote the professional development and the retention of employees through an individualized training program, alternating theoretical training and professional activity.

At first, this initiative was orientated to young people, but now is open to all people ages. More and more, seniors are using this initiative to update their skills at the same time they continue their working experience.

▪ Improving the working conditions of seniors.

Taking into account that the percentage of sick leaves and accidents at work among seniors is higher than people under 54 years old (2,4 against

1,6%), this aspect is crucial to assure the retention of seniors in employment. There are two main elements developed in this aspect:

- Fund for the improvement of working conditions (Fonds pour l'amélioration des conditions de travail - FACT and ANACT). The ANACT is the National Agency for the improvement of the working conditions, which belongs to the Employment Minister. The network Anact-Aract are orientated to small and medium enterprises.

-Support and advice of occupational medicine. One of the most used tools to improve the working conditions of older workers are the adaption of the job positions.

- Preparing the end of careers

Anticipating the end of careers and the transition in companies.

In companies, different ways of coaching for mentoring old workers have been developed concerning their last part of their career, how to pass from activity to retirement, and the opportunities of combining employment and retirement.

As mentioned before, from 2010, the companies with more than 50 employees have the obligation to have a collective agreement or an action plan orientated to seniors (at risk of financial penalty).

Among the actions taken, many choose the pre-retirement training courses. This training is made among the employee, the company and an external agency (AGIRC or APRCO) who give expert coaching about that.

These plans have been developed highly for big companies.

Nevertheless, the small and medium sized companies (the most frequent in France) have not seen the impact.

Measures to allow seniors to stay working after the retirement age.

There are many initiatives that the government and social partners have established to incentive seniors to work after the minimum retirement age.

Here some of them:

- The “surcote” plan: the possibility of working after the legal retirement age and beyond the number of quarters required to retirement with the idea of having the maximum amount of retirement.

- Progressive retirement: It’s an end-of-career plan that allows to receive a fraction of the basic retirement pension paid by the general social security system while exercising a part-time activity.

The conditions are to be at least 60 years old; have proof of a pension term of insurance and recognise equivalent periods of at least 150 quarters; and exercise a single part-time job (fixed at least 40% and at most 80% of the working time applicable to the company).

This can be a good idea for seniors in order to adapt themselves to the new role of the retirement. It is the way of not breaking directly with the world of employment and have a better retirement paid.

- Cumulative employment-retirement: It is a similar initiative which combines employment and retirement and allows people, under some conditions, to work by cumulating professional income and pensions. Depending on each situation, the accumulation of the income and pensions is either full or partial. The accumulated professional activity does not allow to acquire new rights for retirement.

The negative aspect of all these measures is they have been created to “obligate” seniors to retire later (even if they are not interested in continuing working) as a consequence of the more complicate rules of having the complete retirement pay.

Promoting the return of seniors to employment:

Different initiatives have been developed in order to help older jobseekers to reintegrate the Labour Market. Here the most used ones:

- The creation of specific working contracts orientated to seniors.

- Senior contract "CDD senior". It is a fixed-term contract aims to facilitate the return to seniors in employment and to allow them to acquire additional rights for their pensions.

- The "Senior contract" is intended for people over 57 years old and it lasts at least three months.

- The senior CDD is a form of fixed-term contract designed to encourage the hiring of seniors. To do that, it has more flexible rules than "classic" fixed-term contracts in certain aspects: it is not necessary to justify the use of the fixed-term contract; there is no waiting period (minimum period between two temporary contracts in the same company); and the duration of the contract can be up to 36 months.

- It is one of the most known tool to boost seniors' employment among employers as it is quite beneficial for them.

- Professionalisation contract for people over 45 years old: The companies which employ a jobseeker over 45 years old with a professionalism contract, receive an aid of 2000€. The Labour Office is in charge of this kind of aid.

- This contract allows the acquisition - within the framework of the continuous training - of a professional qualification (diploma, title, certificate of professional qualification ...) recognized by the State and / or the professional branch. The goal of this kind of contract is to promote the seniors' professional insertion by increasing their skills and competences.

- Contract of generation:

Adopted in 2013, the generation contract aimed to encourage the hiring of young people on permanent contract; the retention of seniors in employment and the skills transfer in companies.

It proposed different measures for companies (depending their size) as financial assistance for keeping or recruiting a senior. In concrete terms, companies with less than 300 employees could benefit from financial assistance of € 2,000 to hire a young person under 26 years of age (under 30 for disabled workers) and € 2,000 to maintain the employment of a senior aged 57 and over (or recruited somebody at age 55 and over).

There were also penalties for companies with 300 or more employees if they did not negotiate commitments to hire young people and seniors. Even if the idea was interesting, the lack of dissemination of this contract provoked a very low impact, what induced its suppression in 2017.

- Employment Initiative contract (CUI-CIE): It is a contract that facilitates (through financial assistance for the employer) sustainable access to employment for jobseekers who are facing social and professional difficulties. It allows recruitments on temporary or permanent contracts. Even if this contract is not orientated only for seniors, they are part of the target group in many cases.

- Mentoring and encouragement seniors to entrepreneurship.

There are many different aids to help to create a company but not specifically orientated to seniors. Nevertheless, the structures which help people to do that have started to specialize in “seniors” coaching, as the number of seniors who decide to set up a business is not negligible.

- Cancellation of the “Delalande tax”.

From the 80s, this tax was paid by companies which dismiss employees over 50 years old. Initially intended to dissuade companies from dismissing seniors, this tax gave an opposite effect: companies dismiss employees not sure they want to keep them some months before their 50th. Also, companies were scared of employing seniors due to this tax, so the recruitment of this group started to fall down. Consequently, in 2008, this tax was deleted it.

In order to promote the employment for seniors, the positive actions and initiatives have shown better results than the punitive ones.

- Tools and strategies to avoid discrimination in recruitment.
The age is still seen as a discriminatory factor in recruitment. To avoid that, different experiences and tools have been developed:
 - The formalization in explicit terms of the commitment to develop the recruitment for seniors and to fight against any form of discrimination for age. The formalization of this principles and objectives of non-discrimination can be made by the help of intermediaries like labour offices and unions...
 - Developing different recruitment methods to avoid discrimination. For example, the recruitment method by external assessment centres or by simulation.

This last one was developed by the labour offices and it consists of identifying all the skills needed to perform a job and then create the exercises to assess them in candidates. These exercises reproduce by analogy the post and thus put the candidates in situation to demonstrate concretely their capacity to hold this position. There is not CV, cover letters or tests but the demonstration of skills and competences; like that,

it allows a selection based on measurable criteria and identical for all avoiding potential discrimination.

A summarizing table of the mentioned tools and initiatives:

1. Promoting the retention of older worker in employment	Awareness and anti-discriminatory initiatives	
	Agreements and actions plans of ageing management in companies	
	Improving the second part of employees' careers	Professional interviews of the 2 nd part of career
		Skills assessment
	Recognitions and valuation of seniors' skills and experience	Validation of the achievements and the experience (VAE)
		Period of professionalization
	Improving the working conditions of seniors	Fund for the improvement of working conditions
Support and advice of occupational medicine		
2. Preparing the end of careers	Anticipating the end of careers and the transitions in companies	
	Measures to allow seniors to stay working after the retirement age	The "surcote" plan
		Progressive retirement
		Cumulative employment-retirement
3. Promoting the return of seniors to employment	The creation of specific working contracts orientated to seniors	Senior contract (57 years old)
		Professionalisation contract for people over 45 years old
		Contract of generation
		Employment initiative contract
	Mentoring and encouragement seniors to entrepreneurship	
	Cancellation of the "Delalande tax"	
	Tools and strategies to avoid discrimination in recruitment	Commitment for seniors in companies
Anti-discriminatory recruitment methods		

The European Union works in the same line concerning the age management. The Lisbon Strategy had set as an objective for the Member States to 50% by 2010 the employment rate of people aged 55 to 64 years.

The Europe 2020 strategy aims to make the EU a smart, sustainable and inclusive economy with high levels of employment, productivity and social cohesion. It is based on a limited number of guidelines, adopted by the Council of the European Union in October 2010, dealing in a comprehensive way the issues of employment and economic policy.

These integrated guidelines complement the five major targets such as the one consisting in raising the employment rate of women and men aged 20 to 64 to 75 % by 2020, notably through a greater involvement of young people, older workers and the low-skilled and a better integration of migrants.

France has adapted these recommendations in the different tools, laws and initiatives.

The efforts (and the obligation) to open a discussion among employers and social partners about the ageing management have been given successful tools and initiatives. A study carried out by the Employment Minister have collected good practices developed in different companies.

Some of the identified good practices that private companies have developed:

- External recruitment
 - Formalization in explicit terms of the commitment to develop the recruitment of senior,
 - Visibility internally and externally of the company's commitment against any form of discrimination against seniors,
 - Formalization of principles and objectives of non-discrimination with intermediaries as labour market (employment centres, temporary employment companies ...),
 - Reduction of discrimination risks in recruitment processes (use of CVs anonymous, collegiality of selection decisions ...),
 - Recruitment method by simulation: skills revealed by tests in cooperation with intermediaries in the labour market.

- Transmission of knowledge and skills and development of tutoring

- Adoption of charters establishing the principles of tutoring as a full-fledged mission with an organization and specific means,
 - Reverse tutoring: the return to employment of retired people coaching by younger tutors,
 - Projected management of the transmission of knowledge: organization, foresight and structured approach of mentoring.
- Development of skills, qualifications and access to training for seniors
 - Access for seniors, as part of a return to employment, to professional training courses long term
 - Validation of experience acquired,
 - Collective agreement on lifelong learning, with monitoring indicators,
 - Skills assessments completed by upgrade training,
 - Key competency maps by units specifying key skills and ages,
 - Dashboards on access to training by age group.
- Anticipation and career development's management
 - Collective agreement on the development of the second half of career,
 - Valuation of expertise: creation of new functions widening the possibilities of evolution and vocational training at end of career, valorisation of the skills and performances of the tutors,
 - Establishment of referents responsible for senior career management,
 - Career reports accompanied by training,
 - Simulation recruitment method used for internal mobility,
 - Internal communication on business development and mobility prospects,
 - Fostering internal mobility to promote the integration of the employee transferred during the probationary period,
 - Individual interviews taking into account the problem of age,
 - Social Barometer: organization of a survey of employee perceptions regarding discrimination in career development,

- Training managers to conduct an individual interview focused on age management
 - Dashboards: monitoring promotions and individual increases by age group with staff representatives.
- Improvement of working conditions and prevention
 - Partnership with a supplier to develop the ergonomics of the equipment,
 - Collective agreement to change to daytime hours for older employees,
 - Job retention committees bringing together HR, the medical service and managers,
 - Deployment of an action plan on stress and psychosocial risks in accordance with the Anact, (tests during medical visits, studies with employees),
 - Monitoring the health of employees: periodic reviews and health point at the request of the employee,
 - Measurement of the arduousness: balance of the activity of the medical services, traceability of the exposure of the employees to the risks of harm to health, personal and professional life balance, implementation of teleworking.
- End-of-career planning and the transition from work to retirement
 - Combining retirement and employment: setting up post-retirement co-operation arrangements for experts, call on the expertise of retired people for projects and open positions at part-time pensioners to cope with peak activity,
 - Projected management (at five years) of the end of career: information on retirees, opportunities to pursue an activity ...

The main conclusion of this study is however limited: the impact and effective results of this new open discussion depend on the capacity and will of companies, so these good practices are very focused in big

companies. In conclusion, the real impact has been reduced as small and medium size companies are the most common ones.

Some limits and barriers for seniors collected by the studies and researches.

- It is highlighted the unfavourable culture or vision about the seniors in France. In fact, the former ageing-management has been limited as a “culture of preparing for the retirement”. Even the advances, companies have to deconstruct this culture.
- Also, there is a limitation of vision about competences and performance; the enhancement of experience and the translation of experience into professional skills is still limited.
- There is a lack of whole age management in companies which take into consideration all the elements: organization; management of the forecast jobs and skills; planning the end of careers...
- Another main obstacle is financial, as seniors’ contracts are usually more expensive than contracts for young. This is a result of the lack of valorisation of expertise, as companies don’t want to pay the price of expertise.
- The lack of capacity and/or will of companies to open a real discussion and exchange about the ageing management in companies. At the end of the day, most of the companies reduce their actions to abide the laws but without a real will to implement a management anti-discriminatory for seniors.
- The discrimination of seniors concerning the access to the training and the job interviews.

