

Green Paper "Confronting demographic change: a new solidarity between the generations"

Identification of case	
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Personal Data	
Do you consent to the publication of your personal data/data relating to your organisation with the publication of your replies to the consultation? Yes	
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Are you replying as an individual or an organisation? Organisation	
On behalf of which of the following are you replying? European NGO	
Please specify the name of your organisation or institution European University	
Country where your organisation is based BE - Belgium	
Explanation	
<ul style="list-style-type: none"> • Do you take the view that the discussion of demographic trends and managing their impact should take place at European level? • If so, what should be the objectives, and which policy areas are concerned? <p style="font-size: small; margin-top: 10px;">Etats-Unis : plus d'un million de centenaires en 2050 Chine : 400 millions de seniors en 2050 Europe: 75 millions de seniors en 2050 France : en 2020, 33% seront retraités et payés par l'Etat Germany : The "Age Explorer", a suit to make you feel you are in a senior's shoes India : no relatives to look after the growing population of seniors ! Suède: un risque de grande solitude accroit le nombre de suicides à compter de 50 ans Singaporeans will have to retire at 50 but take on a small job Spaniards who fail to care properly for a disabled relative may be denied the inheritance due when the person dies. Belgique, un retraité sur trois sera sans travail en 2015 ??? Alors : quel rôle pour les 45-65 dans la société et l'entreprise vis-à-vis des jeunes ???</p>	
1. The challenges of European demography	
1.1. The challenge of a low birth rate	
<p><i>Over many years, the Union has been making considerable efforts to achieve equality between men and women and has coordinated national social protection policies.</i></p> <ul style="list-style-type: none"> • How can a better work/life balance help to tackle the problems associated with demographic ageing? 	

- How can a more balanced distribution of household and family tasks between men and women be encouraged?
- Should the award of certain benefits or advantages (leave, etc.) be linked to an equal distribution of tasks between the sexes? How best to ensure an adequate income for both parents on parental leave?
- How can the availability of child care structures (crèches, nursery schools, etc.) and elderly care structures be improved by the public and private sectors?
- Can a reduced rate of VAT contribute to the development of care services?
- How can parents, in particular young parents, be encouraged to enter the labour market, have the career that they want and the number of children they want?

(;-) in search of EU support, we propose an interesting initiative for you ... -----
 ----- Our C@ST concept contains 3 basic ideas matching your needs :
 older executives do not find a career-path easily when they're older than 45; there is an increasing number of them; they tend to work until 65-70 young executives do not foresee this challenge when they're 25; they do not put money aside for 'older days' when they're 35; they increasingly need support when they reach 45 plenty of existing but not complete initiatives : unachieved synergies between age-groups, plenty of support organizations (like "Social Secretariats" over here); many specialized service firms ("Executive Search", "Outplacement", "Interim Agencies", ...); many haphazardly organized governments initiatives while older employees or self-employed are 'left alone' around the corner of somewhat old-fashioned "Unions"... We therefore believe in a new form of support for 45-65+ with a symbolic contribution from the 25-35+ age-group and more substantial financial incentives from other contributors like insurance companies, governments, unions and also some specialized suppliers who will deliver services to 45+ people. Following this meeting, I think we agreed that there is a need for : core working group professional presentation document (+/-15 to 20 pages) test-group survey to provide outside view & additional suggestions (+/-10-15) senior level committed Advisory Board members (+/-5-10) support letters and grants from the EU (+/-3-5) press-dossier and good database of contacts (+/-250-750 per country) potential sponsors out of insurance & loans business (+/-5-7) supporters in different EU universities and hopefully College of Europe and EU Institute Maastricht legal & structural environment, secretariat, assemblies with both communities and, last but not least, between 500 (break-even Y1) and +/-2.500 Trustees (Y1) For this, I think we need one full-time equivalent during three months or one half-time equivalent during five months pro-rata 250€/day which is a total of +/-5.000€ of which half of it I can take on me and half of it could be financed by your service? The half-time equivalent seems cheaper but I took into account external incomes which are easier to generate after 5 months than after 3... Below is a more detailed description of the concept;

1.2. The possible contribution of immigration

The Thessaloniki European Council in June 2003 declared that an EU integration policy for immigrants should help to meet the new demographic and economic challenges currently facing the EU. This is the debate initiated by the Green Paper adopted last January.

