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This document shows the results of the project on "silver workers" – and it is worth recalling that by silver workers we mean the over 50s who, in many cases, are too young to retire (also as a result of the recent pension reforms put in place in some European countries which raised the retirement) and, in other cases, are considered too old for being employed or re-employed – carried out thanks to the contribution of fourth National Reports drafted by the countries which participated in the study (Italy, Portugal, United Kingdom and Spain).

The importance of the “silver workers” issue in relation to demographic change

The demographic change is the first factor taken into account to develop the study. As we all know, throughout the world we have long been witnessing the aging of population, resulting from declining birth rates and increasing life expectancy.

We used the Eurostat data to take a snapshot of this demographic evolution of the population in Europe and in the 4 countries considered in the study. In 10 years (2006-2015), as shown in the table below, from 2006 to 2015 we witnessed a general increase of the over 50s, as against a decrease in the number of people in younger age groups (0-14 years and 15-24 years) both in Europe and in the four countries considered in the study. In 2015, the silver workers aged between 50 and 64 in Italy and Portugal, accounted for 20.2% of the population, compared to 19.2% in Spain and 18.4% in the UK.

A general increase was also recorded in the 65-79 age group across Europe. In the 4 countries considered in this study, the highest share compared to the national population is recorded in Italy (15.2%), followed by Portugal (14.6%), the UK (13%) and Spain (12.6%) .

Italy and Portugal are the two countries which have an incidence of over 50s above the European average.

Population by age group, 2006 and 2015 (% of total population)

	2006		2008		2010		2015	
	-	-	-	-	-	-	-	-
	16%	15,6%	12,6%	11,2%	18,2%	20%	12,7%	13,6%
	14,5%	15,2%	11,8%	9,6%	16,5%	19,2%	12,3%	12,6%
	14,1%	13,8%	10,12%	9,8%	18,5%	20,2%	14,8%	15,2%
	15,9%	14,4%	12,1%	10,7%	17,8%	20,2%	13,3%	14,6%
	21,8%	17,7%	13,0%	12,6%	17,8%	18,4%	11,5%	13%

UIL chart based on Eurostat Metadata

Thanks to the Eurostat data we could quantify the population over 50s in the 4 countries involved in the project and the increase of these people between 2008 (the last year before the economic crisis) and 2015.

Population over 50, 2008 and 2015

	500.297.033	508.450.856	108.036.384	119.348.564	142.903.179	155.822.607
	10.666.866	11.258.434	2.270.006	2.605.279	3.006.119	3.341.000
	45.668.939	46.449.565	8.914.496	10.354.315	11.849.425	13.465.257
	58.652.875	60.795.612	12.924.927	14.541.363	17.670.521	19.432.166
	10.553.339	10.374.822	2.239.644	2.458.625	3.033.912	3.260.936
	61.571.647	64.875.165	12.728.059	14.155.275	16.600.063	18.649.369

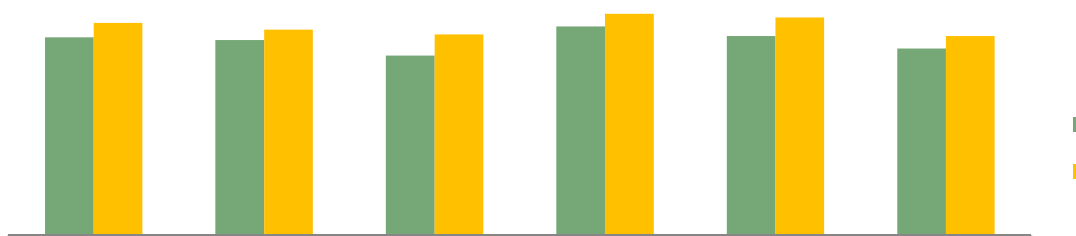
UIL chart based on Eurostat Metadata

In 2015, in Europe, there are 155 8 million over 50s in the 50-75 age group (which is the silver workers target we want to address with this project), accounting for 30.6% of the whole European population.

In the partner countries of this project, the number of the over 50s in the 50-75 age group is approximately **58.2 million people** (including the Belgian over 50s), accounting for 30% of the total population living in the 5 countries and 37.3% of the over 50s living in Europe.