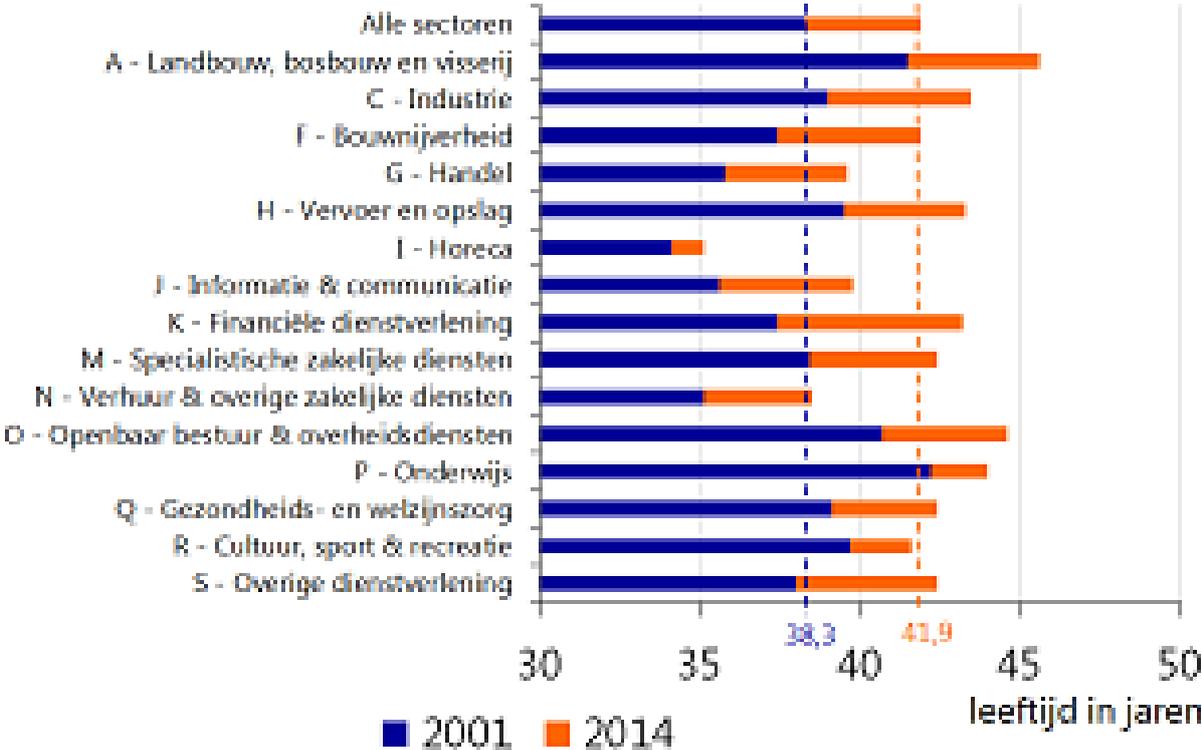
The economy in The Netherlands is doing quite well. After some years of economic crisis, in 2018 the economic grow was strong: 3,1%! This is the same as in 2017. For 2018 this percentage is forecasted on 2,5%. All participants in The Netherlands have - in average - advantage on this economic growth. Since 2014 the trend of unemployment is going down:

3,9% in February 2018. This is better than most countries in the European Union. The expectation is that this percentage will go down more till and expected minimum of around 3% in 2019.

The working population is getting older in all sectors, but the pace of this so called aging differs per industry. Older employees are no longer more expensive by definition. In sectors with physically demanding work, aging is a problem; in other sectors it can be beneficial.

The Netherlands is aging, which means that more senior citizens are also walking around in the workplace. The average age of working people has risen by no less than four years since the turn of the century to more than 42 years. A headache file for employers? Or does aging also offer opportunities? The research we did for this project made us pull the conclusion that the opportunities win!

Average age employed persons, per industry (employees and self-employed)



No sector escapes of this aging, although its pace differs per industry (see figure 1). The average age increase was greatest in the financial sector (+ 5.8 years), followed by construction and industry (both + 4.5 years). This can be explained by the fact that fewer and fewer people work in these sectors. Due to the smaller influx of new employees, these sectors are aging faster than average. The average age in the agriculture, forestry and fishing sector also rose sharply (+ 4.1 years). Many self-employed people work there. They often work until they reach old age and cannot always find someone to take over their company.

The sectors where the average age increased the least are the hotel and catering industry (+ 1 year), education (+ 1.8 years) and the culture, sports and recreation sector (+ 1.9 years). The total number of people employed in these sectors has risen sharply since 2001. The hospitality industry is a bit of an odd man out, because many students and students work there. But the fact that the average age is rising even in this sector indicates that aging is inevitable.

The economic picture virtually unchanged for 50+

The economic situation according to the CBS Business Clock (Central Office for Statistics in NL) is approximately the same in 2018 as in the year before, the CBS reports. In the Economic Clock of mid-November, all indicators outperform their long-term trend. The growth in investments has even increased again (source: CBS).

Consumers less positive

Consumer confidence is again less positive, producer confidence is virtually the same in October. However, the mood among both consumers and producers is well above the long-term average.

Number of bankruptcies is increasing

The number of companies declared bankrupt has increased. In 2017 / 2018, the number of bankruptcies reached the lowest level after 2000. However, the trend has been fairly flat for over a year.

Again record number of vacancies

The number of vacancies was 262.000 greater than ever. In the second quarter of 2017 for the first time since 2007 a record was reached. The low point was after the crisis in mid-2013, when it reached 91.000 vacancies.

Most vacancies in the trade

In many industries, the number of vacancies increased in 2017 / 2018. Most vacancies were added in the healthcare sector (more than 3.000). There were also 3.000 more in the trade, 2.000 in the transport and storage sector. In a few branches of industry there was a slight decrease compared to the previous year. This applies to the education, rental and trade in real estate sectors. With more than 52.000 vacancies, trade is the sector with the most vacancies; 20% of the total.

Largest increase in jobs at employment agencies

In the temporary employment sector, 13.000 new jobs were added in the last part of the year. As a result, this industry once again accounted for the majority of the job growth. The temporary employment sector now has 842.000 employee jobs. That is 10% of all employee jobs, compared to 7% in 2010.

In the trade, transport and hospitality industry, 13.000 jobs were also added. This industry accounts for a quarter of the total number of jobs. Employment also increased in most other industries. In financial services, job losses persist and a thousand jobs were lost in the last part of 2018.

Number of working people continues to rise

The number of 15 to 75-year-olds in paid employment has increased by an average of 20.000 a month in the last three months. In October 2018 there were more than 8.8 million workers. The number of unemployed fell by an average of 4.000 per month to 337.000. They had no paid work and indicated that they had recently looked for work and were immediately available for it. This means that 3% of the labor force was unemployed in the third quarter of 2018. Unemployment is still higher than before the start of the crisis. The unemployment rate in the third quarter of 2008 was 3.6.

The fall in unemployment was the strongest among 45 to 75 year olds. Since July 2017, the unemployment rate for this group has fallen from 3.7 to 3.3. Among young people, unemployment rose further in the summer, but the unemployment rate was again slightly getting lower. Unemployment has remained at 2.6% for people aged 25 to 45.

More permanent employees

In the third quarter of 2018, the number of employees with a permanent employment relationship was 141.000 higher than a year earlier. The number of employees with a flexible employment relationship also increased in the past year, but this increase was smaller (+21.000).

For the first time in the Netherlands, more than 2.0 million employees had a flexible working relationship.

The number of permanent employees increased to almost 5.4 million, 375.000 fewer than ten years ago, just before the outbreak of the economic crisis. The recent increase in permanent work mainly concerned workers with a large part-time job or a full-time job.

More psychological fatigue experienced by work

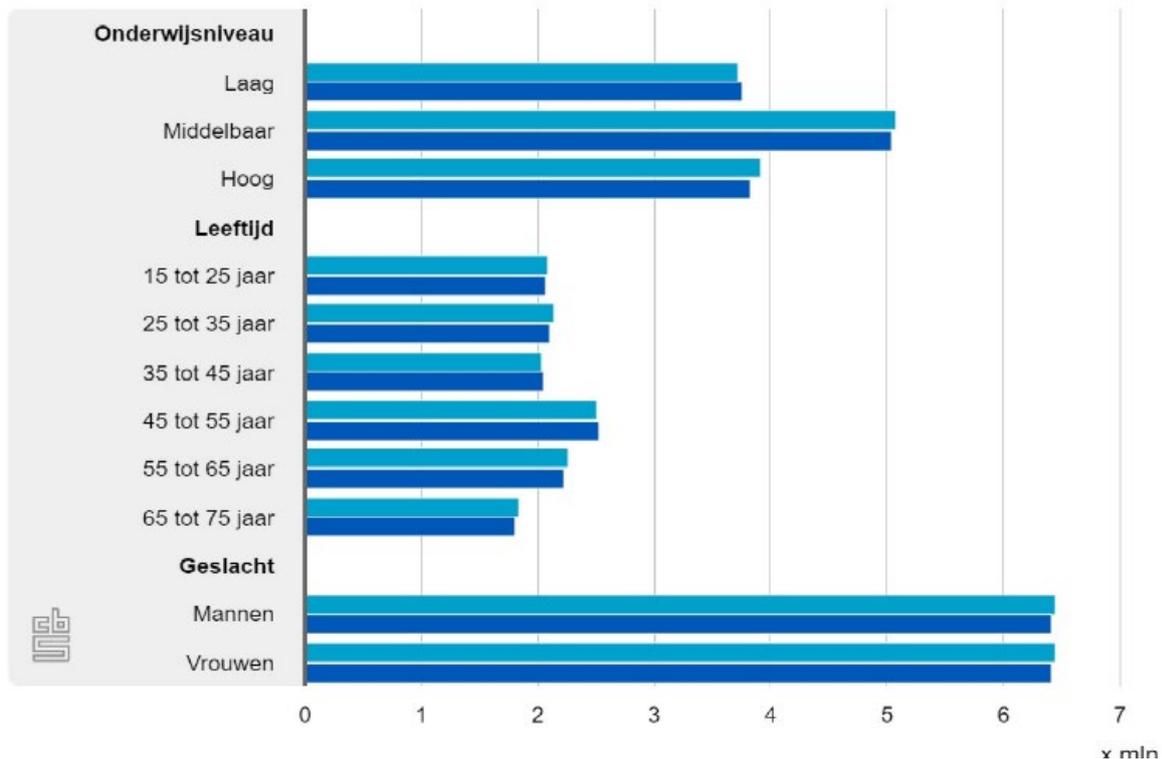
In 2017, 16% of employees aged 15 to 75 said they felt psychologically tired at work a few times a month. In 2015, 13% of employees still reported these complaints. Employees experience these complaints nearly two times as often as independent entrepreneurs. Statistics Netherlands reports this on the basis of recent figures from the National Labor Conditions Survey (NEA) and the Self-employed Labor Survey (ZEA) of the CBS and TNO. Self-employed entrepreneurs also report psychological fatigue from work (burnout complaints) more often, although the increase is smaller than among employees: 9% in 2017, compared to 8% in 2015. Fatigue increased among almost all age groups, most strongly among employees of 65 to 75 years.

Nearly 20% of employees aged 25 to 35 were most often mentally tired by work. Among self-employed people, those were 35 to 45-year-olds (almost 11%).

The experienced psychological fatigue is based on five questions that are specifically about work. Other factors that may have to do with burnout complaints have not been measured here (source: CBS).

The labour market focussed on 50+

In the graphic below we see that the group of people over 50 years of age is taking an important part of the labour market. More than 2 million of them are still working! This is caused mainly by the increasing of the age for retirement. In NL this is 67 (year 2018).



View on seniors and special arrangements

Although vacancies are more and more difficult to be fulfilled, the image of hiring a senior (someone over 50+) is not too good. Therefore some special arrangements are developed by the Dutch government in order to make it more easy, with less risk, for an employer to hire a senior:

Trial placement: the employee works for the employer on a trial basis for a period of 2 months and doesn't pay salary over this period.

Wage Domain Allowances Act (Wt): do you, as an employer, hire an employee who is a long way from the labor market (for example because he/she is over 50 years of age and unemployed)? Then you can qualify for 3 allowances which all have the result that the costs for the employer will be lower.

Compensation scheme: the employer will receive as sickness benefit for the employee if he/she falls ill.

The Development Advice is a temporary subsidy from the Ministry of Social Affairs and Employment as part of the Perspective Action Plan for People over 50.

Career advisers can give working forty-five people a Development Advice and apply for a subsidy amount of € 600. The purpose of the Development Advice is to encourage participants to take control of their careers in their own hands. The Development Advice provides insight into the future perspective of the current work, the competencies and future career opportunities of the participant. The point is that participants actively think about how they can reach retirement age while working and prevent dropping out due to illness or unemployment. The product that emerges from the Development Advice is therefore a personal development plan in which the participant has described what actions he / she will take to increase his / her possibilities to stay working until retirement.

It is also possible within the scheme to apply for a subsidy for giving training development advice for managers. A supervisor is understood to mean a person who conducts performance or staff appraisals within a work organization with employees or officials belonging to the aforementioned workers. There are two variants for these training courses: a training course for an individual supervisor for which a € 300 grant can be applied for, or a group training course for a minimum of three and a maximum of ten managers who follow the training course for which a € 900 grant can be applied for. If there are two participants, then there must be two separate individual applications and no group training can be used.