- To what extent can immigration mitigate certain negative effects of demographic ageing?
- What policies should be developed for better integrating these migrants, in particular young people?
- How could Community instruments, in particular the legislative framework to combat discrimination, the structural funds and the Employment Strategy, contribute?

Introductory note of the C@ST project in 5 captions I. CONTEXT In the framework of the new current economic climate, the offer crunch in terms of employment is real and undisputable. The class of executive staff is struck probably more than any other category, especially the 45-65 years of age. However it is also undisputable that this category is not only experienced but also trained and graduated even sometimes from the best universities. On the other hand, when the economy is sluggish it is appropriate to consider the outcome to start and establish new companies. Executives and staff members were one of the artisans of the last incredible years of growth we have known the last decade. They have been able to bring the brain and manpower needed to manage all the initiatives and new companies started not only in the new economy but in any sector as well. There is thus no reason why they shouldn't be the best category of workers to become part of the entrepreneur world.

There is certainly no reason why they should be left on the roadside. Their desire for new challenges is unquestionable and they are wealthy enough to be capable of investing and funding new deals, projects or companies. If they are willing to keep playing a major role in the economy, they are certainly one of the best assets for the world's economy. They do not only have the capabilities, they also have the experience of working in team, manage and organize meetings, assess many different types of situation, sort out many kind of problems, figure out growth and development, ensure that aims and targets are reached. They are definitely a necessary workforce to a slowing economy but in the current situation they are set aside, even temporarily, to ensure the necessary skimming and spares that companies need to do to survive at the present time. Only a smaller chunk of this work force remains 'at work' maintaining the 'pace' while one waits for better times. The candidates that are pushed out of the employment market are not necessary the bad ones. They are only the ones who are in the most affected sectors. This means that their quality is not in question. It is just a question of bad timing for them. Do they have to wait for better times? Or is it not a good opportunity to seize for them and a good time to tackle a new career? European authorities have understood that the situation needs measures to be taken. They are thus not only funding training and post graduation programs for this category of staff, they have also organized funds for their reinsertion in the entrepreneurial world. Still if some devices, schemes or tools exist, the executives are not necessarily aware of their existing or of all the opportunities. They need help and support in that kind of move. They are also quite open, willing and wishing to keep working in team, join forces. Organizing and arranging this cooperation would be more than welcome by them in order to help these executives to find successfully their way out towards not only new challenges but also to find good projects, deals or companies. Bearing in mind that the climate is propitious to start, growth, develop businesses and companies, even against appearances, bearing in mind that the necessary capital can be available together with the necessary manpower and if there is a on top of that a system that allows investing with the necessary support and skill in business AS WELL AS an 'exit' blossomed within its walls, there is an obvious solution.

2. A new solidarity between the generations

2.1. Better integration of young people

European objectives have been laid down for the prevention of long-term youth unemployment, combating early school leaving and raising the level of initial training. The structural funds help to attain them at grass roots level.

- How can initial training and adult training schemes be improved? What can non-formal education and voluntary activities contribute? How can the structural funds and the instruments for achieving better access to the knowledge society contribute?
- How can the bridges between school and working life and the quality of young people's employment be improved? What role should social dialogue play? What can dialogue with civil society, in particular youth organisations, contribute

II. THE SOLUTION, THE CONCEPT: C@ST The basic idea is by joining force, and by teaming up between age-groups in a specific structure, whereby executives would not only be supported in becoming entrepreneurs themselves, invest in projects and companies together with taking advantage of a consulting staff 'at home' as well as for their career and by the same time working in the same kind of environment as in which they get used to work in previously. The concept is to arrange a fund in which candidates entrepreneurs, former executives can find a way of investing, keep in charge and an eye of their investment, find a good deal, project or company to invest in and even to buy-out, so to speak, if they want to, on a late stage. We set up a cooperative trust in which at any time, against the payment of an entry fee, executive can take equities. The trust invests in services/projects under a said selection procedure by the board and run, or help running, the services or projects it invested in. Younger executive can choose either to contribute financially (on the basis of a small salary %) or be part of the more pro-active coaching/ Patroning committee, advise, help running ageing services, projects or companies the trust invested in. The management board runs the firm on a day-to-day basis. They help new joining executives to choose between one post, function or an other and ensure proper delivery of services to ageing clientele who is recycled. After a period of time, any executive can decide to leave the trust or not, buy-out their commitments if they want to; nothing is compulsory, all is based on genuine need and voluntary career-collaboration while only the committed services to older executives is provided at all times.

