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## Age friendly goods and services - an opportunity for social and economic development

SYNTHESIS REPORT

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# **Age friendly goods and services** - an opportunity for social and economic development

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## **SYNTHESIS REPORT**

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## Executive Summary

This Peer Review held in Warsaw (Poland) on 29–30 October 2012 discussed how encouraging older people in social activities; developing goods and services tailored to their needs; and supporting their labour market activities contribute to their personal well-being (the *micro* perspective) and to advances in social and economic development of the country (the *macro* perspective). The Peer Review was hosted by the Polish Ministry of Labour and Social Policy. Representatives of AGE-Platform Europe and the European Social Network participated as stakeholders. Representatives of eight peer countries (Bulgaria, Croatia, the Czech Republic, Denmark, Estonia, Italy, Slovenia and Sweden) contributed with written papers and discussion during the Peer Review. A representative of the European Commission Directorate General for Employment, Social Affairs and Inclusion also attended.

The Peer Review started with a presentation of the Polish National Programme for Promoting Senior Citizens' Social Activity. This programme started in August 2012 and will run (initially) for two years. It is geared towards organisations and institutions that provide services to the elderly. A central feature is to finance grass roots initiatives and encourage local communities and Civil Society Organisation (CSOs) to develop public-private social projects for people aged 60+. At the same time, in the spirit of the 2012 European Year for Active Ageing and Solidarity Between Generations (EY2012), there is emphasis on engaging young people as a way of strengthening relationships between older and younger generations. This national programme has two major strands: 1) Education and 2) Intergenerational solidarity, and is organised under four priorities:

1. to increase educational opportunities for older people;
2. to organise activity with social interactions between younger and older generations;
3. to get older people to participate more often in social activities outside their own homes; and
4. to provide better social services for the elderly.

Two examples of local government policies in Poland which target seniors were also presented: 1) the Centre for Senior Citizens and Active 50+ Fair in Poznan and 2) the Senior Activity Centre in Gdynia.

The thematic expert provided an introduction to the topic by highlighting key issues and the situation in EU countries in three areas:

1. The promotion of social activity and participation of older persons in social life;
2. Mobilising the potential of an ageing workforce by extending labour market careers and enhancing their labour productivity; and
3. Advancing entrepreneurial opportunities to generate new waves of economic growth and job creation through higher demands for products and services catering for the needs of older persons, who are a growing group of consumers.

Policies in peer countries and contributions of European stakeholders were reviewed for each of these areas. Above all, the value of education and training in old age was stressed. Lifelong learning opportunities enable older people to acquire new skills and also to improve their employability. Indeed, recognition of this fact seems to be borne out by the fact that Universities of the Third Age have become increasingly popular across the peer countries for older persons wishing to learn new subjects and skills, particularly the ICT.

Promoting and acknowledging the value of older people's social activity and participation, is part of enhancing their self-motivation, self-worth and self-esteem. This is best done through well-defined measures; in particular, through encouraging participation in local community activities that contribute to personal satisfaction and a sense of self-worth. It was noted that the promotion of education and training should go beyond what is required for improving employability alone, as it will also enhance their well-being, especially their health and dignity. In addition, it was noted that the welfare provision from the state enhances private contributions for social care, thus public services and benefits can be used to kick-start or to support various different aspects of private care provision.

Regarding measures promoting the potential of the silver economy, it is essential that any new products follow the 'design for all' approach. In this way, they will not only have a greater market and will benefit more people, but they also reduce the risk of intergenerational conflict, showing that not all the attention and resources go to the older segments of society. It is important to consult older people when designing employment and training programmes or producing goods and services to cater for their needs. There is also considerable scope for specially-targeted financial services for older people; but given risks of mis-selling these services must be carefully regulated by the State.

In promoting incentives for employment and improved labour productivity, financial incentives towards longer working careers are very important. They may include, for example, rewarding delays in taking pensions, or restricting early retirement schemes to extend older workers working life. It is important to set up active labour market measures specifically designed to meet the needs of older workers, especially for less educated and low-skilled older workers. The usage of age-management policies, particularly those aiming to improve the work-life balance, was also identified as important policy initiatives.





## A. Policy context at European level

### The European Year for Active Ageing and Solidarity between Generations

The designation of 2012 as the European Year for Active Ageing and Solidarity between Generations (EY2012) underlines the focus on active and healthy ageing in the policy agenda of European countries. The central goal of the EY2012 was to highlight the valuable contribution older people make to society as well as to the economy and also to identify and disseminate good practices and encourage policy makers and stakeholders at all levels to promote activity and self-reliance in old age.

László Andor, Commissioner for Employment, Social Affairs and Inclusion summarised this goal, saying: 'the key to tackling the challenges of an increasing proportion of older people in our societies is "active ageing": encouraging older people to remain active by working longer and retiring later, by engaging in volunteer work after retirement and by leading healthy and autonomous lives' (European Commission, 2011a, pp. 8). As emphasised by the European Commission during the Peer Review seminar, the EY2012 has generated a wealth of activities and awareness about the role of older people and its effects will continue into 2013 and beyond. The emphasis on measuring active ageing outcomes and potential are also shown in European Commission's support of work in developing the active ageing index (see European Centre Vienna 2013; Zaidi et al. 2013).

In early December 2012, the EU Social Affairs Ministers endorsed a Council declaration on the 2012 European Year and the guiding principles on active ageing and solidarity between generations. These principles advocate that active ageing needs to be promoted in three domains of: 1) employment, 2) participation in society and 3) independent living (Council of the European Union, 2012). The main messages coming from these guiding principles are:

- Public policy measures and private social initiatives should be implemented taking into account diversity across Member States and the specific legacies, circumstances and challenges they face.
- The active involvement of multiple stakeholders will be required (i.e. public authorities at national, local and provincial levels as well as businesses and social partners, civil society organisations, service providers and the media).
- The opportunities for active ageing need to be advanced for all groups of older people, regardless of gender, ethnicity, cultural background and any disabilities.
- Active ageing also should allow for greater social solidarity among older people themselves. This is because a rising number of older people taking care of their own needs will allow more support to those older people in greatest need.