The career adviser must register a development advice trajectory to be started before the start of the trajectory on development advice over 45 and have the participant thereby complete the survey.

Scheme for protection of work for 50+

Ending the working contract with a 50+ employee is in NL more expensive than ending a contract of someone younger. If the employee is over 50 years of age, working in the company of over 10 years he/she is paid till

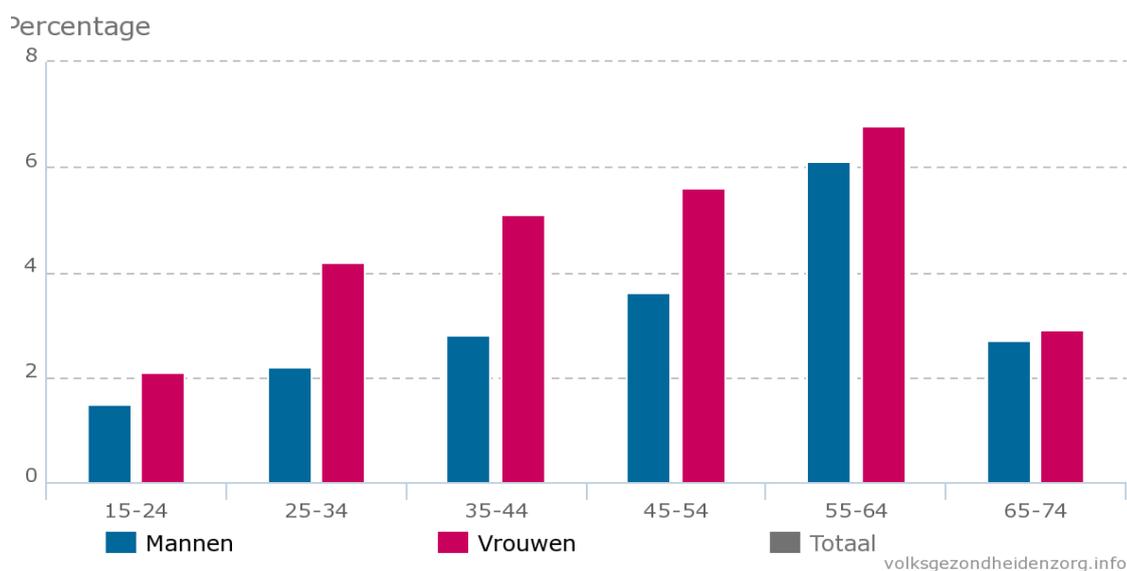
two years of salary when leaving the company. This special arrangement is temporary and foreseen til 2020.

Sickness absence rate 4% in 2017

The sickness absence rate in the Netherlands was 4% in 2017. Women lost on average slightly more than men in that year: on average 4.8 days per 100 working days in a year compared to 3.3 days by men. This difference is explained by the fact that women reported sick more often and, when they were absent, also stayed at home a little longer (NEA). These differences are partly related to illness during pregnancy and after delivery.

In 2017, the average sickness absence rate increased with age. Older people are not absent more often, but when employees grow older they are more likely to be absent for longer. After the age of 60, the absence percentage decreases again. The total percentage for people aged 65 to 75 is 2.7%. Selection effects, in which, for example, the healthiest people continue to work at a later age, can be the reason for this (NEA).

Ziekteverzuimpercentage werknemers 2017



Promoting seniors

The benefits of an older employee at a glance

When hiring staff, many employers think of young employees with a few years of work experience - and few organizations have a preference for seniors. Yet people over 50 have a lot to offer. It is therefore definitely worth considering a conversation with an older employee. In this article you can read what older employees can bring to your company.

First, did you know that you are eligible for a government premium discount if you hire someone aged 56 or over? If the employee comes to work at your company on the basis of a benefit, you can get a mobility bonus that can run up to € 7,000 per year for a maximum of three years.

Motivation

This report from the CBS shows that employees between the ages of 50 and 60 are more enthusiastic about their job than younger employees. Many unemployed people over 50 are eager to get started and want to get their hands off the job. The result: high productivity and a nice atmosphere in the workplace!

Loyalty

An older employee is less inclined to change jobs than a young person who wants to develop, gain experience or earn more. This saves a lot in recruitment costs and ensures a stable workforce. Moreover, a close-knit team with permanent employees is also beneficial for (the image of) the organization.

Lower absenteeism

Various studies have been conducted into the absenteeism of older employees. This study shows that younger employees report sick faster than older employees. An explanation for this is that young people drink and smoke more often, live a healthier life, work longer days and feel sick more often because of stress. About a quarter of older employees

experience stress. If an older employee nevertheless reports sick, the sickness absence is usually a bit longer.

Knowledge and experience

People over 50 often have more knowledge and experience than young people thanks to their work history. Moreover, they have a broader network and more knowledge of people. They have probably followed various additional training courses, experienced developments in the profession and have worked in various positions. As a result, they are often quicker to learn and they can also help other colleagues.

8 Arguments to give senior a chance

It is said that knowledge comes with the years. Yet you don't often see a senior in the workplace. Employers often do not know, but older employees offer many advantages over young people. That is a huge loss, because a lot of potential and knowledge is being lost. Discover eight here Arguments why you should hire an older employee.

Argument 1: The elderly are less likely to be injured. Anyone who thinks that the elderly are a higher risk factor due to illness, for example, is wrong. A TNO study shows that older people are psychologically healthier than young employees. At least 19 percent of young people in the workplace up to the age of 25 have at least one psychological complaint. This figure is only 10 percent for the elderly. Older people also take fewer unnecessary risks in their private lives.

Argument 2: Start on time. Elderly people generally need less sleep. This is because they often consume less energy throughout the day and suffer a less strenuous life. Young people go out more often, do something with friends or work out. That again costs energy which must be supplemented during sleep.

Argument 3: Motivation in the right place. Older employees understand how the work process works and do not like being at home. Work gives satisfaction. Many candidates who are entitled to a pension therefore volunteer after quitting their job. Older employees are therefore extremely motivated to work for an employer.

Argument 4: Experience teaches. It is obvious that older employees have more experience. An employer naturally wants someone with a lot of experience, so there is a good chance they will choose someone older. Unfortunately, these employees are a lot more expensive, which means that more young people can be found in the workplace. Yet this is very contradictory since experience can actually generate money. This, in combination with the financial benefits, makes hiring an older employee a smart choice.

Argument 5: Financial bonus. It has already been mentioned, but older employees provide a financial benefit for employers. Regardless of the work that the employee performs, there are schemes for people over 50 who receive benefits. For example, if the person in question is in a wheelchair, then there is a mobility bonus. This can go up to € 7.000 per year for an employee aged 56 or older.

Argument 6: Heart for the profession. Younger employees may lack the focus on the work floor. Older employees will be less likely to look at their phone or Facebook page. They are also less likely to go through a night or go out on the weekend. With older employees you can therefore assume that they are fresh in the office every morning.

Argument 7: Socially competent. Social skills come over the years and this makes an older employee perfect for the workplace and work-related situations. The elderly are also often better at dealing with others. They are more tolerant and often leave a better impression than younger employees.

Young people often tend to prove themselves unnecessarily within a company.

Argument 8: Loyal to the employer. By hiring an older employee, you are a lot safer than with a young person. An older employee is at the end of his or her career. As a result, the person will also change jobs less quickly. This is something you can build on as an employer.

Personnel Management for 50+

Reputation damage is one of the biggest risks for business. A well-known means of reducing this risk is to work on being a good employer. It is especially useful to focus on people over 50, research shows. You would expect that being a good employer is high on the agenda of employers. However, this appears to be a relatively unexplored field in which many HR opportunities lie. These opportunities are mainly with people over 50, also because this group is growing fast. Does good employership for people over 50 work in practice on corporate reputation?

Being a good employer encourages older employees to continue to do their job successfully, healthily and with pleasure "Being a good employer" for people over 50 appears to have a positive effect on corporate reputation. In addition, sound "good employment practices" also encourage these older employees to continue to do their job successfully, healthily and with pleasure. For this research, existing data from *the Global Benefits Attitudes Survey 2015 of Willis Towers Watson* was used.

This periodic global survey is considered the most reliable method of investigation into the relationship between how we feel at work and how we perform. The trends and outcomes of this study are described in the first part of this diptych. The second part answers the questions "What can you do with this as an HR professional?" And "What are the practical HR

tips?" Why is being a good employer increasingly important for people over 50?

In practice, there is already a lot of attention for "being a good employer", especially as a PR instrument. This is evidenced by the many professional prizes and elections that exist in this area, such as MT 500 (No 1 Management magazine) and the Best Workplaces of the Netherlands. There are three reasons why the importance of being a good employer is becoming increasingly important for people over 50:

1) The over-50s group is growing rapidly

According to the CBS, in 2019, for the first time, half of the adult population in the Netherlands will be older than fifty. Moreover, the number of people aged 50 and over has almost doubled in the period 2003-2016. People over 50 are confronted with a later state pension date and the related later retirement date. This in combination with lower pension income due to an accumulation of pension reductions. For older employees in the "heavy" professions, the later retirement date does not even seem feasible.

The traditional employee journey with employers is still insufficiently in line with these developments; often there is only a phase of pre-boarding, on-boarding and off-boarding. A puzzle piece seems to be missing; the pre-off boarding phase. This is the guidance of older employees in their current work to other work, dismissal or (part-time) retirement. A concrete interpretation of this provides (reputation) opportunities.

2) Doing nothing leads to more absenteeism among people over 50

People over 50 must now work (much) longer than in the past. For older employees in the "heavy" professions, the later retirement date does not even seem feasible. In addition, they have more difficulty keeping up with the high pace of change, for example due to rapid technological developments. Continuing to work longer seems to lead to longer-term

absenteeism with unchanged policy. This is confirmed by recent figures from the UWV: the number of employees aged sixty and over who are ill for a long time at home has doubled in four years. This results in high extra costs for the employer.

More than six in ten employers have to deal with staff with complex financial problems.

3) Increase in complex questions from people over 50 to HR

According to Wijzer in Geldzaken (customer platform about financials), more than six in ten employers now have to deal with staff with complex financial problems; questions for which their HR department often lacks expertise to help. Employees with financial problems have been shown to have an adverse effect on their work performance. Older employees are also increasingly in need of individual financial assistance and pension coaching, which is facilitated by their employers. Help that is hardly ever implemented in practice and where much reputation can be gained.

In the event of dismissal, you can receive financial compensation if you meet the conditions. This is called the transition payment. If you are 50 or older in the event of dismissal, it may be that your reimbursement is higher. The higher reimbursement for people over 50 is a temporary rule that applies until 2020.

A summarizing table of the mentioned tools and initiatives:

1. Promoting the retention of older worker in employment	Awareness and anti-discriminatory initiatives and legislation by Ministries	
	Agreements and actions plans of ageing management in companies	
	Raising the retirement level up to the age of 67	
	Low rate of unemployed workers, promotion on seniors	
	Improving the second part of employees' careers	Active policy on 50+ in companies
		Personnel management on 50+
	Recognitions and valuation of seniors' skills and experience	Working on improving the image of 50+
		Promotion of added value of 50+ employees in companies
Improving the working conditions of seniors	Period of professionalization	
	Subsidy on Life long Learning	
2. Preparing the end of careers	Projects on sustainable workability	
	Anticipating the end of careers and the transitions in companies	
Measures to allow seniors to stay working after the retirement age	Lower wages	
	Less limiting legislations	
3. Promoting the return of seniors to employment	The creation of specific working contracts orientated to seniors	Senior contract (> 50 years old)
		Trail placement
		Wage Domain Allowances Act (Wtl)
		Employment initiative contract
		Compensation scheme
	Tools and strategies to avoid discrimination in recruitment	Commitment for seniors in companies
		More expensive buying out for seniors

4. Findings and recommendations

In order to get feedback from relevant stakeholders there have been carried out discussion forums and questionnaires in each partner country. In total the partnership received 150 responses, from which 91 responses were from seniors and 59 from employers. When it comes to discussion forums 60 people in total participated.

Discussion forums

Discussion forums were organized in each partner country: France, Hungary, Slovakia and The Netherlands. There has been 3 topics discussed, as follows:

1. Government support

What is your experience with implementation of EU programmes and government initiatives dealing with (re)integration of seniors into the labour market? Have you encountered any obstacles? According to your experience, how difficult or easy is it to find the information about these programmes and initiatives? How different stakeholders could help to improve the access to information? How different stakeholders could help the generation 50+ years old to become successful on the labour market? In your opinion, what are the factors influencing the situation of seniors (50+) on the labour market (skills, attitude of employers)? What are the strengths, weaknesses, opportunities and threats of this group?

2. Education

In your opinion, what are the most effective type of education for people over 50 years old (distance, e-learning, evening, half-day, full-day, etc.)? What would you suggest are other effective forms of education regarding non-formal education? What is the motivation of people 50+ to education? What are the main topics which are interesting for people over 50? What education style suits them the best (visual, listening,

activities etc.)? What methods would you suggest for them (more theoretical, practical)?