- How can Community policies contribute more to combating child poverty and poverty among single-parent families and to reducing the risk of poverty and exclusion among young people?
- What forms of solidarity can be fostered between young people and elderly people?

III. FEASIBILITY STUDY PROJECT-LEADERS 1) REP, specialized in Board Members Assignments and Inplacements 2) European University (BE) 3) European Commission via * CEDEFOP * PLUS a committee of friends who support the initiative such as the "Fonds de Participation of Belgium" helping self-employment and EURES network of the Social Fund of the EU and the Brussels-Capital Region.

2.2. A global approach to the “working life cycle”

In order to foster the transition to a knowledge society, EU policies promote the modernisation of work organisation, the definition of lifelong learning strategies, the quality of the working environment and “active ageing”, in particular raising the average retirement age. Demographic changes reinforce the importance of these policies, whilst raising new questions:

- How can the organisation of work be modernised, to take into account the specific needs of each age group?
- How can young couples' integration in working life be facilitated and how can we help them to find a balance between flexibility and security to bring up their children, to train and update their skills to meet the demands of the labour market? How can we enable older people to work more?

V. TIMING AND PROPOSED ACTIONS Basic data : ON-GOING: making comprehensive list and profile of potentially interested funding parties e.g. (1) Jaycees (2) Federation European des Seniors (3) Orbem (4) Onem (5) Federgon - fédération des professionnels de l'emploi (6) Fonds Social Européen (7) Fonds des Interruptions de Carrière (8) Fédération des Assurances Risques Professionnels (9) Fonds de Participation (10) European Trade Unions Confederation. TO BE DONE: making list and profile of potentially interested service-providers e.g. (1) interim companies (2) executive search companies (3) recruitment agencies (4) social secretariats (5) HR forums and magazines (6) HR legal advisors (7) office renting co. for self-employed (8) insurance companies (9) authorities (10) associations/ unions. Hands-on Research and Development : MAR: writing a more detailed description of the concept C45+ and gathering a "scientific committee" APR: sending a questionnaire to the target-group and gathering results plus analysing them with potentially interested parties; reviewing possibilities/ suggestions for changes or confirmed interests. MAY: writing business plan based on interests and recommendations gathered in MAR/APR JUN: review with interested parties, test legal frame, write action-plan, define responsibilities. JUL: reflecting, submitting, securing legal framework and selecting potential additional finances AUG: securing funding, fiscal deductibility, partnerships, collaborators, authorizations, F&A, ... SEP: launch C@ST and communicate around project only to target audience, not greater public OCT: present bus plan year 2 to first cooperative shareholders and evaluate go/ no-go NOV: secure funds for 1st year and prepare "momentum" for greater audience DEC: announce actions for 2006 and start over +/- same scheme to reinforce Year 2 from step 1 above

- How can work organisation best be adapted to a new distribution between the generations, with fewer young people and more older workers?
- How can the various stakeholders in the Union contribute, in particular by way of social dialogue and civil society?