These principles will serve as a checklist for national policymaking authorities and other stakeholders on what needs to be done to promote active ageing. As stated by Commissioner László Andor in his speech at the Cyprus Presidency conference closing the 2012 European



Year for Active Ageing and Solidarity Between Generations: 'it will be for the national governments, regions, cities, companies, trade unions and civil society organisations to apply the guiding principles to their own situations and challenges'.<sup>1</sup>

## Europe 2020 Strategy

Active ageing is also referred to in Europe's growth strategy (Europe 2020 – A Strategy for Smart, Sustainable and Inclusive Growth), which specifically highlights the importance of meeting "the challenge of promoting a healthy and active ageing population to allow for social cohesion and higher productivity" (European Commission 2010:18).

Following on from the Lisbon Strategy, under the Europe 2020 Strategy, one of the five headline targets that EU Member States have agreed to implement is to increase the employment rate of 20-64 year-olds to 75% by 2020. This target can be achieved, in part, by increasing the employment rate of both young and older workers and raising the effective retirement age. Another target is to lift at least 20 million people out of poverty and social exclusion in the next decade. Achieving this target will involve ensuring adequate pensions for older people of current and future generations. In line with Europe 2020, the European Employment Strategy also promotes policies and measures that are targeted at older persons to support longer working lives. The Europe 2020 New Skills for New Jobs flagship initiative emphasises better training and skills through occupational training and lifelong learning opportunities, including for older workers.

Another key objective of Europe 2020 is to develop more efficient health, long-term care and social services for ageing populations. Measures underlying this objective will support cost efficient health systems, thereby reducing the cost of population ageing on public health and social budgets.

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## European Innovation Partnership on Active and Healthy Ageing

The Innovation Union is another flagship initiative under the Europe 2020 strategy based on a broad concept of innovation which encompasses active involvement of the private, public and third sectors. One specific focus is to ensure that innovative ideas are translated into new goods and services that create growth and jobs (European Commission 2011b, pp.2).

In this context, European Innovation Partnerships (EIPs) were announced in 2011 as a means to mobilise key stakeholders across the innovation cycle and across sectors to speed up the identification of innovative solutions to key societal challenges. This concept is being tested with a pilot EIP on 'Active and Healthy Ageing' (AHA). The EIP-AHA sets out the objective to increase the average healthy lifespan of Europeans by 2 years by 2020. The target is admittedly ambitious, but the measures introduced will help older people to remain healthy and independent as they age.

The active ageing policy discourse links specifically with the calls for a higher retirement age (and even the abolition of mandatory retirement age) and calls for adjustments to the

<sup>1</sup> The full speech, titled 'Increasing older people's opportunities' is available at: [http://europa.eu/rapid/press-release\\_SPEECH-12-928\\_en.htm](http://europa.eu/rapid/press-release_SPEECH-12-928_en.htm)



work environment for the ageing workforce so as to enhance labour force participation of older workers (see UNECE, 2012 and EUROSTAT, 2011). The agenda also demands a proper facilitation and acknowledgement of other activities, such as unpaid, non-marketed activities that older people undertake (for arguments, see European Commission, 2002, Walker, 2010, and Zaidi and Zolyomi, 2012). Likewise, health maintenance activities are seen as an integral part of healthy and active ageing, not just physical health but also mental health and social connectedness (these wider aspects of activity and health have been emphasised in particular by the most quoted formal definition of active ageing that comes from World Health Organisation's Ageing and Life Course Programme, included in the document to the 2nd World Assembly on Ageing, Madrid, April 2002 (WHO 2002)).



## B. Host country policy under review

### The National Programme for Promoting Senior Citizens Social Activity

In August 2012, the Polish Council of Ministers adopted a Government Programme for Promoting Senior Citizens Social Activity 2012-13, with a total budget of PLN 60 million (approx. EUR 15 million). This programme is geared towards organisations and institutions that operate for the elderly. The programme arose largely due to the fact that population ageing and demographic change was considered an important policy priority during the 2011 Polish elections. Poland is going through a period of demographic change with the 60+ age group emerging as the fastest growing segment of the population. It is also widely accepted that people in this age group possess knowledge and skills that they could pass on to younger people. This means concrete measures are needed to facilitate this transfer process, as well as to keep elderly people socially active for their own personal well-being. When Poland held the EU Presidency during the second half of 2011, the European Council adopted the Conclusions on the silver Economy.<sup>2</sup> The Polish government wanted to develop these ideas further and put in place a new programme for social and economic development in Poland.

Until the first part of 2012, the Polish Ministry of Labour and Social Policy evaluated current provisions made to older citizens. In August 2012, it launched the Programme for Promoting Senior Social Activity, to run for a two-year period. A central feature of the programme is to finance grass roots initiatives and encourage local communities and civil society organisations to develop public-private social projects for people aged 60+. At the same time, in the spirit of the EY2012, there is an emphasis on engaging young people as a way of strengthening relationships between older and younger generations.

The programme has two major strands: it will deliver a background paper in September 2013 on the long-term policies for 'seniors' and it has been holding an open competition for projects by organisations offering services for the elderly. These projects fall into two main categories: 1) those which are educational and 2) those which aim at promoting intergenerational solidarity. They are organised according to the following four priorities:

- to increase educational opportunities for older people;
- to organise social activity around more social interaction between generations;

<sup>2</sup> 'Silver economy' refers to the fact that the rising share of older people in society represents opportunities for new waves of economic growth. Older consumers represent the potential for additional demand for new types of products, such as personalised care, and technological products that enable people to maintain healthy and independent lives as they age, etc. Furthermore, new cohorts of retirees are also expected to be wealthier than their predecessors, and thus generate more demand in the economy. The term 'silver economy' also encompasses the fact that there is a rising segment of older workers who ought to be considered a resource for their employment potential for longer careers and for other contributions (such as transfer of skills to younger workers) which have the potential to support economic growth.



- to encourage older people to participate in a variety of social activities (including those outside their own home); and
- to provide social services for the elderly.