3. In your opinion, what are the key skills for people over 50 years old to develop or improve in order to be successful on the labour market (digital skills, personal traits as self-efficacy or self-confidence, for example)?

Government support in France

Initiatives / information	
A general lack of information regarding government initiatives for seniors	Complete agreement of all participants
Not easy to find information about that	In contrast by initiatives for young (lots of measures, information...) Not awareness about seniors / Not seen as a discriminated group
Nobody knows any EU initiatives !!!!	
Initiatives are concentrated on big companies (but most of French companies are small or medium size)	
Examples of good practices mentioned by the participants	
Professional contract for seniors	(-) the culture of apprentice is orientated for young, not seniors
Contract of generation (tutoring seniors and young)	(+) interesting to transmit information/expertise (-) not well communicated, so not extended enough
Surcoûte: to accumulate retirement and reduced working hours	(-) only 1 participant know it about that (very complex)
Temporary contract for over 57 years old	
Other specific actors CARSAT, ARDAN...	

Factors influencing the situation of seniors:	
It's a combination of different factors:	
Policies	The own system and the policies to "help" seniors create barriers and incentive the discrimination – It creates a conflict between young and seniors
	For participants, it's necessary to change the discrimination speech (seeing society as groups in conflict): not consider people concerning their age
Culture	Before the 2000 there were incentives to retire early
	Companies are in general afraid of hiring due to the rigidity of the system
Skills	Not really a question of lack of skills, even if the updating skills is fundamental (in all stages of age)
Stakeholders	

Employers (not a general agreement)	Discrimination ideas: seniors are not good enough
	They prefer to pay less for less competence
	Need of flexibilization the market
The actors who should help seniors don't do their job properly (labour offices...)	Discrimination speech (personal experiences)

Government support in Hungary

The labour office of the Government Office has information in the field of EU programmes and government initiatives dealing with the labour market reintegration of old people. For employers, it is the most simple way to get recent information and support opportunities from them, if they employ an employee above the age of 45 years. All information can also be found at the online platform of the government office.

In the county, it is the Technical and Vocational Training Centre of Szombathely to implement the most vocational trainings and further educations for adult people. They also pay attention for the training of the disadvantaged target groups, including people above the age of 45. If we speak about a disadvantaged target group, then, in the framework of the implementation of adult training, they also cooperate with the labour office and the employer as well. The work of the trainer is also supported by the mentor, appointed by the labour office. The Vocational Training Centre promotes the trainings on multiple forums, and both the labour office and the employers operating in the area are well-informed. **Labour office, as well as trainers and employers put a great emphasis on informing people above the age of 50. Well-structured information flow is the well-perceived interest of each of the three types of labour market actors.**

People attending the training mentioned **at first place the training**, by which **they can help the generation of people above the age of 50** to become successful on the labour market. The **current triple model works**

properly (cooperation of labour office, training institutions and employers), but there are problems as well:

- group trainings are many times inappropriate for taking into consideration of individual properties/life situations.
- people having low qualifications are often functionally analphabetic, and that problem should be solved first.
- besides vocational training and further education, also the acquisition of soft skills is very important, these should be taught in a more highlighted way
- language learning and IT training should be provided a higher number of lessons for people above the age of 50 (according to the experiences, they are slower at their acquisition)

Beyond the training, **helping employees** in terms of:

- refunding of travelling expenses, supporting of mobility
- support of sport, recreation
- support of health screening tests
- support of leisure activities (theatre season ticket, etc.)
- provision of training in charge of the working time (burn out training, team building training, self-knowledge training, etc.)
- availability of psychologist/therapist at work

Also the support of employers was raised:

- reductions of contributions higher than the present ones
- wage contributions higher than the present ones, etc.
- conflict management, awareness raising programmes for colleagues
- further training, up-to-date information about new labour market policies

Factors that influence the situation of elderly people (50+) on the labour market

Employers and employees attending the forum have listed many viewpoints:

Despite the fact that there is a huge lack of professionals in Hungary, browsing through the advertisements of job portals, we can see, that impression is a little different as a middle-aged job seeker. In fact, most of the companies target younger employees having 1-3 years of experience.

Multinational enterprises are usually building pyramidically, i.e. they admit a lot fewer number of professionals from outside. Most of their vacancies are for career-starters and for junior professionals.

Employer stereotypes:

- It is quite often that not even two or three language examinations, degrees and several years of working experience are enough, if one has a sin of being older than 45 years. They are reluctant to employ middle-aged employees or employees right before retirement.
- Despite of the EU support and the Hungarian tax allowance, the potential employers are full of preconceptions, even according to the HR specialists. In most cases, health issues are a problem, but digital illiteracy is also among frequent stereotypes, as well as the fact that people are reluctant to learn something new. These fears do really have some basis, but they do not mean a problem that could be related to generations.
- An older employee cannot progress with age, is often ill, or asks a salary that is too high – a 45-50-year-old person, who looks for a job in Hungary has to struggle with many similar preconceptions.
- It can also be a reason that a young leader is afraid of employing someone, who is more experienced than him.
- Most employees are also afraid of the fact that people, who have many years of work behind them, asks for a salary – but when they yet

admitted an older worker, it turned out that they overestimated their salary needs often even by several hundreds of thousands of forints.

- The age group now aged 45-50 has already met with lifelong learning in the majority of his years spent at work, he has used a computer throughout almost all of his active age, so in principle there would be no reason for considering him a worse employee.
- Many people think that professional rigidity is bigger by older people, and the company cannot shape them to their own format. The company has then to decide whether this is considered to be a smaller bad thing, or the fact that the bigger part of young people leave the company after a couple of years.
- At one point, older people will surely mean an extra cost for the company: while a worker younger than 28 years has 20 days of annual leave, a person older than 45 years can already take at least 30 days each year.
- According to HR specialists, the biggest mistake of the middle-aged is a problem that few would think: despite their big working experience and knowledge, they write extremely bad cvs. It is a reoccurring critique: many times, it is not obvious at all from the cv why it would be good, why it would be worth for the company to admit its submitter, there is nothing in it that would refer to the personality of the applicant. A career starter might often sell himself much better, even with less knowledge.
- There is also a point of job seeking, where older people are at a great advantage compared to young people: their greatest power is their system of relationships that they can mobilize while looking for a job.
- There are also areas, where people older than 45 years can apply with good chances. In the bank world, age usually does not cause any bigger problems, but also in education, they trust more in experienced workers, while in sales jobs, it is the relationship system that helps a lot. At the end of the scales we can find digital agencies, there often

people above the age of 35 count as Methuselah, who can even forget the dream of finding a job there.

Older employees are **more loyal**, most probably they will not change their job often. The children are grown up, **most probably they will fall out of work due to them less times**. Many times, their experience leads to **quick problem solving**. They are glad to train young people, **they help with integration at work**. **They know their working field, their job** extremely well, and they have a large contact network.

Older employees experience that they used to use when they were young, do not work any more today. Not to speak about the fact that there are plenty of professionals older than 40-45 years, who have not even really had to look for a job so far, because earlier they were always called to a new place of work. They are really hit unprepared by the fact that now they are not even called for a job interview, either.

Above the age of 40-45 it is a typical situation that someone spent 15-20 years at the same field, he had success in his profession, has competitive knowledge and is considered to be an experienced professional. If he was glad to try himself out in a new position, in another working environment, then he faces with the fact that the advertisements of the big job portals are primarily addressing not him, and besides that, earlier acquaintances do not even operate as before: i.e. he is not invited for new positions. He is often told that he was overtrained, and despite of the fact that he would be open for a position with less responsibility, he is not given a chance for this.

It is also hard for **career changers**, who would not only like to change their position, but also their profession for something new, something that can be accommodated with their family life and/or own desires, or with what is bigger need for in the 21st century. For them, the big question is how to flounder over to a totally new field, where they will be semi-career starters.

Self-marketing is the biggest challenge for older employees. Every job seeker, even experienced professionals need to learn to themselves. The world has changed, and besides professional experience, it is also getting more and more important, who is present at online platform, how much his LinkedIn platform is update, how professional his cv and cover letter is.

They experience it as a danger that, due to the stereotypes, employers do not give an opportunity for them.

Government support in The Netherlands

No one of the participating professionals and seniors know anything of EU-projects or -programmes around integrating 50+seniors in the labour market. This is different from action taken by the national and local government. Many initiatives try to help people to get seniors back to work, work in sustainable employability or are working on creating a more positive image of the senior. Although the official figures say different, people present in our round tables are not that positive.

Seniors tell us that it is still very difficult to find a (new) job at an older age. They are being helped by labour offices, consultants, but often have to accept a job with less responsibility and less income. Most of the functions are also created by giving a subsidy to the employer for creating a job.

Employers don't agree with this statement. Although the national figures tell us that most employers don't want to place 50+-employees, the employees present during our meetings tell us they don't have any problems with placing a senior, if he or she has the right competences and motivation. There is some discussion about the kind of job (elderly people can't do jobs that are physically too heavy) and the health situation. Some employers have had not too good experiences with seniors: less flexible and not able to follow the fast changing environment of the company and their work.

Because of this last issue, almost all participants have worries on this faster and faster changing of the environment and the difficulties to follow these changes. Seniors need more time because they learn faster.

One HR professional, working for several companies in the making industry, states that most of the companies don't want to invest in training and education of people over 55 years old. As these employees have to work till 67, she sees problems if this stays this way. She also agrees with the general statement that people over 50 have much more difficulties to find another job if they get unemployed. In here experience they all need help to be able to find a new job. This help is not needed because they miss the competences or are not motivated enough for finding a new job, but because of employers who don't invite these seniors after receiving an application. They want young talent, that is cheaper and more flexible too. She states that the image of the 50+-senior has to be changed as employers have doubts flexibility, health, productivity and wages to be paid. |she knows that the government is working on a promotion campaign on these issues. The labour market is helping as the grey economy is getting bigger and bigger and companies have difficulties in finding young employees.

Government support in Slovakia

From the aspect of the EU programmes implementation, programmes financed by the ESF in the framework of National Projects are most often utilised. These programmes are focused on increasing the employability of disadvantaged groups, including citizens over 50+, and on promoting employment. Information on these programmes is provided by the personal contact with the Office of Labour, Social Affairs and Family. Detailed information is also available on the Central office of Labour, Social Affairs and Family website. Employers have the opportunity to obtain this

information and the necessary documents through the Regional Offices of Labour, Social Affairs and Family.

For employers, the Office of Labour, Social Affairs and Family can provide funds to support the employment of disadvantaged groups in the following national projects:

National Project "Chance for Employment"

The objective of the project is to improve the position of disadvantaged jobseekers in the labour market, to increase the employability and employment of disadvantaged jobseekers, to reduce long-term unemployment, to support the development of local and regional employment. The implementation of the project will contribute to the better use of disadvantaged job seekers in the open labour market. It will support the development of local employment and at the same time contribute to reducing regional disparities in the labour market. It motivates employers to create jobs for disadvantaged jobseekers. One of the disadvantaged target groups is also citizens over the age of 50.

National project "We want to be active in the labour market 50+"

The objective of the national project is to improve the status of disadvantaged jobseekers - citizens older than 50 years of age, to increase their employability and employment by providing financial contributions to support work place creation. The financial contribution will be provided to the employer who will for created work place recruite the jobseeker at the age of 50+. The financial contribution is granted for a maximum of 12 months.

Jobseekers to improve their labour market situation can take advantage of free counselling services or participate in educational activities funded through the Office of Labour, Social Affairs and Family under the REPAS and KOMPAS programmes. Information on the possibilities for completing

this training is provided by the Regional Offices of Labour, Social Affairs and Family and information is also available through the Central Office of Labour, Social Affairs and Family website.

The REPAS programme - will allow the jobseeker (also over 50 years of age) who has the problem of applying to the labour market to choose the type of working activity he / she wants to retrain and the retraining provider who has to complete the requalification. It is an innovative form of education that allows the job seeker to retrain in the chosen field on the basis of labour market requirements.

The KOMPAS programme - will enable the jobseeker (also over 50 years of age) to strengthen key competencies focused on the preparation for the labour market applying within the Competency Course. For KOMPAS purposes as competency courses are considered: courses focusing on the development of communication, computer, managerial, social, entrepreneurial and language competencies. Competency courses support selected core competencies applicable to the labour market relation: communication skills (including social competencies), personality development (including managerial and business competencies), computer skills and language skills.

Although the information is published on the websites, the target group is not sufficiently informed. We could raise awareness through an appropriate marketing strategy, information campaigns and involvement in the process as well as organizations working in the non-profit sector.