Considering the incidence of these people on each individual country, Italy is the nation with the highest concentration of over 50s (32%, equivalent to 19.4 million people), followed by Portugal (31.4%, equivalent to 3.3 million people approximately), Belgium (29.7% with over 3.3 million people), Spain (29%, equivalent to 13.5 million people) and the UK (28.7%, equivalent to 18.6 million people).

Incidence of the over 50s (50-75 age group), comparison between 2008 and 2015



UIL chart based on Eurostat Metadata

According to official statistics these figures are bound to increase due to the demographic change we have witnessed in recent years, which will result in further aging of population (owing to the increasing life expectancy, but also to low birth rates, as shown by the four countries' National Reports).

Hence the aging of population is an issue on which training policies should be focused and the related plans shall necessarily take into account the target people's needs and problems.

The impact of austerity policies on silver workers

During these years of crisis, the austerity policies urged by Europe have led to national policies having a strong impact on the over-50s, in particular.

Suffice to think of the pension reforms launched in several European countries such as Italy, Spain and the UK, which led to a rise of the retirement age and to cuts in social spending and welfare.

Both social and wage inequalities have increased and the same holds true for the people living in absolute poverty, as well as for the low-income workers who live close, if not below, the poverty line.

Hence tackling the over 50s issue means reflecting on the individual States' future. It means facing – with a cross-sectoral approach - .many issues such as employment and the sustainability of pension systems and welfare policies. The social protection systems, especially social security, are affected - and will be ever more affected in the future – by the number of beneficiaries because the increased life expectancy leads to longer pension periods and a greater national burden of pension costs.

2012 was proclaimed European Year for Active Ageing and Solidarity between Generations. A very important year in which the "over 50s" issue and the need to contribute to their active aging in terms of employment, social participation and self-sufficiency, by focusing on the elderly people's needs and rights, as well as on their potential and contribution to the economy and society, were placed at the core of the European political agenda, together with another social emergency, namely young people and their difficulties in entering the labour market.

In its Report of September 15, 2014 on the implementation, results and overall assessment of the European Year of Active Ageing, the European Commission shows the positive impact that devoting 2012 to the older generation had because it contributed to "raise awareness on the matter, to stimulate the debate and to encourage mutual learning on active aging and intergenerational solidarity, but also to create a framework fostering commitment and concrete action, by fighting against age-based discrimination. The European Commission identified the aging of population as a social problem common to all European countries which must be fought in the context of the Union for innovation, a flagship initiative of Europe 2020. Getting older by being active and in good health is. one of the investment priorities of the European Social Fund ".

When we talk about the over 50s or silver workers, we mean both still young and older people, both working and retired, but not less ready to be actively present on a labour market that very often force them to play the second fiddle due to an age-related bias.

The demographic changes under way which witness an increase of these people urges us to make an analysis also at employment level, considering that in the future the number of silver workers is bound to increase on the labour market.

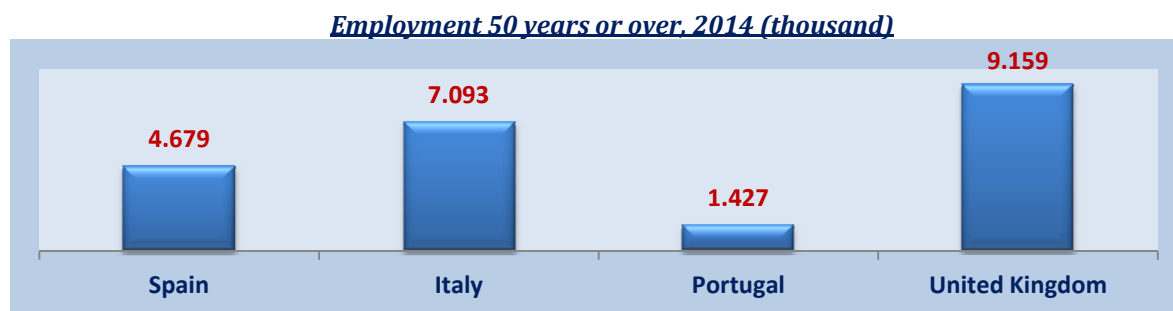
The silver workers' labour market considering barriers and difficulties in entering it

Hence the progressive aging of population raises the problem of how and with what actions to address the issue of the over 50s and of their necessary active participation in the labour market and, more broadly, in society.