The budget is set at €15 million (€5 million for 2012-2013 and €10 million for 2013-2014). So far (up until November 2012), 1,400 project proposals have been received, 95% of the projects will run from September 2012 to June 2013. The projects chosen put a strong emphasis on working with NGOs, churches, social enterprises and other similar organisations at the grass roots level.

A major issue identified within the Polish context is that the level of employment for those aged 55 to 64 is among the lowest in Europe: only 34% in total, and only 24.2% of women, in 2010 (despite a slight increase between 2001 and 2010). Statistics also show that Polish citizens aged 50+ are among the least involved in social activities in Europe. Many of them are in poor health, have declining expectations, are losing contact with friends and relatives and are in danger of becoming socially isolated.

A key aim for the programme is for pensioners to step outside their home more often. There is also a strong emphasis on educational activity and lifelong learning; this initiative will help increase the proportion of Polish senior citizens aged 50 to 74 engaged in education and training, which also currently lags behind the rest of Europe. To this end, Poland has successfully established Universities of the Third Age, and there are now 400 institutions with a total of more than 100,000 senior students enrolled.

Another objective of the programme is to maintain activity for persons leaving the labour market, through providing them with opportunities to share their knowledge with younger workers, thus empowering those who might otherwise become dependent on health care and other services and enabling them to play new, innovative and important social role. Another of the Ministry's priorities is to support awareness of the 'silver economy' – this involves looking at the opportunities for economic growth, promoting educational opportunities for the elderly and examining their needs and demands in order to introduce policies that take a holistic view and function across different departments.

In Poland it has been particularly difficult to motivate rural-based older people to continue to be socially active, as there is a lack of infrastructure to support them. As a consequence, older people living in rural areas are more at risk of becoming socially isolated. The Ministry has found that in rural areas public-private partnerships involving people of all ages have proved particularly successful in combatting the social isolation and low levels of activity of older people.

Two examples of local government policies addressing the needs of seniors were also presented during the Peer Review: 1) the Centre for Senior Citizens and Active 50+ Fair in Poznan and 2) the Senior Activity Centre in Gdynia.



## Local government policies: the Centre for Senior Citizens and Active 50+ Fair in Poznan

The interregional cooperation project 'RECO', established in 2010 by the City Council, runs services for older people in Poznan. It is responsible for the Centre for Senior Citizens, one of 15 certified 'senior friendly' places in Poland. It aims to improve older people's quality of life by encouraging them to participate in social and economic activities. Another advantage foreseen is that keeping older people healthier and more independent reduces the burden on statutory health and care services.

The Centre integrates services provided by NGOs, companies, municipal units and the University of the Third Age. The Centre provides a 'senior-friendly' meeting place, offering lectures on different topics, as well as operating a number of EU projects. It has an information point, which is open daily, a telephone help-line, a website (CIS: [www.centrumis.pl](http://www.centrumis.pl)) and an e-newsletter.

It advertises its activities in local papers and uses 'information volunteers', including young people, to visit people at home to tell them about activities. The Centre encourages older people to volunteer, but this is in its early stages, as many organisations are not used to having older volunteers. The Centre is working with companies which are interested in setting up academies to offer courses, such as in foreign language courses, for people 50+.

Each year the Centre coordinates an 'Active 50+ Fair', which brings together companies, NGOs and municipal service providers to organise activities and display new products for the elderly. Since its launch in 2010, visitor numbers have risen from 2,000 to 3,600 in 2012. Of these, 50% are aged 50+, 25% 60+ and 18% 70+; there are about 75% women and 25% men.

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## Local government policies: The Senior Activity Centre and other policies in Gdynia

There are a quarter of a million inhabitants in Gdynia, 20% are elderly and about one-fourth of all senior citizens are over 80. The rationale for offering activities for older people is clear: keeping the elderly active, more self-sufficient and less dependent on municipal services improves their quality of life and reduces expenditure on care services. The Senior Activity Centre costs remarkably little in comparison to the costs of a temporary care centre or nursing home costs.

The Senior Activity Centre opened its doors in 2005, working with NGOs and others to promote activities for active and healthy ageing and to present a positive image of ageing. The Centre's main activities are a University of the Third Age (with 2,074 students), 26 Senior Clubs and a 55+ Active Ageing Programme. It teaches internet skills and has an internet café. In 2011 it had nearly 9,500 participants, cooperated with nearly 50 organisations and worked with NGOs on 49 different initiatives.

Gdynia has also undertaken other projects to improve services for the elderly. Most notably, it organised a survey of urban spaces to determine their accessibility and drew up new plans to assist mobility. It also carried out a consultation on the quality of social services



provision and produced a Charter of Social Care Services Quality and a set of Social Care Services Standards. These initiatives can be seen as good examples of the evaluation of projects for their likely social outcomes. A Senior Citizens City Council was established in 2004 to advise on services for the elderly.

## Discussions on the Polish context and the programmes

Representatives of the peer countries were extremely interested in the Polish experience of Universities of the Third Age (UTA). In Poland, it was noted that some UTAs are organised within University premises and tend to serve the better-educated (who are also more often the financially well-off group); while UTAs in rural areas operate from municipal buildings or libraries (and more often serve less educated students). One essential national priority for UTAs in Poland is to reach those people who would otherwise be at risk of social exclusion. Since Polish pensions are relatively low, most courses (with the exception of the language courses) are free and financed through national and local development programmes.

The representative from Estonia said that UTAs are very popular in urban areas, but there is concern that they are primarily popular among white collar workers. It was also reported that it became clear during the call for proposals in Poland that many older people's first priority at the UTAs is to become computer literate, followed by the desire to learn languages and to keep fit and active.

The topic of the 'feminisation of active ageing' and the strong gender bias in the take-up of these services was also raised. Women live longer than men and until pension reforms were introduced in Poland,<sup>3</sup> they could retire at 60, so they have a longer period of retirement, during which it is important to ensure that they do not become de-motivated or socially isolated. The heavy gender bias of participants enrolled in the UTAs was also noted: across the EU 85% of all UTA students are women (in Poland it is 90%, and this is also the case with Estonian UTAs).