Citizens over the age of 50 in the process of applying for the labour market could be helped, for example, in followings:

- by increasing the possibility of recruiting for short-term working contract for jobseekers aged 50 and over to that time until they are entitled to a retirement pension
- creating a shared job for elderly people aged 50 and over for a half-time contract, respectively for 2.5 hours contract
- encourage the development of new (atypical) forms of employment increasing the flexibility of the labour market for older workers aged 50 and over
- update existing and create new instruments of active labour market measures to sustain persons over the age of 50 on the labour market

The following factors influencing the situation of seniors (50+) on the labour market were identified in the workshop:

- Low level of qualification, education – limited range of professions to apply for a high proportion suffered from health impairments
- Older job seekers often experience a negative response to their job application. In many cases they are neither motivated to continue their education to increase their qualification, nor to actively search for a job.
- A continuing tendency that companies dismiss, in the first round, older people, who, in general, represent a higher labour cost compared to younger ones.
- The unemployed 50+ without the necessary economic and professional background are not willing to consider setting up a business of their own. Only some of those having higher education are willing to do so. However, there are only few of them.
- Low qualified or unqualified jobseekers 50+ have job opportunities only at the local or regional level. A few unqualified people 50+ succeed in finding a job in another region through the recruitment of companies leasing their workforce (nurses)

- At the regional level there are only a few job offers even for highly qualified unemployed 50+ (having university degree or highly qualified technicians). Their job opportunities are limited to the labour market.
- Hidden age discrimination against job seekers by the employers
- Insufficient or no knowledge of foreign languages
- Low flexibility
- Poor adaptation to the changes in the labour market, inability to answer to the requirements of the current labour market
- Lack of IT skills
- The employers are only interested in job seekers over 50 if subsidies are offered for their employment
- Employers are not aware that the harmony in the composition of working teams is necessary for their development. Youth and agility lead to the progress, experiences and discretion to the quality.

Identified strengths, weaknesses, opportunities and threats of target group:

Strengths

- Long-term work experience
- Loyalty
- High degree of loyalty to the employer and minimal fluctuation.
- Less critical attitude
- Many private and professional contacts, links
- Psychological maturity and reliability
- Responsibility
- Priority to retain work rather than building a career
- Greater willingness to tolerate some restrictions on working conditions
- Generation 50+ excels in emotional balance and spiritual stability

Weaknesses

- Health problems

- Low flexibility
- Lack of mobility (social and geographic)
- Fear of setting up a business
- Lack of computer skills and insufficient language knowledge
- Passivity caused by long unemployment
- Tendency to stereotype and choosing their own proven solutions
- The deterioration of perception, memory and concentration
- Difficulties learning new skills

Opportunities

- People over 50 can offer the synergy of life and working experience, often they hold key competences and are experts
- Older people are more trustworthy
- Older people can increase self-confidence
- Older workers are more motivated to exceed expectation than their younger counterparts
- Teach and pass on too much to younger generations, mainly when we are talking about working habits (mentors of young colleagues)

Threats

- Youth cult
- Preconceptions, discrimination because of age
- More frequent absences due to health reasons
- Stereotypes of employers like “Older workers do not “fit” in an energetic and fast-paced workplace – they cannot keep up and don’t want to work as hard as is required”
- Ageing of population over Europe
- Retirement age extension

Education in France

Most effective type of education and methodology for seniors	
A mix of learning methods	There's not one specific type of learning better for seniors (it depends on thematic, sector...) but the mix of types is fundamental
Agreement among participants regarding the most important methods:	<ul style="list-style-type: none"> • Coaching/mentoring • "Alternance" (combining some training with working time in companies) • Not traditional training in a classroom, but practical methods
Stablish a structural idea of education in companies and labour offices to anticipate the ageing effects	Highlight: Long life learning
For employers:	They should identify better the skills and competencies of their employees and motivate them to update them
Complexity of creating a training useful for both (jobseekers and people in job)	SILVER training should be integrated in other training (specific for each sector) to have a real impact
Need to have skilled trainers to mentor properly	

Most effective topics for seniors
Not specific topics (as it's depends on sector) but skills/competences
To learn how to get access to the information
Training and information to motivate seniors to become entrepreneurs
How to have your skills update?
How to keep the job?
How to look for a new job?
How to do a professional conversion?

Education in Hungary

In your opinion, what are the most effective type of education for people over 50 years old (distance, e-learning, evening, half-day, full-day, etc.)? What would you suggest are other effective forms of education regarding non-formal education? What is the motivation of people 50+ to education? What are the main topics which are interesting for people over 50? What education style suits them the best (visual, listening, activities etc.)? What methods would you suggest for them (more theoretical, practical)?

In the framework of planning of learning occasions offered for elderly people, it is necessary to apply many types of content, variable learning environment and method. It is not possible to consider learning ability identical for every old person, based on age, but they might have difficulties in the field of perception, attention, memory, problem recognition, intelligence, abstract conception and other cognitive operations. Very big deviations can be experienced in terms of the performances of people above the age of 50, depending on the learning content, the format and the successfulness of their preceding life stages.

Motivation of the age group of people above 50 is usually given by the need deriving from their life situation and the fear that comes with it. They are afraid of loosing their job, or of not being able to get into employment any more, that they cannot keep their family, that they cannot provide themselves the years spent in retirement, etc. In the meantime, they have been having doubts whether they are able to go back to the school. Will a training be enough for them to get back to work?

Depending on their life situation, people above 50 can be divided to several different groups, based on their motivation:

- People having a higher scholar qualification are a lot more motivated compared to their low-qualified mates. They hope that they can become competitive by attending a professional, language or computer training.
- People having a low-level scholar qualification need more study in order to have a chance on the labour market.
- Those struggling to keep their jobs and those, who wish for professional promotion are also very motivated, because they are struggling for an objective they set for themselves.
- Those who have left without work for the first time in their life are characterized by desperation. For them, the first thing is to process their life situation, before they would start any professional training.

- It is the long-term unemployed people, whose motivation is the lowest. This group either goes for a training as a last chance, or from need.

From the age group above 45-50 years, those who decide to attend a training, are characterized by extreme hard-workingness and willingness compared to the other age groups, and they usually take their exams successfully, according to the experiences of the training institutions.

Most efficient training types

Each of the participants agreed about the fact that the training of the people above 50 years should not be subject-specific, but learner-specific.

As about methods, opinions have already varied. Due to the fact that we do not speak about a homogeneous group, **several methods and formats can be suitable for them:**

- variable forms of groupwork, if possible, in mixed-aged groups (it can alleviate age group
- problems deriving from differences between generations , and it can facilitate insertion and
- communication at work)
- New methods that – for example – separate teacher and students from each other can be more attractive; in this case, learning cannot lack neither the application of info-communicational techniques, nor the individual work of the student. (Adults of course need to be prepared for that separately)
- In terms of bridging the geographical distances, building out distance learning opportunities can also help a lot.
- In adult age, one has to take into consideration the varied forms of learning, similarly in case of the people above 45-50, therefore the occasions of formal, non-formal and informal studies should equally be presented in the training offer.

According to the experiences of training institutions, it is necessary to take into consideration the scholar qualification, the personality, the learning experience, the life situation and the residence of the participants (as well as whether it has internet access and a computer):

- people having low-level scholar qualification prefer frontal education, the constant presence of the teacher, and besides this, public testing means a problem for them
- people having a higher scholar qualification are more successful at self-study, they prefer distance education forms
- in case of vocational further trainings, work-based learning is successful
- others prefer activity-based education style, because this way, it is easier for them to acquire new knowledge, and starting out from that, they offer them methods based on practice
- the project-based learning (Project Based Learning, PBL) can be well inserted into adult education, older people like to think based on “problem solving in practice”
- application of methods of e-learning and blended learning can only be possible in case of people having the proper technical background (before the start of the training, the opportunities of student at home have to be estimated)
- application of methods e-learning and blended learning are problematic in case of people having low scholar qualifications, because they also have a problem with comprehensive reading

Education in The Netherlands

Employers are, in most cases, not so positive: seniors are not really willing to accept new ways of working, are not very motivated to start a training course and don't want to invest in themselves. As one of the employers states ‘they think it's my problem to get them to the age of 67’. The discussion goes

further on this subject as this isn't true. Both employer and senior employee are responsible for getting together to this age.

They both have a responsibility to work on all parts of the sustainable workability and reaching the age of 67 on a positive way. In several sectors there are initiatives on this sustainable workability. The results of these projects are very positive. As sustainable workability isn't an subject in many companies these projects have the result in starting discussions on this subject. In many companies the result is that employees have more awareness on their part of the job in this situation. With this awareness something strange happens: they are more motivated on starting to invest in themselves: training, flexibility, health etc.

The HR professionals and consultants in our round tables recognise the above mentioned situation and confirm that the awareness of seniors has a very positive influence on their motivation to participate in training and education, not only toward the improving of skills and competences related to the (future) function, but also regarding actions to improve their way of life (sports, food, smoking etc.). Creating awareness is the issue so say these HR professionals.

Trainers have a less clear opinion on this situation. Some of them have the opinion that seniors are less motivated and open for training, others say there is no difference between younger employees and seniors. They all do agree on the fact that seniors are - in training - less flexible and start the discussion more than younger employees. Some trainers say that this is not a lack of flexibility but the experience that makes that the seniors don't accept new working procedures that easy because they have seen failing these new procedures too often. They agree all that some companies don't want seniors (55+) in training as well as they don't want invest in the group of temporary (young) employees.

Seniors themselves are very positive about their motivation in starting a training of educational program. They all say they want to learn and improve themselves. The only issue is that some of the seniors have the opinion that many trainings are not new: they have already done a similar training in the past and as no new items are being trained they are not really motivated in joining these trainings. Also some seniors state that trainers are more focussed on the young participants in trainings than in the older part of the group. In some situations also the cooperation between youngsters and older participants in a training group is not working very good.

Seniors we spoke all say they don't have problems with IT. They don't have problems with online learning, learning in the evenings. Main part in the seniors is not positive about learning via an app on the smart phone, they rather to use a PC or laptop. A combination of training between e-learning and face-to-face training has the majority of the positive votes.

Employers, trainers and HR-professionals have the opinion that the older people are into face-to-face training. In their situations they all have the experience that the majority of the seniors is not very competent in using PC and or laptop, has less time outside the working hours to do a training or is not that active on the internet as youngsters in the evening. Their conclusion is that the more standard ways of training have the most effect on the senior target group.

Interest in training subjects for seniors is also an item that is answered on a different way by the different groups. Employers say that training of seniors should focus on keeping them up-to-date with the relevant skills and competences they need for doing the work. Employers who have people working in more physical heavy jobs want trainings to focus more on how to stay healthy, sustainable workability etc.

The group of trainers have the opinion that most seniors have to be trained on competences regarding the function they have (keeping them up to date) and training them on preparing the for a role as mentor for younger colleagues. The discussion after this idea is that many seniors are not so

motivated anymore in commercial driven roles, their manager is more and more a younger person, and so the experience of the senior is not used optimal. In a role of mentor the human knowledge of the senior can be used, they are respected and the pressure on them is less. Trainers pull the conclusion that the mentor role is a very good one for these 50-55+ employees.

Seniors themselves say that a function skills and competences related training is most of the time 'old wine in new bags' and therefore not so relevant for them. Some of the seniors say that training new (digital) skills and competences is not relevant for them as they only have to work for a shorter period and the employer should find let them work in the old way of working. This statement brought up a heavy discussion between seniors (aged 49 - 64) as the younger seniors don't agree with this statement. Again awareness on the own role and future is a very important part in the opinion people have.

Seniors also want to be prepared for their retirement and want to be trained how to prepare on this new chapter in their life. In the discussion we brought in the idea of preparing seniors for a role of mentor. The majority of the seniors reacted enthusiastic and would subscribe to a training on this subject if this was offered to them.

Education in Slovakia

There is no specific legal regulation in the Slovak Republic that would address the education of older people and seniors. Education for the elderly and seniors is part of the wider framework of additional education, which is regulated by the Act No. 568/2009 Coll. on lifelong learning as amended as the interest education.

Currently provide education for elderly people institutions of additional education, offices of labour, social affairs and families, third-age universities, third-age academies, which are mainly supported by cities and

municipalities, senior clubs, and other educational institutions (such as civic associations).

In the field of educating people over the age of 50, it was stated that there is no single correct or universal method. The utilisation of individual forms and methods depends on the content of the teaching material. Each has its own advantages and disadvantages. The selection of the method is decided by the lecturer, who should know the educational needs and the level of the participants.

However, this is a target group that takes into account the following facts:

- Co-operation and not competitiveness are important for this age group in education
- They have previous experiences, a lot of knowledge from practice that show them the need for further education
- It is necessary to use these experiences and follow it
- Education orientate to problems – submit problems, case studies, solutions that are useful for them in practice
- The lessons learned in the activity in action are more permanent, they bring satisfaction from learning

The most preferred methods were theoretical-practical, as e.g. discussion methods, problem-oriented methods and practical ones, in the frame of which they can improve already existing practical skills.