The issue of the older generation - although, in many cases, still very young and active as we consider people falling within a very wide age range including people aged 50 and over - is increasingly emerging, and will continue to do so, as a central issue of international, European and national policies.

In its National Report the UK shows to what extent the national workforce is changing and forecasts point to a future increase of the over 50s as against a reduction of the under 50s.

The Eurostat data shows that in 2014 the silver workers having a job, in the four States considered in the project, were approximately 22.4 millions (of whom 20.4 millions in the 50-64 age group), accounting for 34.2% of the overall number of silver workers in Europe (65.5 million of the over 50s having a job). Again according to Eurostat data, in all the 4 countries of the study, the sectors in which they are mostly employed are the wholesale and retail trade, transport, accommodation and food service activities.



UIL chart based on Eurostat Metadata

Furthermore, the participation in the labour market is a fundamental factor to have access to pension and, in this regard, data shows that many over 50s have a temporary and part-time job to the difficulty in finding a full-time and permanent job . This has inevitably an impact both on wages and on the future retirement.

An early and involuntary exit from the labour market and not always voluntary temporary and part-time jobs are 3 factors which cause a potential loss of income from work and the risk of a low pension income.

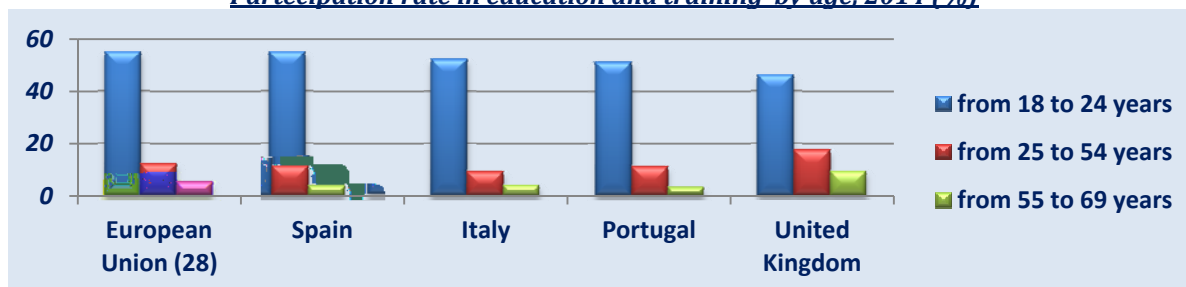
While describing the labour market, the European partners show to what extent the economic crisis, which has started to have negative effects on employment since 2009 with heavy job losses, has led to a substantial increase in the number of people looking for a job.

Moreover the over 50s have more difficulties than younger people in being reintegrated into the labour market after losing their job. The Eurostat data and the National Reports show that the percentage of long-term unemployed is higher among silver workers than among younger people.

The problem of long-term unemployment for the over 50s has been highlighted by the four National Reports. The barriers faced by silver workers on the labour market there are low and outdated skills, lack of confidence, difficulties in mastering digital tools. Another common element is the scarce participation of silver workers in training programs.

Hence, with a view to overcoming these barriers existing in all the countries of the project, it is essential to invest in training policies capable of bridging these gaps, thus enabling the silver workers to be more easily reintegrated into the labour market.

Partecipation rate in education and training by age, 2014 (%)



UIL chart based on Eurostat Metadata

Self-employment and entrepreneurship pathways as a tool for silver workers's inclusion

The National Reports show that there is a certain propensity for the over 50s to start an entrepreneurship pathway to face the risk of poverty and social exclusion.

The Spanish report underlines a factor common to all countries, especially in this period of long economic crisis: the unemployed over 50s are exposed to the risk of poverty - a poverty which is often also connected to a family whose members suffer the predicament of unemployment or underemployment.

Self-employment for the over 50s can act as a useful tool to face economic, employment and social problems. And the over 50s choice to start their own business activity is ever more widespread in the UK and Portugal as shown in the National Reports.