In contrast, it was noted that older men more often undertake voluntary activity than older women; this is partly due to the fact that many older women spend their time looking after their grandchildren to enable their (adult) children to continue working. This is largely an unacknowledged form of social activity. It was felt that countries should introduce a strategy that focuses on promoting and acknowledging the social worth of activities undertaken by older women.

Looking at the way that projects were developed through the Polish programme, it was noted that local governments in rural areas are very active in securing project funding and local mayors have considerable decision making power. As the projects have evolved it has been noted that local governments cooperate very effectively with civil society organisations, often putting existing infrastructure and buildings to good use.

A number of peer countries were interested in the role of Seniors Councils and suggested that older people would become more often involved in local politics if they could see how

<sup>3</sup> The bill signed on June 1 2012 increases the statutory retirement age under Poland's public pension system. Starting next year (2013), the retirement age will gradually increase from 65 to 67 for men (by 2020) and from 60 to 67 for women (by 2040).



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they might influence local policies. An example was given from Poland, where one MP has realised the potential of these Councils and attends all the local meetings and events.

It was stressed that it was important to change the negative stereotypes of older people. In villages they are the core segment of the population; it is important that younger people are supportive of their elderly family and friends should they wish to go to university for education at this stage of their lives, or be socially or politically active.





## C. Policies and experiences in peer countries and stakeholder contributions

To take full advantage of the demographic transition, the background discussion paper pointed to the fact that innovative approaches are required, involving key stakeholders working in partnership with each other, taking a life course perspective for lasting solutions. These approaches require actions in three broadly defined areas:

- **The promotion of social activity and participation of older persons**, in particular activities involving social interactions that are cooperative and mutually beneficial for both older and younger generations as well as activities which ease childcare, health and social care challenges arising from population ageing;
- Mobilise the potential of an ageing workforce by **extending labour market careers and enhancing the labour productivity** through the transfer of experiences, skills and expertise from younger to older generations of workers and vice versa; and
- **Advance the entrepreneurial opportunities** for new waves of economic growth and job creation emerging from higher demands for products and services **catering for the needs of the growing group of older consumers** (see Zaidi, 2012 for more discussions on these three policy areas).

The discussion that took place on these three aspects is summarised below, where applicable national policies and experiences in the eight peer countries (Bulgaria, Croatia, the Czech Republic, Denmark, Estonia, Italy, Slovenia, and Sweden) are also given.

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### Social activity and the participation of the elderly

After the presentation of the main issues by the thematic expert the debate that ensued covered the following issues of interest:

- Whether the provision by the state under public welfare systems provided incentives for greater private informal engagement;
- Which subgroups of old people most often undertake social activities such as volunteering and informal care best;
- The importance of public policies in helping carers attain work-life balance;
- Intergenerational solidarity and its promotion through social activities; and
- Changing the negative stereotypes of older people.

In the discussions about volunteering among older people, peer reviewers suggested that one could encourage people to take part in the voluntary activity while they were still in work, to establish a habit that could continue into retirement. In some countries employers and trade unions are organising joint initiatives to get workers involved in volunteering:



- In **Croatia** the Ministry of Social Policy and Youth has established a programme to encourage volunteers aged 50-70 to work in Day Centres for the elderly.
- In the **Czech Republic's** Strategy on Ageing, 2013-2017, there is a new emphasis on encouraging older people to volunteer as a way of helping them to participate in society and encourage intergenerational solidarity.
- In **Italy**, some municipalities have introduced programmes to involve older people in local activities, for which those on low incomes can receive up to €400 a month.
- In **Slovenia, Estonia and Croatia** the number of older people who volunteer is officially very low, but this is because they are often providing informal care services.

In some countries public care is an essential complement to family care. For example in **Sweden**, care for the elderly provided by the municipality helps 'fill the gaps' in the care that families cannot provide. Municipal support is also important in **Bulgaria**, which adopted a new approach to social services in 2010 and where services to elderly people have nearly doubled since 2008. This has been backed up by a national programme for people with disabilities, funded by the state and the European Social Fund, which helps to create a more dignified life for elderly people. The European Social Fund project aims to support care in the community and to encourage people to move out of institutions where possible, rather than to duplicate state services. The representative of AGE-Platform Europe expressed concerns about public finance pressures to close down state-funded facilities for the elderly; some people prefer to live in a care home and would feel isolated in their own homes.

A number of countries raised the issue of family policy and childcare. Parents/grandparents taking a career break to care for children or older relatives may damage their career prospects. As such, there needs to be proper care arrangements for those with family care obligations. In some cases, this may mean formalising informal arrangements. For example:

- In **Estonia** informal child care is usually provided by women over 60 and the representative from Estonia felt that this needs to be looked at, for the effect on the children and the well-being of older people.
- In **Italy**, the welfare system is heavily family based and it is taken for granted that women will care for both children and elderly relatives. However, there are plans in some regions, like Liguria and Lombardy, to encourage better care of the elderly in the community, with funds for families to care for disabled relatives at home. In addition, many Italian families hire someone to care for family members. This person is often a migrant worker, employed informally without any employment protection. In some cases, the carer may be a retired person who needs to supplement his/her income.
- In **Denmark**, the local authorities are responsible for all care services: child care, care for the disabled and for the elderly, dispensing with the need for (informal and unpaid) family care.
- In **Poland**, where the government is concerned about the number of women leaving the labour market early, a new law introduced in 2009 provides state funds for



childcare, including nursery and non-institutional care up to three years of age (based on the French model of childcare).

In sum, the participants felt that a well thought-through family policy was important, not least because of its impact on older people.

In **Croatia** almost 67% of retired people live in one person households and 76% of them rely on support from their 'guardians' or children, and the remaining 24% are in danger of becoming isolated. To combat this, in 2011, Croatia introduced many new services, which benefitted 15,000 elderly people. The government also funds stakeholders to provide home and day care support. On the issue of whether some groups of older people perform better than others, the feeling was that in most countries, as for example in Poland or Estonia, the better educated fare better.