The forms of education from the aspect of individual participants varied depending on their qualification level and competencies. While participants **with lower education** have tended towards **classical forms**, e.g. teaching in class, participants **with higher education** preferred **combined study and e-learning**. For low-qualified participants and lack of basic skills, is more convenient practical learning.

However, everyone agreed that placing older people in training courses for obtaining new knowledge and skills or renewing existing ones could contribute to increase their motivation to work and actively cooperate to integrate into the labour market. A specific type of education can be considered computer literacy that promotes active ageing from multiple perspectives, e.g. as a source of information, social links, employment opportunities, and so on.

In cooperation with relevant partners, it is necessary to motivate people to further education and higher quality of education programmes that would be more clearly focused on labour market requirements.

The motivation of citizens in the age over 50 to education always depends on the situation in which they live. This motivation is higher for citizens with university education, while people with low income and lack of basic skills is much lower.

Skills in France

Skills to develop or improve for seniors	
2 identified problems:	<p>2 target groups (jobseekers and employees) - so different skills to develop</p> <hr/> <p>There are already lots of websites with pedagogical content- how we can give something different? Perhaps by doing the previous step</p>
The solution is not about seniors acquiring skills but to give them the "keys" to help them to orientate to employment	
<p>Personal project management To send a reflexion- you're the protagonist of your own career, how do you want to create it?</p>	<p>Each senior is the director of his/her career: 1/ Identification of their goal/ their project 2/ Identification of their needs 3/ Identification of the steps to do and the tools</p> <p>SILVER should give a toolbox of transversal skills</p>
Concentrate on how to position into the LM	<p>How to recreate yourself after working all the life in one job?</p> <hr/> <p>Capacity of adaptation/ flexibility</p> <hr/> <p>Learn to value their own expertise</p> <hr/> <p>Capacity of putting yourself in question</p> <hr/> <p>How to identify my own skills/needs...</p>

Other skills mentioned:	
Disagreement about the importance of digital skills	Are they really a barrier for seniors?
Job search techniques	
Working atmosphere	How companies work now? New concepts about teamworking, networking...
Valorise the experience	Communication skills, know how to sell yourself

Skills in Hungary

According to the colleagues of the labour office:

In order to keep a job and to increase chances of employment, nowadays it is not enough to have competence. More and more positions require some basic “key skills” that can be applied in various fields:

- ability of critical thinking
- problem sensitivity and problem-solving ability
- cooperation and empathy
- ability of meaningful communication
- ability of learning new things
- renewing skill (innovation)
- creative thinking and activity (creativity)

If people aged between 45-50 want to remain competitive on the labour market, they would have to strive to develop these abilities. Colleagues of the labour office experience that in the last few years, computer literacy and knowledge of at least one foreign language has become a requirement on behalf of employers.

According to the employees above the age of 50:

- Language
- IT, softwares, digital skills
- Updating professional knowledge (new trends, methods, techniques)
- Successful communication between generations

According to HR managers / employers:

- language knowledge
- IT, softwares, digital skills
- Updating professional knowledge (new trends, methods, techniques)
- flexibility
- self-efficacy
- communication skills
- cooperative skills
- self-confidence
- adjusting to new circumstances and younger colleagues

Skills in The Netherlands

Employers answered to this concrete question that creating awareness on how to come healthy and productive to the age of 67 should be in our training program. As said before the employers have the idea that most of the seniors are not aware of their own responsibility in reaching on a healthy and productive way this age.

Further on staying up to date with the latest changes in and around the function the employee has, is very important. Keeping up with relevant new, digital skills and competences is important and staying up-to-date with safety legislation is necessary. The idea of putting seniors in a role of mentor is received enthusiastic by most employers with more than 10 employees. The smaller companies / employees don't think a function as mentor can be created within their company.

Trainers mention that skills and competences regarding new developments in the profession of the seniors are relevant themes for training. Digital skills are mostly enough developed and maybe also relevant of new systems are introduced within companies. But training is than not especially for seniors but for all employees while start working with the new system. The mentor training is also supported by trainers as the awareness training for seniors.

Seniors tell us that they want to stay up to date with the developments in their working environment and therefore want to participate in training programmes. The role of mentor, sharing the knowledge and life experience they have with young colleagues, is also enthusiastically received and could be a subject of the training of seniors. Training on specific digital skills is not wanted by this target group, only when it's related to the function they have. Seniors we spoke said they have enough digital skills to function on working and private life. A training preparing 60+-seniors for retirement is also wanted.

HR professionals and consultants are more of everything in their opinions on what training or education is needed: keeping seniors up to date to the development, preparing them for retirement, mentor training were mentioned. They agree also with the opinion that, in their opinion, the majority of seniors in the age of 50+ don't need specific training on developing or improving digital skills.

Skills in Slovakia

The most important skills needed for applying in the labour market were evaluated from the aspect of the individual actors involved in the workshop.

From the aspect of employers, the most important skills that should be developed include:

- Digital skills
- Language competencies
- Presentation skills
- Problem solving
- Creativity
- Motivation for further education
- Self- management
- Teamwork

- Time management
- Communication skills

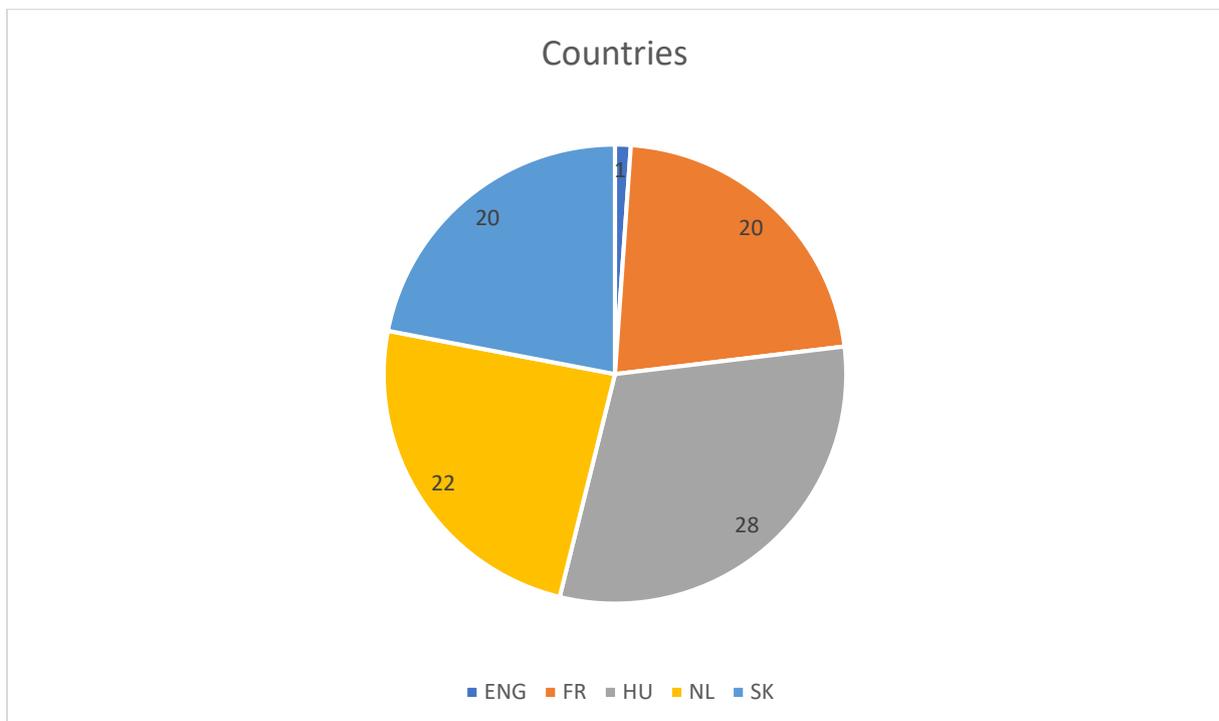
According to citizens in the age over 50:

- Digital skills (Facebook, Word, Excel, Internet)
- Looking-for-a-job strategy
- Adaptation process in the new work
- Keeping the job
- Recovering practical skills in line with new trends
- Intergenerational communication

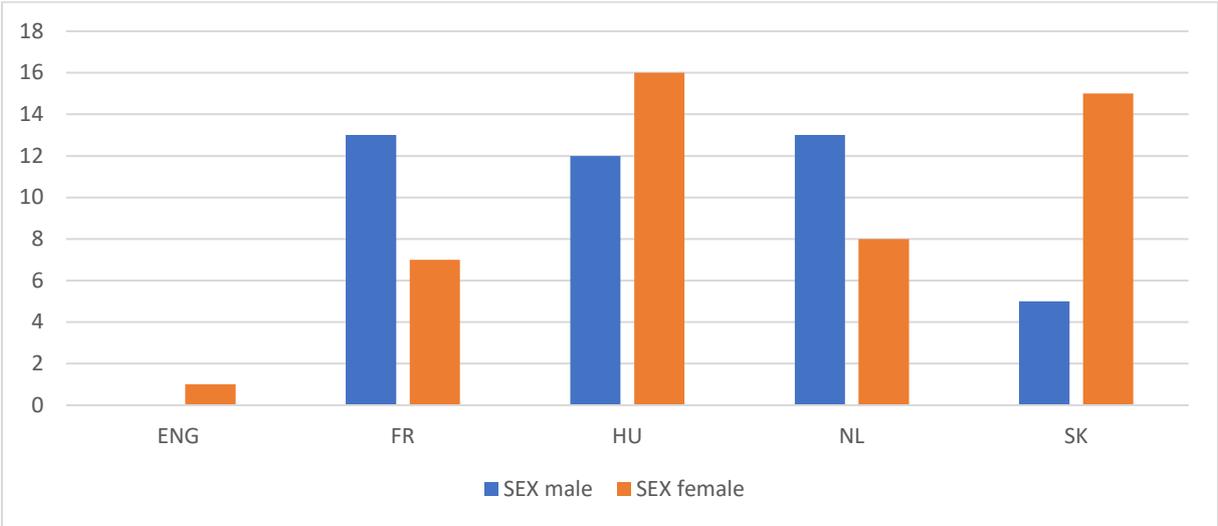
Questionnaires

Two types of questionnaires were produced: one for seniors and one for employers. There were almost identical questions asked to both of the target groups in order to see the discrepancies between the views of each group.

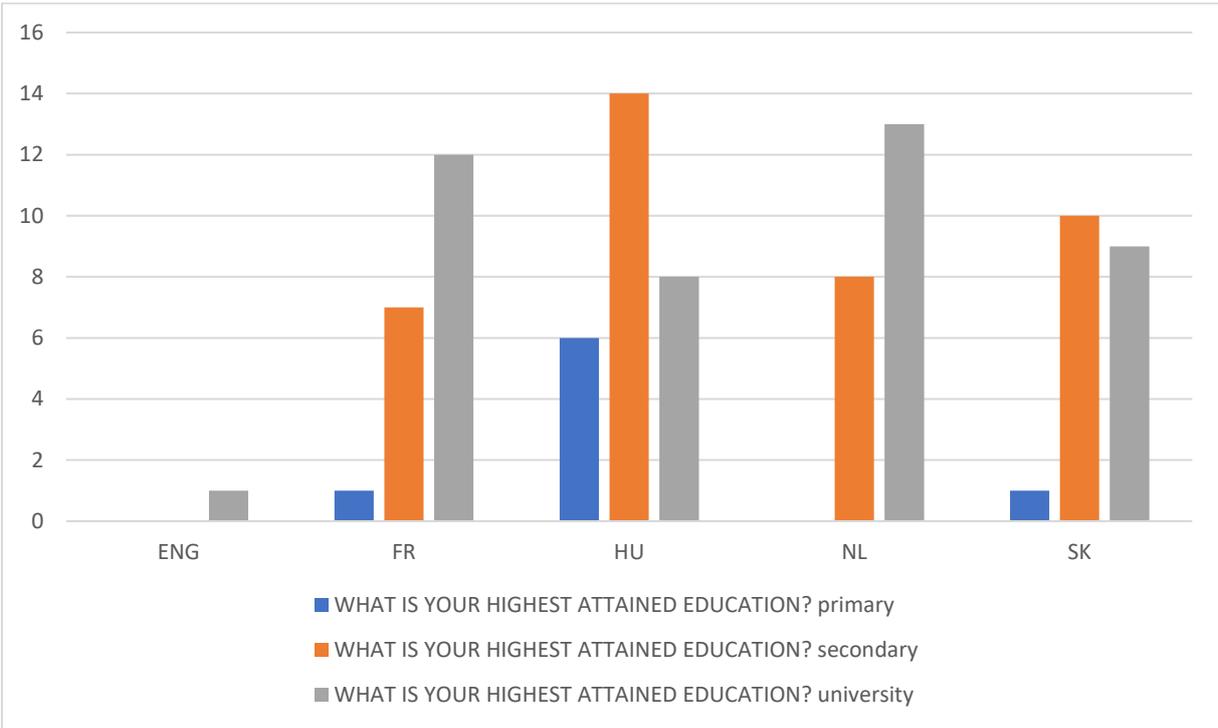
Composition of responses according to countries