The basic idea is by joining force, and by teaming up between age-groups in a specific structure, whereby executives would not only be supported in becoming entrepreneurs themselves, invest in projects and companies together with taking advantage of a consulting staff 'at home' as well as for their career and by the same time working in the same kind of environment as in which they get used to work in previously. The concept is to arrange a fund in which candidates entrepreneurs, former executives can find a way of investing, keep in charge and an eye of their investment, find a good deal, project or company to invest in and even to buy-out, so to speak, if they want to, on a late stage. We set up a cooperative trust in which at any time, against the payment of an entry fee, executive can take equities. The trust invests in services/projects under a said selection procedure by the board and run, or help running, the services or projects it invested in. Younger executive can choose either to contribute financially (on the basis of a small salary %) or be part of the more pro-active coaching/ Patroning committee, advise, help running ageing services, projects or companies the trust invested in. The management board runs the firm on a day-to-day basis. They help new joining executives to choose between one post, function or another and ensure proper delivery of services to ageing clientele who is recycled. After a period of time, any executive can decide to leave the trust or not, buy-out their commitments if they want to; nothing is compulsory, all is based on genuine need and voluntary career-collaboration while only the committed services to older executives is provided at all times.

2.3. A new place for “elderly people”

The European coordination of retirement scheme reforms is promoting more flexible bridges between work and retirement.

- Should there be a statutory retirement age, or should flexible, gradual retirement be permitted?
- How can elderly people participate in economic and social life, e.g. through a combination of wages and pensions, new forms of employment (part-time, temporary) or other forms of financial incentive?
- How can activities employing elderly people in the voluntary sector and the social economy be developed?
- What should be the response to pensioner mobility between Member States, in particular with regard to social protection and health care?
- How should we be investing in health promotion and prevention so that the people of Europe continue to benefit from longer healthy life expectancy?

plenty of existing but not complete initiatives : unachieved synergies between age-groups, plenty of support organizations (like "Social Secretariats" over here); many specialized service firms ("Executive Search", "Outplacement", "Interim Agencies", ...); many haphazardly organized governments initiatives while older employees or self-employed are 'left alone' around the corner of somewhat old-fashioned "Unions"... We therefore believe in a new form of support for 45-65+ with a symbolic contribution from the 25-35+ age-group and more substantial financial incentives from other contributors like insurance companies, governments, unions and also some specialized suppliers who will deliver services to 45+ people. Following this meeting, I think we agreed that there is a need for : core working group professional presentation document (+/-15 to 20 pages) test-group survey to provide outside view & additional suggestions (+/-10-15) senior level committed Advisory Board members (+/-5-10) support letters and grants from the EU (+/-3-5) press-dossier and good database of contacts (+/-250-750 per country) potential sponsors out of insurance & loans business (+/-5-7) supporters in different EU universities and hopefully College of Europe and EU Institute Maastricht legal & structural environment, secretariat, assemblies with both communities and, last but not least, between 500 (break-even Y1) and +/-2.500 Trustees (Y1) For this, I think we need one full-time equivalent during three months or one half-time equivalent during five months pro-rata 250£/day which is a total of +/- 5.000€ of which half of it I can take on me and half of it could be financed by your service? The half-time equivalent seems cheaper but I took into account external incomes which are easier to generate after 5 months than after 3...

2.4 Solidarity with the very elderly

The coordination of national social protection policies is due to be extended to long-term care for the elderly in 2006. How can this help to manage demographic change?

- The coordination of national social protection policies is due to be extended to long-term care for the elderly in 2006. How can this help to manage demographic change?
- In particular, should a distinction be drawn between retirement pensions and dependency allowances?
- How do we train the human resources needed and provide them with good quality jobs in a sector which is often characterised by low salaries and low qualifications?
- How do we arrive at a balanced distribution of care for the very old between families, social services and institutions? What can be done to help families? What can be done to support local care networks?
- And what can be done to reduce inequality between men and women when they reach retirement age?
- How can new technologies support older people?

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3. Conclusion: what should the European Union's role be?

- Should the European Union be promoting exchanges and regular (e.g. annual) analysis of demographic change and its impact on societies and all the policies concerned?
- Should the Union's financial instruments – particularly the structural funds – take better account of these changes? If so, how?
- How could European coordination of employment and social protection policies better take on board demographic change?
- How can European social dialogue contribute to the better management of demographic change? What role can civil society and civil dialogue with young people play?
- How can demographic change be made an integral part of all the Union's internal and external policies?

Co-finance the above test-case during 5 months with +/-12.500 EURO

The Questionnaire

How did you perceive this questionnaire? Expectations met