To sum up, changing negative stereotypes about older persons and encouraging intergenerational relationships are important goals. Unfortunately, in some areas some older people feel they are a burden on the society. In this respect, lessons should be learned from **Sweden** which has a strong tradition of intergenerational solidarity; although this is now being threatened as young people face difficulties in finding jobs and blame older workers for holding on to the few available jobs.

## Employment and productivity growth of older workers

The thematic expert introduced this sub-topic of the Peer Review, and emphasised that the debate should not be just about employment rates, but also the productivity growth among older workers and the quality of jobs and contracts on offer. The Polish programme 'Solidarity across generations – Measures to increase the economic activity of people over 50' was then introduced by a representative from the Polish Ministry of Labour and Social Policy.

In Poland in 2007 the total employment rate for those aged 55-64 was 29.7% and for women it was just 19.4%. In addition, demographic forecasts show that Poland is ageing fast: the post war baby boomers are entering retirement and the numbers of people aged 60-65 is forecast to increase from 3.5 million in 2007 to 9.6 million in 2035.

In 2001 the Stockholm European Council set a target of increasing the employment rate of people aged 55-64 to 50% by 2010. The Polish Government introduced its own programme 'Solidarity across Generations' in 2008, with many of the same objectives. Objective 6 of this strategy is to: 'expand the opportunities for female employment' and the Polish representative suggested that one measure was indeed to create more and better child care facilities and pay women who had previously cared (informally and unpaid) for their grandchildren.

Asked about plans to improve childcare facilities to encourage older women to stay at work, the Polish representative said that there are a number of different options: public care, which includes nursery schools and children's clubs and private care which included nurseries or child-minders who can be certified and thus receive some state support. Of these, private nurseries are the most popular.

Asked about 'bridging pensions', it was explained that these are paid to people in specific occupational groups, such as miners or teachers, where the nature of their work is physically or psychologically demanding that they cannot continue in these occupations up until the statutory retirement age. Special pensions are paid to 'bridge' the gap until these people are eligible for the statutory retirement pension. Bridging pensions, which were introduced after the pension reform (starting in 2009), cover everyone born after 1969 and will continue until 2050. After this date workers who are unable to continue in their jobs, will have to embark on another career until retirement age.

Poland has also introduced an apprenticeship system in which employers agree to take on unemployed people over 50 and teach them new skills. The local employment office pays a scholarship to the apprentice and also meets some of the employer's financial employment costs. The employer is then under an obligation to organise training. At the end of the apprenticeship period, the employer decides whether s/he wants to keep the older apprentice on and in most cases does so.

One of the generic points of discussion had been that the rising trend of employment among European older workers has been either halted (for men) or slowed down (for women) due to the recession in 2008. For both men and women aged 55-64, employment recorded a 3 percentage point increase between 2005 and 2008, for the EU on average. The trend for women in this age group continued beyond 2008 but it stagnated for men. The employment rate among the so-called silver workers, aged 65-74, has been much lower, but there has also been a rising trend during the period 2005-2008 and a stagnation during 2008-2010, for the EU on average.

The discussion during the Peer Review covered the following topics and examples of programmes in place in the peer countries were given, where applicable:

- Training for older workers, recognising existing skills and 'silver entrepreneurship';
- Changing attitudes and stereotypes;
- Examples of programmes from peer countries;
- The Scandinavian paradigm; vouchers; pension reforms; disability and declining health.

One successful generic measure has been on-the job training organised for older workers across the European countries.

- In **Slovenia**, employers offer on-the-job training and a job trial for older workers who have a specific skill that can be taught to younger workers. One challenge is to get small- and medium-sized enterprises (SMEs) to take on older workers, as many SMEs lack age management skills and fail to realise older workers' potential.
- In **Croatia**, the government subsidises the social contributions companies have to pay if they employ people aged 50+ for a year. It is also organising programmes to retrain older workers. In **Italy** the government reduces social charges a company must pay by 50% if the company takes on an unemployed person aged 50+ for a year. If the



worker is then taken on a permanent contract, the government will pay the social contributions for a further six months.

One difficulty in encouraging older people to return to the labour market is that many fail to recognise their existing skills and their value to potential employers.

- Next year the **Slovenian** government will introduce mentoring schemes where older workers are taken on as advisers to transfer their knowledge to younger workers.
- In **Bulgaria**, retired people with specific skills are hired to transfer these skills to younger workers.
- **Slovenia** has introduced measures to encourage 'silver entrepreneurship', as many older people have accumulated skills, particularly in craft products, which they could develop into new careers when they retire.
- The **Polish** government gives new entrepreneurs a break from paying social security contributions for the first three years and makes state financial support available for new companies and from the European Social Fund. Such provisions benefit older people in particular, since they are often involved in social entrepreneurship. Unfortunately, despite this, 50% of new companies fold after two years.

In some cases what is required is a change in attitude about continuing to work. For example, when Poland organised a survey to discover if people would participate in measures to improve their employability, 50% of those over 45 said they did not want to continue to work beyond retirement age. However, this varied across the workforce. Unsurprisingly, those in urban areas with tertiary education were more interested in schemes to improve their job prospects.

The representative from AGE-Platform Europe felt that it was an outdated stereotype that older workers cannot adapt to new jobs. If they are motivated and feel valued they will adapt to new work patterns. For example, in the Eastern part of Germany, where much of the workforce is on the brink of retirement, the government is working with trade unions to change attitudes and encourage changes in careers even at a late stage of working life.

Two countries in which the situation of older workers is viewed differently are Sweden and Denmark.

- **Sweden** has abolished the official retirement age and it is against the law for employers to discriminate against older workers, so they cannot force them to retire until they reach 67. At this stage the worker and the employer sign an agreement about how much longer s/he will remain at work. In the future the government may also remove incentives to get workers to retire early, as currently it is cheaper to pension off an older (more expensive) worker and employ a younger (cheaper) worker. The Swedish representative also pointed out that, unlike in many other peer countries, benefits are based on negotiations between the social partners, rather than on state legislation, which may explain their success.

- In **Denmark** the employment rate for over 60s has been on the increase since 2000. The pension reforms in 1999 gave people many positive financial incentives to stay in work. Another factor is education: better educated workers tend to stay in work longer. Denmark is also well-known for introducing a successful 'flexicurity' model of employment: giving employers the flexibility to hire and fire people, giving workers financial security in times of unemployment and access to active labour market policies.