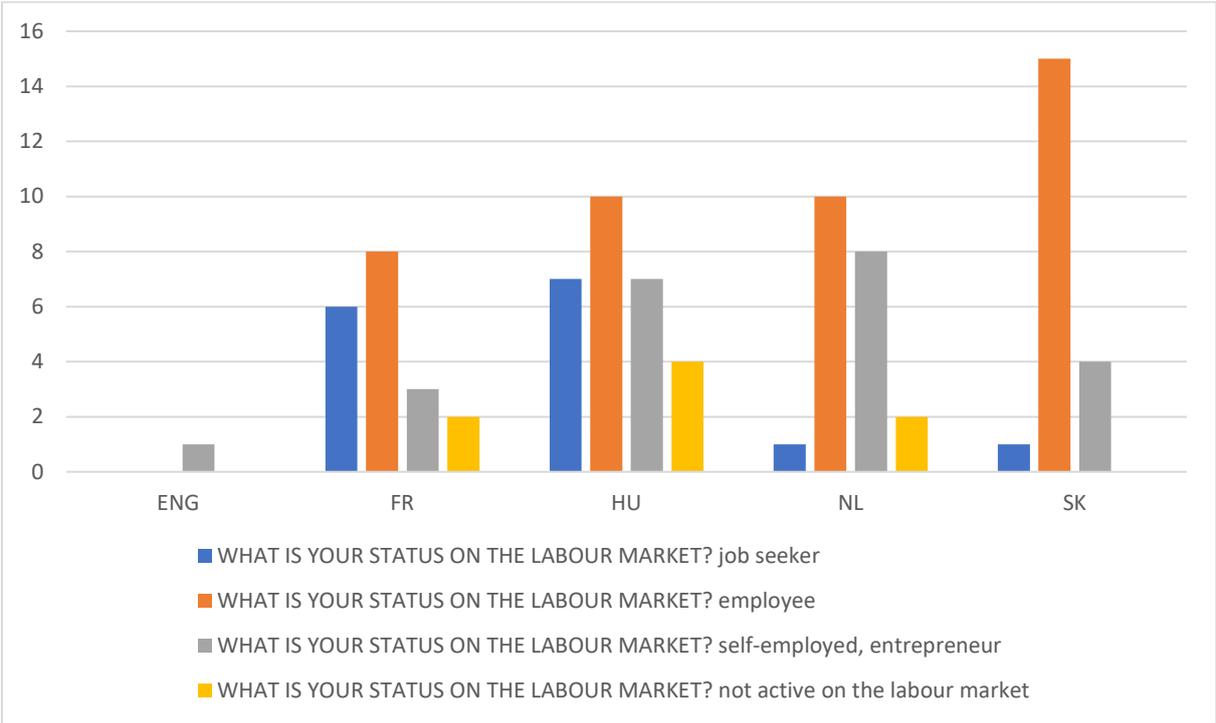
Composition of responses according to gender



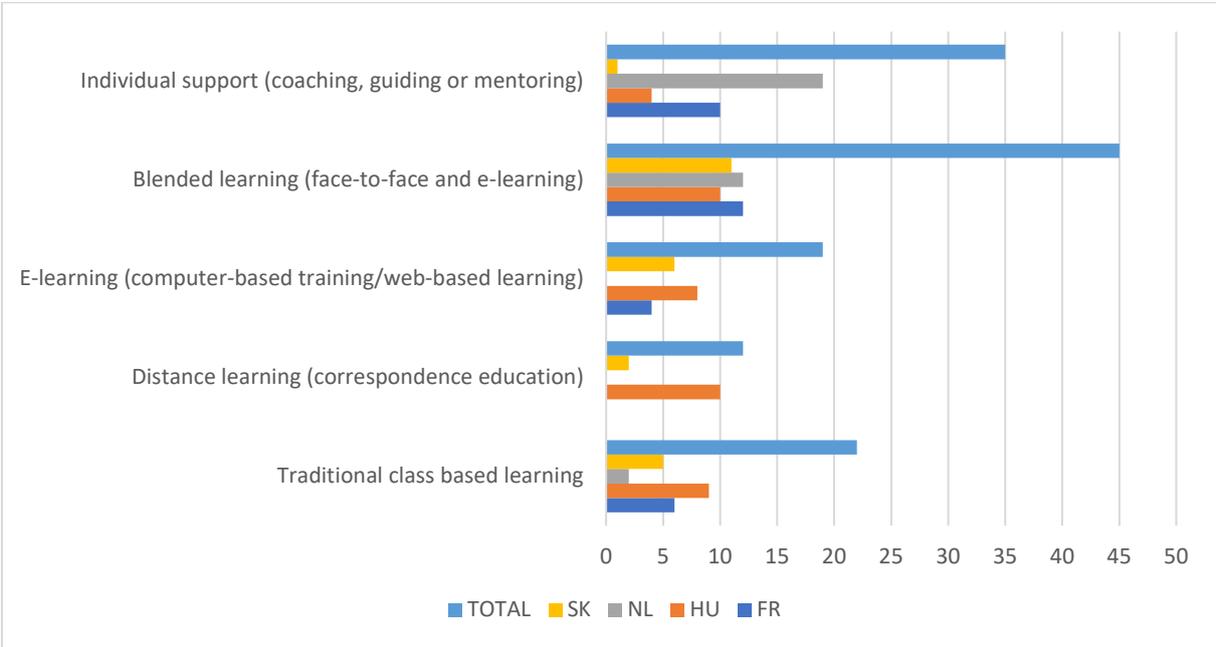
Composition of responses according to education



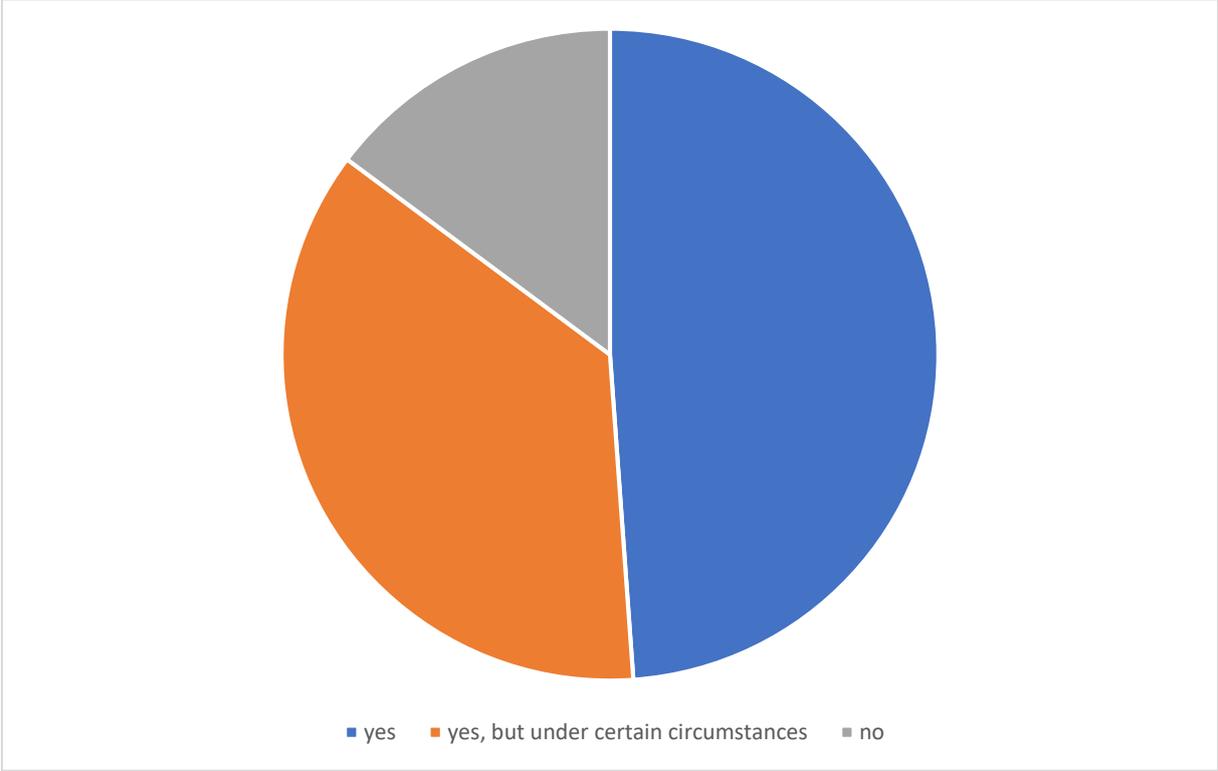
Composition of responses according to education



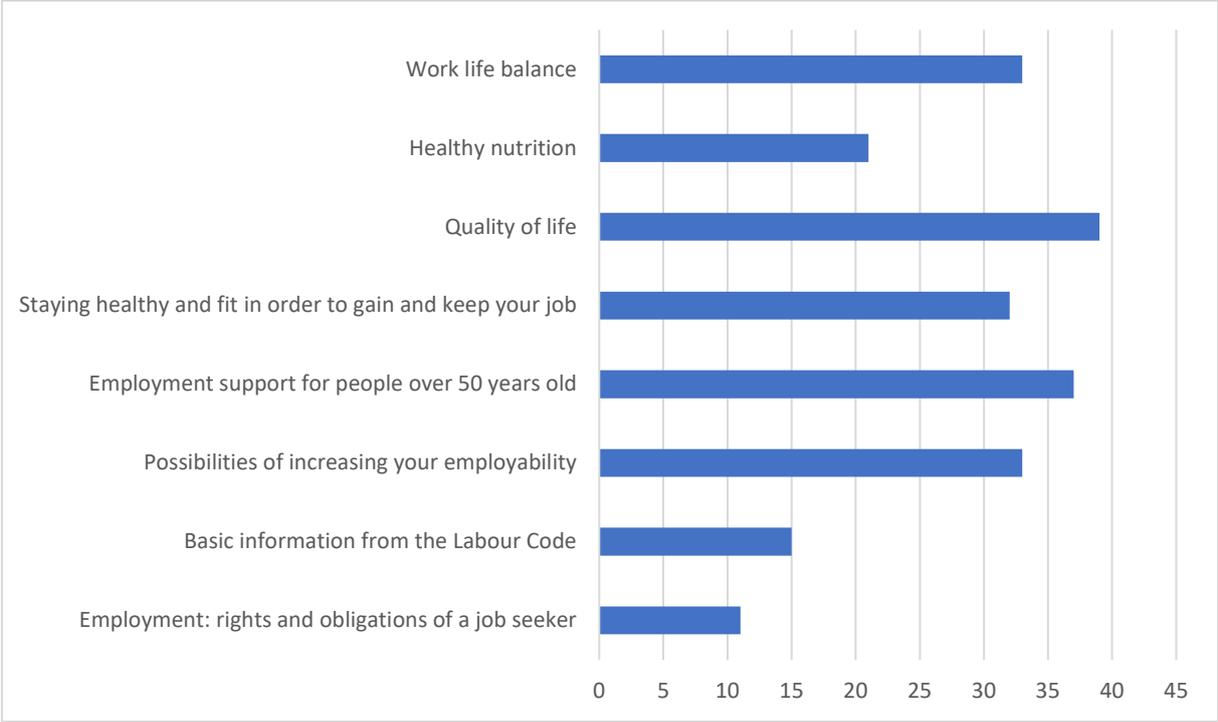
Composition of responses according to which forms of non-formal learning are the most effective for people over 50 years old?