In fact, the UK Report shows that the over 50s are more oriented to start their own business activities in the sectors in which they were previously employed, but the barriers they face is that they do not always possess the entrepreneurial skills needed to start their own businesses, nor the necessary digital skills.

Case studies on the silver workers' entrepreneurship have been analysed, as best practices, in the Italian, UK and Spanish National Report, by showing the positive implications in terms of opportunities and increase in self-esteem and by demonstrating that age is not a barrier to employment.

It is worth highlighting an aspect that cannot be underestimated in the silver workers' analysis. The people over 50 are a sort of "social safety net" for those families whose members (often children) have no job or have a precarious job. For silver workers unemployment, especially long-term

unemployment, is a source of concern, anxiety, apathy and pessimism up to a state of social self-isolation, as is well explained in the Spanish Report. Hence the issue of the lack of jobs for older people must also be assessed from this viewpoint, which has implications both for the individual and for the community in terms of increased social spending.

In recent years the rising unemployment and the crisis of companies have led to an increase in the national spending for income supplementation and income support benefits because there has been an increase of unemployed and redundant workers, especially the older ones (as in the case with

In Spain there are many programs that involve silver workers to promote their employability and counter the risk of social exclusion (for example: Empleo 2.0 - Project to promote entrepreneurship of people over-50s and their participation in the labour market; Virtual Agency of Social and Labour Networking for over-55s; Actitud 50; etc...).

In the UK, an interest toward the more mature segment of the population has been shown by: Age UK, Age Action Alliance, Centre for Better Aging, Advance 360°, the University of the Third Age. Also the "Confederation for British Industry" and the "National Enterprise Network" are dealing with the silver workers.

In Portugal there are several Institutions which deal with training policies, not only for silver workers: the "Instituto do Emprego e Formação Profissional", the "Instituto Padre Antonio Vieira" and the "Agencia Nacional para a Qualificação and Ensino o Profissional".

In Italy, the following actors usually involve and deal with silver workers: voluntary associations, charitable institutions, the *patronati* (institutions for assistance and protection of citizens), the University of the 3rd Age. It should also be highlighted the numerous projects, aimed not only at the creation of business activities, implemented for people over-50s, in which there was an active involvement of the social partnership. It is worth mentioning some example: the project "Silver city - innovative urban strategies and action plans to enhance the economic role of the over-50s"; "Faculty-MPower-Astro" or "OWLE + 50 - older women in learning and enterprise".

This project is targeted to the over-50 Silver Workers who are short or long-term unemployed, inactive looking for their first job, discouraged, working with temporary contracts, retired or early retired, working poor), with a view to defining a training program to foster self-employment and entrepreneurship as a means for inclusion into the labour market or for improving e living conditions.

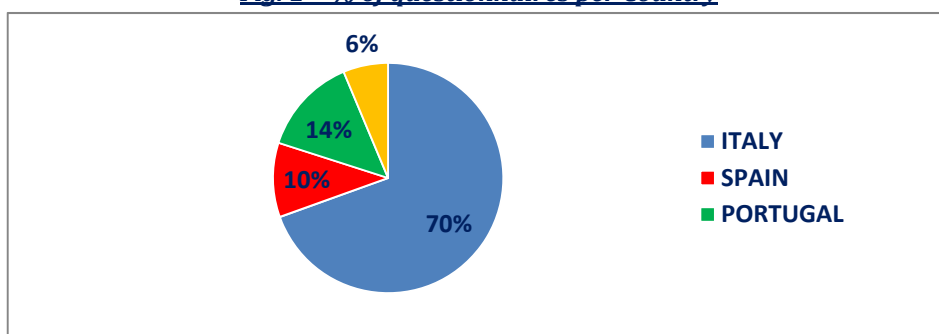
A training program that this project intends to define as a next step, by using the contribution provided by the National Reports of the four countries involved in the project and, above all, the results of the questionnaire administered to a sample of 364 Silver Workers in Italy, Portugal, UK and Spain. The questionnaire was prepared so as to learn about the current socio-occupational status of the over 50s, their working and living background, their hobbies, their propensity and possible obstacles to start their own businesses.