In **Italy**, the current employment prospects for workers of all ages are poor and they are forecasted to remain flat for men and are actually decreasing for women. This makes it difficult for the government to introduce measures to increase labour supply for older people. In addition, many older workers do not have the skills to undertake new jobs. Introducing measures to deal with the structural problems in Italy, which is one condition of receiving IMF support, will not necessarily boost employment. With one third of young people in search of jobs, measures to improve the employment prospects of older workers may not be politically feasible.

In the **Czech Republic**, the government bases its policy for increasing the employment of older workers on an 'age management strategy'. This is implemented at three levels.

1. At the societal level: social policies such as the pension policy, education and lifelong learning policy and employment policy.
2. At the company level: where the purpose is to maintain and develop human resources linked with employment and the focus is on socially responsible behaviour for employers.
3. At the individual level: where all individuals are expected and empowered to take responsibility to maintain their own employability, including planning for (longer) careers, participating in lifelong learning activities and leading an active, independent and healthy life.

Pension reforms have been among the key social policy reforms introduced in encouraging people to extend their working life, or to return to work after retirement.

- In **Sweden**, half of the pension is paid from the public purse and half from an occupational pension scheme, so it is in the individual's interest to extend his/her working life in order to build up a bigger pension. Conditions for sickness insurance have also been tightened to encourage potential retirees to undertake training or other measures to find work, even late on in their careers.
- In **Italy** pension reforms have been designed to increase labour participation rates of those over 50. Future pensions will be based on a single contribution-based formula calculated according to life expectancy, years of contribution and GDP growth. These parametric changes introduce a strong incentive to delay retirement. In addition, the pension age will be raised to 66 for all persons by 2018 and will be updated to correspond to changes in life expectancy thereafter. Early retirement is not an option unless 41 years' worth of contributions has been accumulated.



- **Croatia's** Employment Promotion Act, introduced in May 2012, allows pensioners to work for up to 90 days without forfeiting pensions rights.

In some countries a 'voucher system' helps to bring older people out of the grey economy. **Poland** has a project in place which allows vouchers to be used to pay for care of the elderly. This removes the bureaucracy involved in taking on workers for part-time, or short-term work. **Croatia** has also introduced a voucher system for seasonal work and will be broadening this to cover household work and/or childcare.

Another issue that surfaced during the debate is how disability or declining physical health forces people out of the labour market.

- In **Estonia** there has been an "ideological shift" in the employment of disabled people and the health rehabilitation and employment offices are jointly introducing employment initiatives for disabled people.
- The example of a significant change in **the Netherlands** was also mentioned. The capabilities of people with disabilities are now formally assessed to see what type of work they are capable of undertaking, resulting in more disabled workers returning to work.

## The silver economy: expanding markets in goods and services for older people

The discussion of the opportunities created by the silver economy covered both the expanding markets in goods and services for older people and the role of older people in the economy. Specifically:

- Which sectors can be expected to provide new waves of economic growth by unlocking the consumption potential of the older population?
- What macroeconomic policy measures can help to unleash the potential for economic growth and development within the context of the demographic transition?

The main themes discussed were innovation in products aimed at older people, a lack of financial literacy and financial services in general, the expansion of care homes and using ICT and technical innovation. The silver economy is seen as one of the foremost sources of 'new waves of economic growth'. The following six sectors were identified:

- 1. Third-age learning:** This should not be limited to developing work skills, as older persons will also become a great resource once they are engaged in new hobbies, undertaking volunteer work, seeking mental stimulation and valuing the benefits of longevity gains by pursuing lifelong learning. Examples mentioned were the Third Age Universities, which should not be a service for the elites only!
- 2. Leisure and entertainment goods and services:** Demand for these services would increase, especially given the fact that the new cohorts of older people are healthier, financially better off, better educated, more technology aware and have greater



aspiration levels for a decent standard of living in retirement. Examples include people aged 50-64 who spend nearly twice as much on recreation and culture as the under-30s (in the UK), and such diversification of consumer demand across age groups is also found in other EU countries).

- 3. Health services and wellness products:** Older people are the main consumers of health and social care. There are also greater demands for products and services to deal with the challenges of a rise in chronic diseases, and greater demands for residential and nursing home care (with an increasing focus on cost cutting and the use of preventive medicine), both of which need to be met. Examples include Novartis and GSK (two major multinational pharmaceutical companies) who have been acquiring greater stakes in the production and sale of eye-care and dental-care products, respectively, in a bid to tap into the fast-growing demands of these products.
- 4. Connected health:** There are benefits in connecting health records for better prevention and treatment of diseases (especially non-communicable diseases). For example, leading IT firms such as Google, Microsoft and Intel have been expanding into health market.
- 5. Lifelong finance:** A significant opportunity presents itself for insurance companies, which can develop new retirement products, and remove age barriers to certain financial products (such as taking out a mortgage). Products designed to cater for a longer lifespan need to be developed, such as equity release schemes to convert the value of a home to a stream of retirement income.
- 6. Age-inclusive consumer goods:** There are opportunities to design new products to reflect the changing functional abilities of the generation of older consumers. For example, retailers can offer devices that facilitate better scrutiny of the products on offer, such as to see or hear price and other information about the product. In addition, certain banks are looking into developing biometric ATMs, which enable users to access their bank accounts with a thumb impression instead of a personal identification number (PIN), so older people do not have to remember too many PIN codes.

In the discussion, representatives from AGE-Platform Europe made a number of points:

- older people should be consulted in the design of new goods to ensure that they are suitable for those with declining eyesight or hearing.
- older people should also be consulted about the public 'living environment': stations, streets, shops, etc. to ensure that they are user-friendly.
- A major policy initiative should be to harmonise standards for the production of goods and services for older people across national barriers so that the EU functions as a proper single market with common standards.
- Current regulations about products, including financial products like insurance or banking services, differ considerably from country to country.