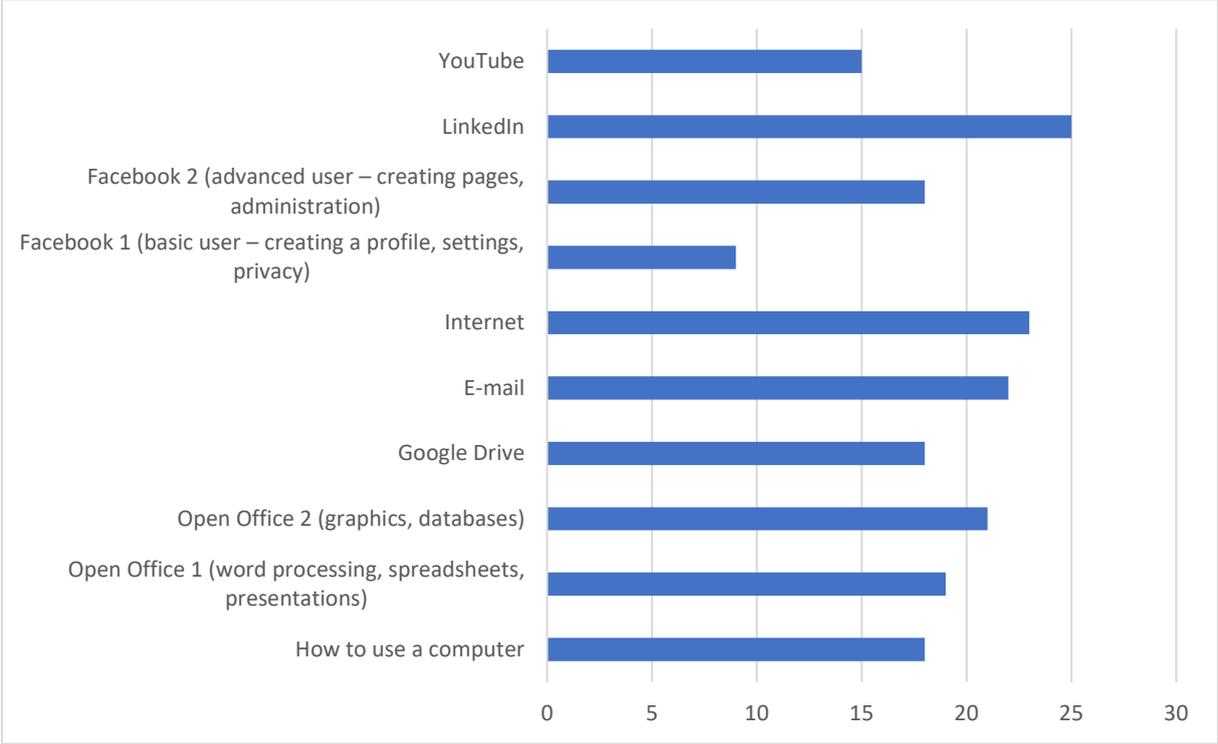
Composition of responses according to would you be willing to invest your free time into education/training?



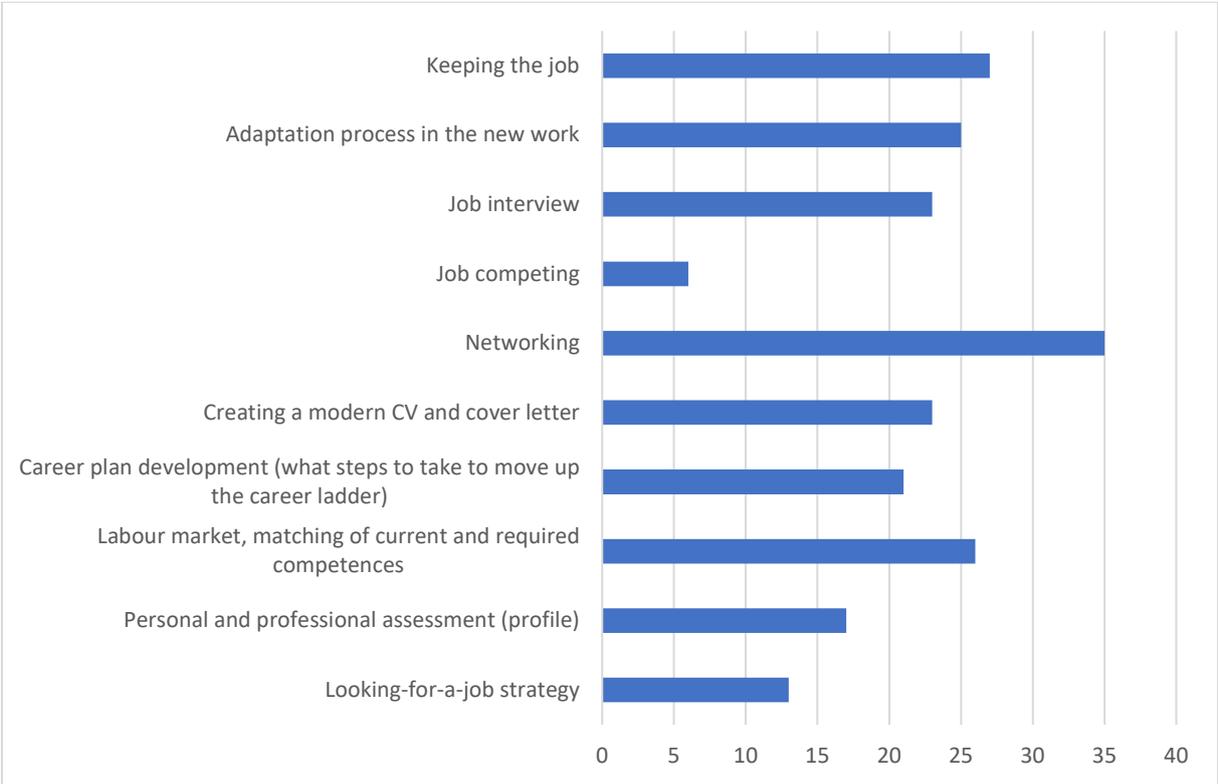
Composition of responses according to which topics you are the most interested in when it comes to basic information?



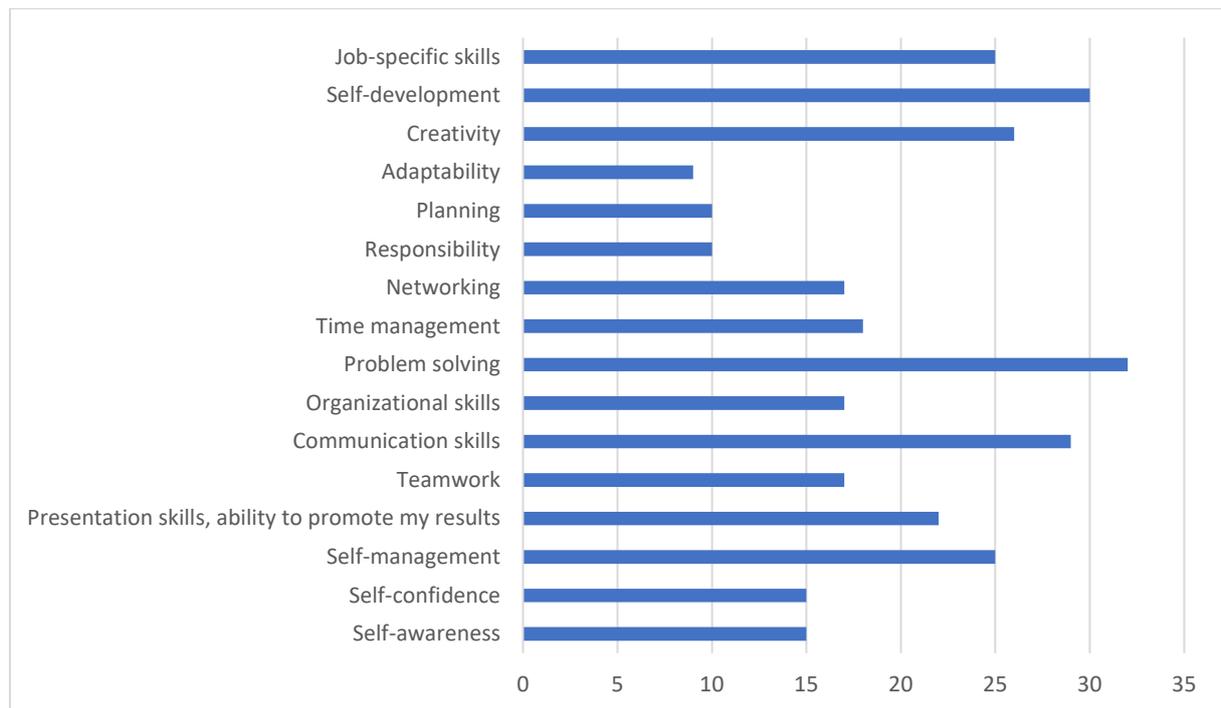
Composition of responses according to which topics you would be the most interested in when it comes to ICT?



Composition of responses according to which topics you would be the most interested in when it comes to career development?



Composition of responses according to which topics you would be the most interested in when it comes to skills development?



Conclusions and recommendations

People over 50 years have become a vulnerable group. Despite the aging population and demographic changes in Europe. Terms like silver economy, age management and lifelong learning will have to become our second nature. They will have to be incorporated into our daily lives and culture of employers and as a matter of fact into lives of all stakeholders - government, training institutions and citizens too.

While setting up the environment, policies and incentives is the main role of government, either on national level (ministry), regional (regions) or local level (job offices and municipalities), employers, non-formal education institutions and citizens have to play their role too. Supporting each other will be a crucial moment in order to deliver desired outcomes.

According to discussions which SILVER partnership carried out in partner countries, citizens 50 years and older are willing to educate themselves and keep up to date with fast changing conditions in today's world, however

their motivation lags behind. They do not see the purpose in improving themselves as their chances on the labour market are not very favourable. Employers see this group as expensive, and not flexible enough. They are not very keen on employing people over 50 years old.

This, however, could be changed. Ageing and older adults can be seen as a valuable resource that can contribute to society and live actively while generating new jobs and growth. They can be seen as an asset in the shrinking labour market and as volunteers which are providing valuable services to the society and economy. This should also be seen in the wider context of intergenerational solidarity.

With the right set of tools implemented by the government as for example shared working places, setting up communities of practice, mentoring programmes and introduction of tax allowances for employers who employ citizens older than 50 years old, the financial burden of employers could be eased and the image of seniors could be improved. Introduction of senior contact points which could be operating on local level, for example in job offices or municipalities would help with spreading all information so much required by employers and citizens and other stakeholders.

Employers following the principles of age management, caring about the health of their employees, willing to invest in training which lead to improvement and development of the workforce will certainly lead to higher productivity and effectivity of organizations.

Non-formal education (training) organizations should play a leading role when training the trainers in innovative training programmes and mentoring programmes. They should co-operate with governmental institutions on creation of training which match the needs of seniors and help job offices when doing face-to-face skills diagnostics. Non-governmental and non-profit organizations should be there to support the non-formal education organizations in creating additional educational programmes, co-operation

with government and proposing new initiatives based on best practices from other countries.

Finally, all of us – citizens whether we are employed, or looking for a job, should invest time in developing ourselves. Not just mentally, but physically also. And we should start doing so earlier than coming to age where it’s easier said than done. All stakeholders, no matter if its employers, education organizations or citizens should start thinking about development at least at 40 years of age, if not earlier. Building a healthy body with a healthy mind will benefit the whole society.

Summary of recommendations and conclusions

WHO/on WHICH LEVEL	National level	Regional level	Local/Community level
Government	<p>Systematic support and development of initiatives focused on age management and tools supporting it (for example shared working places and community of practice, mentoring programmes, experience support and transfer of best practice from abroad).</p> <p>Lifelong learning and its institutionalization.</p> <p>Tax allowance incentives for companies employing 50+ people.</p> <p>Development of tools supporting employability and employment rate of people 50+.</p> <p>Improvement of delivery of information about adult education and training.</p>	<p>Support as umbrella institutions from self-governing institutions or regional state authorities with pointing out representatives dealing with people 40+ in respective regions.</p> <p>Creation and support of innovative educational programmes based on missing skills of seniors (creation of educational programmes with cooperation with local authorities).</p> <p>Building of partnerships and capacities when it comes to employing 50+.</p>	<p>Face-to-face skills diagnostics of people 50+ at job offices and cooperation with employers.</p> <p>Creating the conditions to strengthen the cooperation of all stakeholders on the labour market and raising awareness about the necessity of age management incorporation into human resources policy in enterprises.</p> <p>Information centres about initiatives and support for 40+.</p>

<p>Employers (associations of employers)</p>	<p>Introduction of age management into daily life of enterprises.</p> <p>Supporting training and lifelong learning in companies (not just for young people).</p>	<p>Creation of communities of practice – cooperation with seniors in certain topics and creation of teams on regional level.</p> <p>Participation in local partnerships with aim to support employment for people 50+.</p>	<p>Creation of communities of practice – cooperation with seniors in certain topics and creation of teams on local/enterprise level.</p> <p>Making use of tools aiming to improve employability.</p>
<p>Non-formal education organizations</p>	<p>Co-operation with state on creation of different innovative training programmes not only focused on the development of skills, but also on healthy lifestyle and how to stay fit.</p>	<p>Training of trainers on innovative methods in trainings and creation of educational programmes with involvement of different stakeholders (training institutions, employers, seniors).</p> <p>Participation in local partnerships with aim to support employment for people 50+.</p>	<p>Active support of employers and seniors in taking part in training programmes.</p> <p>Providing up-to-date information and access to training to relevant target groups.</p>
<p>NGOs and non-profit organizations</p>	<p>Cooperation with government, employers and non-formal education institutions and commenting on legislative proposals and initiating the creation of new legislative proposals regarding age management and people 50+.</p>	<p>Creation of additional education and counselling system for seniors and employers.</p> <p>Participation in local partnerships with aim to support employment for people 50+.</p>	<p>Co-operation with different stakeholders and creating a positive motivational environment for seniors towards lifelong learning and a healthy lifestyle.</p>
<p>Citizens 40+</p>	<p>Active participation</p>	<p>Active participation</p>	<p>Active participation</p>

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