However, as a matter of principle, AGE-Platform Europe rejects the idea of goods specifically aimed at older people. The ‘Design for All’ concept, which requires that goods are designed to meet the needs of the entire population, may be more beneficial and acceptable to more people. For example, instead of suggesting that doors should be wide enough for wheelchairs (for the elderly, for example) it would be better to present the case for wider doorways with reference to wheelchairs and a double buggy for children. This idea was popular with many of the peers, who agreed it was better to aim to design a product or an environment that functions well for everyone and is user friendly.

- **Sweden** has a special project, based in community centres, to educate older workers about new products and services and allow them to test out new products. The municipality also buys products for use by older people, which it sells at a considerably reduced rate.
- The **Slovenian** government is investigating how to reactivate elderly people as a group of consumers for products and services which increase their independence and decrease their dependence on institutional care.

There are also cases where policy reforms discriminate against older people. For example in **Italy**, new rules stipulate that, for security’s sake, there can be no cash payments over €1,000, which penalise older people who use credit cards less often.

The sale of financial products is certainly a potential growth area, as most people are living longer and they need to reinvest their pensions and savings in order to have an adequate income to support them in later life. Concerns were expressed that old people are a particular target for mis-selling of these goods and about their lack of financial literacy, when they have to make long-term decisions about their finances on retirement without understanding the implications. In **Poland, Ireland** and **Italy** there have been numerous cases where elderly people have unwisely invested their money, leading to financial losses.

Another issue raised was ‘reverse mortgages’, which are a popular option for many older people in **Italy, France** and **Poland**. There is concern that people are selling their family homes and deferring problems to future generations and/or being sold worthless packages by unscrupulous institutions or sales personnel. To prevent further cases of this happening several countries are introducing legislation to ensure that only accredited banks or insurance companies can enter into this business. For instance, **Poland** now has a special body that supervises banking and insurance companies. The representative from the European Social Network suggested that community centres should organise provision of advice on financial services.

One booming area of services for older people is care centres and homes.

- In **Bulgaria**, health and social care is being transferred from institutions into the home and new standards are being established, together with measures for sustainable care and staff training for care services in the community.
- In **Poland**, daily home care centres are popular and the government is considering training home-based nurses, especially those specialised in dementia.



ICT and new technical innovations can also support the silver economy. For example in **Estonia** elderly people living in remote areas are encouraged to learn computer skills to communicate with their relatives across generations. ICT is also facilitating cooperation within interdisciplinary teams to improve services in nursing homes. **Denmark** is another country where the government is focusing on the potential offered by improving labour-saving technology and more efficient working processes to deliver goods and services to the elderly.

## Stakeholders' presentations: AGE-Platform Europe and the European Social Network

The representative from AGE-Platform Europe stressed the importance of creating age-friendly environments across the EU at the national, regional and EU level. A stakeholder conference on 6 November 2012 discussed forming an "innovation partnership" to create an environment in which older people can live more autonomous and healthy lives and to adopt a holistic approach throughout. Finland, Slovenia, Denmark and Sweden are each coordinating work on different governmental levels to create supportive environments so that people can live independently into their old age.

At the EU level, AGE-Platform Europe is promoting a Covenant of Demographic Change, to encourage municipalities to search and commit to solutions that reconcile the needs of all age groups and promote the exchange of good practices. One aspect of this Covenant would be to encourage establishment of Senior Councils, including representatives from businesses, NGOs and other stakeholders to be formed at the municipal level to meet to share experiences and exchange good practices. AGE reiterated its concerns about goods and services that are not suitable for older people and again stressed the importance of goods and services that offer a 'design for all'.

The European Social Network (specifically, the ESN's Working Group on Ageing) believes older people should be free to make their own choices and be responsible for the quality of their care. It believes that the public and private sectors should take measures to promote and recognise the contributions of older people in society; should promote solidarity between generations and ease pressures on the fiscal sustainability of public welfare systems. There is potential for more jobs in personal, household and social services. Furthermore, an age-friendly house and environment can prevent dependency, encourage the social inclusion of older people and reduce the need for carers.

The ESN's presentation outlined the macro-economic policy measures that could release potential economic growth and development, how to promote the labour market engagement of older workers and enhance their productivity growth and contribute to achieving the goals of the Europe 2020 strategy.

Finally, ESN concluded that there was unexploited potential in the silver economy and in health and social services; that age-friendly products and services should take better account of consumer needs and wishes and where possible more effort is needed to employ older people. It is also important to provide access to age-friendly products and services for retired people on low incomes.



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ESN also noted that in 1993 the EU held its first Senior Citizens Parliament and in 1994, the Irish Senior Citizens Parliament was set up, with 350 affiliated associations. These are non-political and non-profit-making bodies that promote the interests of older people.



## D. Main issues discussed during the meeting

One key issue was the importance of improving the attitudes of old people. Many people gain their sense of self-worth and their place in society through their work. Stopping work can bring about a loss of motivation and self-esteem and increased isolation. Thus, in order to improve older people's well-being and also promote healthy and active ageing, concrete public policy measures are required to help them stay at work for longer; take part in a social activity, such as volunteering, or continue with lifelong learning, late in their working careers as well as post-retirement.

The emphasis by the thematic expert and the subsequent discussion stressed the value of education and training in old age. Such opportunities enable older people to learn new skills, which make people more employable. The Universities of the Third Age have become increasingly popular in many countries for learning new subjects and skills, particularly ICT. Training for older workers can also take place as part of employment, as some countries organise apprenticeship schemes or on-the-job-training for unemployed older people.

The need for age-management policies and to support the work-life balance was also emphasised. It was mentioned that many older people are forced to give up work to care for their relatives, which in turn affect their earnings and future pensions. However, the child-care support provided by the elderly enables young parents to maintain their employment, to enhance their careers, earn incomes and contribute to their future pensions (especially for women).

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Rethinking policies for older people is the remit of several ministries in the EU countries and there is a continuous need for collaboration between them:

- **Social Affairs Ministries** are responsible for policies to support active ageing, provision of health and social care services and policies and programmes promoting work-life balance;
- **Ministries of Employment** (often combined with the Ministry of Social Affairs) introduce and/or strengthen initiatives that encourage people to stay engaged with the labour market for longer, e.g. by stipulating regulations for adopting more flexible working practices for older people, adapting work places, ensuring work patterns to suit their needs, helping new entrepreneurs, etc.
- **Ministries of Finance/Economy** are charged with taxation and financial regulation and they play a role in encouraging people to stay at work through financial incentives, such as restricting early retirement, rewarding delay in receiving pensions and phasing out privileged retirement.

At the same time, there is also scope for the state sector to work with private companies to offer financial products for older workers and introduce regulations to protect older consumers against the dishonest marketing of these products.

Promoting intergenerational solidarity was also emphasised: getting more older people back into work need not provoke intergenerational conflict. The concept that older people



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who continue in work will take younger people's jobs is flawed. An increase in older workers actually increases tax payments and builds purchasing power among a new group of consumers who will be looking for specific products and services.

One important lesson drawn from the Polish experience was to 'think nationally, act locally'. In Gdynia, the Senior Citizens Council played a pivotal role in giving advice on the needs of local older people. The local services provided were successful, mainly due to the fact that they were designed and implemented with input from local people and with an evaluation structure in place.



## E. Conclusions and lessons learned

The thematic expert outlined the key elements in his final presentation on 'Key Learning Elements'. The key elements to emerge fall into three areas:

### Promoting and acknowledging the value of older people's social activity and participation

- It is considered very important to promote the self-motivation, self-worth and self-esteem of older people through well-defined measures; in particular, their participation in local community activities that is seen to contribute particularly to their personal satisfaction and a positive sense of self-worth.
- It is important to promote education and training beyond what is required for employability alone, as it enhances well-being, in particular health and dignity.
- Welfare provision from the state enhances private contributions for social care, thus public services can be used to kick-start or to support different aspects of private care provision.
- Evaluating the value of older people's activities and contributions to society will produce further evidence to change public attitudes and contribute to getting rid of negative stereotypes about older people.

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### Promoting the potential of the silver economy and thus new forms of economic growth

- New products should follow 'design for all / universal design' approach which will promote their use among people of all ages and circumvent the risk of intergenerational conflict.
- It is important to seek older people's opinions when designing job entry and training programmes or in producing goods and services to cater for their needs.
- There is considerable scope for specially-targeted financial services for older people and these must be carefully regulated by the state, to avoid mis-selling.
- Older wage earners bring benefits to the economy by being not just tax payers but also consumers with more purchasing power, both of which help generate jobs and economic growth.

### Promoting incentives for employment and labour productivity growth

- It is important to use financial incentives, such as rewarding delays in retiring or restricting early retirement schemes to extend older workers time in work.



- Active labour market measures should be specifically designed for older workers, especially for less educated and low-skilled workers.
- Age-management policies, particularly those improving work-life balance of carers, and particularly in SMEs are important.

In her closing presentation, the European Commission representative pointed to three pieces of evidence, in terms of EU work in this area: Eurobarometer results on active ageing;<sup>4</sup> links in overarching EU policies and process, such as Europe 2020, Open Method of Coordination and Social Investment Package; and follow-up work to the 2012 European Year for Active Ageing and Solidarity between Generations. The Polish representative summed up the important aspects that will help formulate future policy for older people in Poland. It must also include measures directed at young people and it must be viewed from:

- the micro perspective of finding out what the individual person wants to do when s/he retires; and
- the macro perspective of looking at the challenges and opportunities for the economy and society as a whole.

The discussion on social participation demonstrated the importance of building partnerships at all government levels, including social assistance bureaux.

In terms of the silver economy it is best to avoid anything which might create intergenerational conflict. Senior Parliaments are a useful means for finding out what older people want.

From an employment perspective, there is a strong connection between pension reform and encouraging older people to stay at or return to work. The Polish representative also noted the differences in the approach taken by the EU countries in Central and Eastern Europe and the Scandinavian countries.

Skills, training and education are considered the milestones for employment and active ageing and the longer people participate in the labour market, the better their chances of remaining socially active.

It was agreed that programmes, such as the 2012 National Programme for Promoting Senior Social Activity in Poland, contribute to many of the initiatives of EUROPE 2020, particularly the European Platform Against Poverty and Social Exclusion and also the European Innovation Partnership on Active and Healthy Ageing, by improving access to work, supporting social participation and inclusion, fighting discrimination (e.g. against older, disabled workers), giving effective social support and creating new public-private partnerships.

<sup>4</sup> [http://ec.europa.eu/public\\_opinion/archives/eb\\_special\\_379\\_360\\_en.htm](http://ec.europa.eu/public_opinion/archives/eb_special_379_360_en.htm)



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## Age friendly goods and services - an opportunity for social and economic development

Host country: **Poland**

Peer countries: **Belgium - Bulgaria - Croatia - Czech Republic - Denmark - Estonia - Italy - Luxembourg - Slovenia - Sweden**

Stakeholders: **ESN, AGE**

The scale of demographic change facing countries across the EU is unprecedented. The number of people aged 60+ is increasing at a rate of approximately 2 million per year and the result is a rapid increase in the dependency ratio; while in 2010 there were four people of working age for every person aged 65+, this number is projected to halve by 2060.

Alongside the many risks associated with this trend, such as the threat to the sustainability of public finances, there are many opportunities. Responding to both the threats and opportunities has been made a priority of the 2011-2012 Trio Presidency of the Council of the European Union held successively by Poland, Denmark and Cyprus. 2012 is also the designated "European Year of Active Ageing and Solidarity between Generations".

Poland has one of the lowest employment rates of people aged 55-64 (34% in 2010) and the Peer Review provides the occasion to share information on measures to tackle the employment deficit among older people, such as incentives for employers to hire older workers, a gradual increasing of the retirement age and other innovative measures to increase the employment of the people concerned. Policies are underpinned by two clear lines of thinking. First, there is the belief that older people represent a valuable asset to society and that they can contribute to the wellbeing of society and intergenerational social cohesion. Secondly, there is a recognition that the "silver economy" represents a new and expanding market and opens up new opportunities for the provision of goods and services and, therefore, for jobs.