One of the most important activities carried out during the first phase of the Project has been preparing, distributing and collecting questionnaires, useful to investigate the needs of silver workers in the four countries involved in the Project.

The following interesting aspects have emerged from the questionnaire.

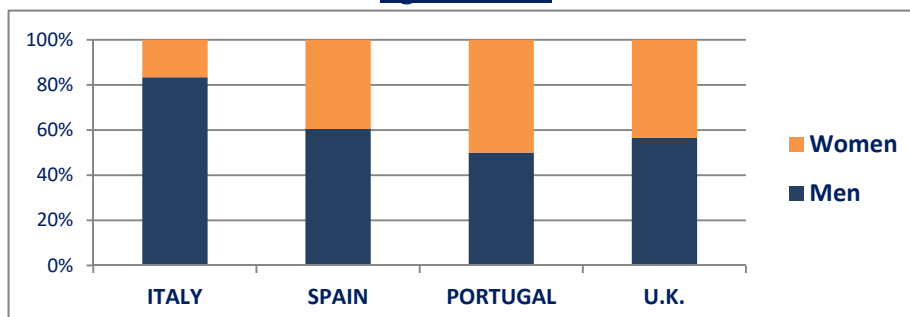
In total, 364 questionnaires have been collected. As shown in *Fig.1*, 70% of them come from Italy.

Fig. 1 - % of questionnaires per Country



In total, out of 364 people who compiled the survey, 272 were men and 92 were women (*Fig.2*).

Fig. 2 - Gender



With regard to the Age of participants, the apple chart below (*Fig.3*) shows how the different age group are represented, while *Fig.4* displays the different age groups in each country. The first two age groups (“50-54” and “55-59”) are the most represented in each nation.

Fig. 3 - Age group

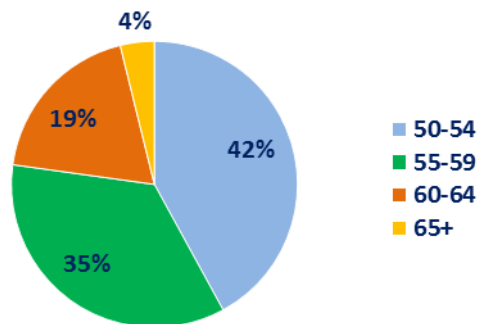
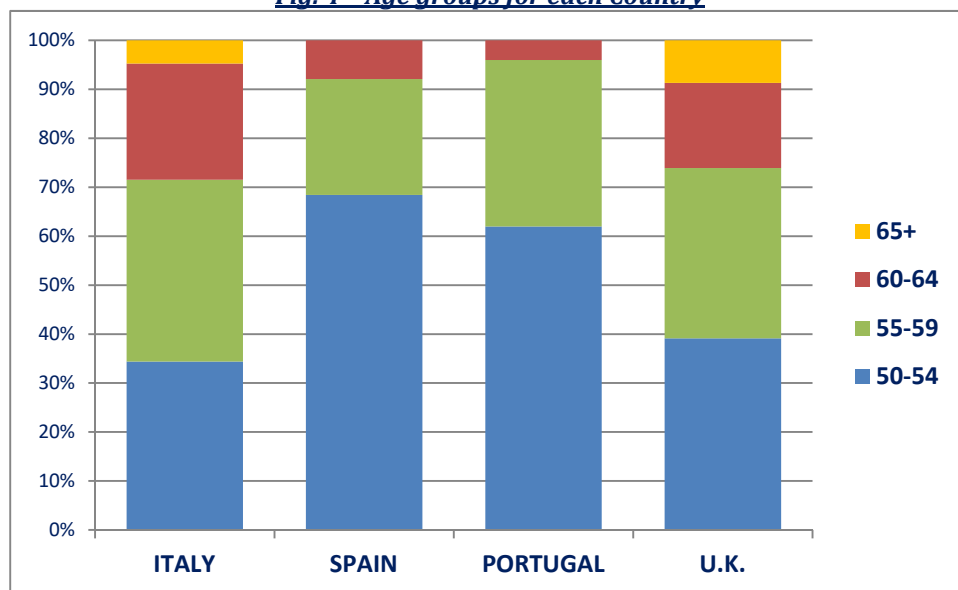


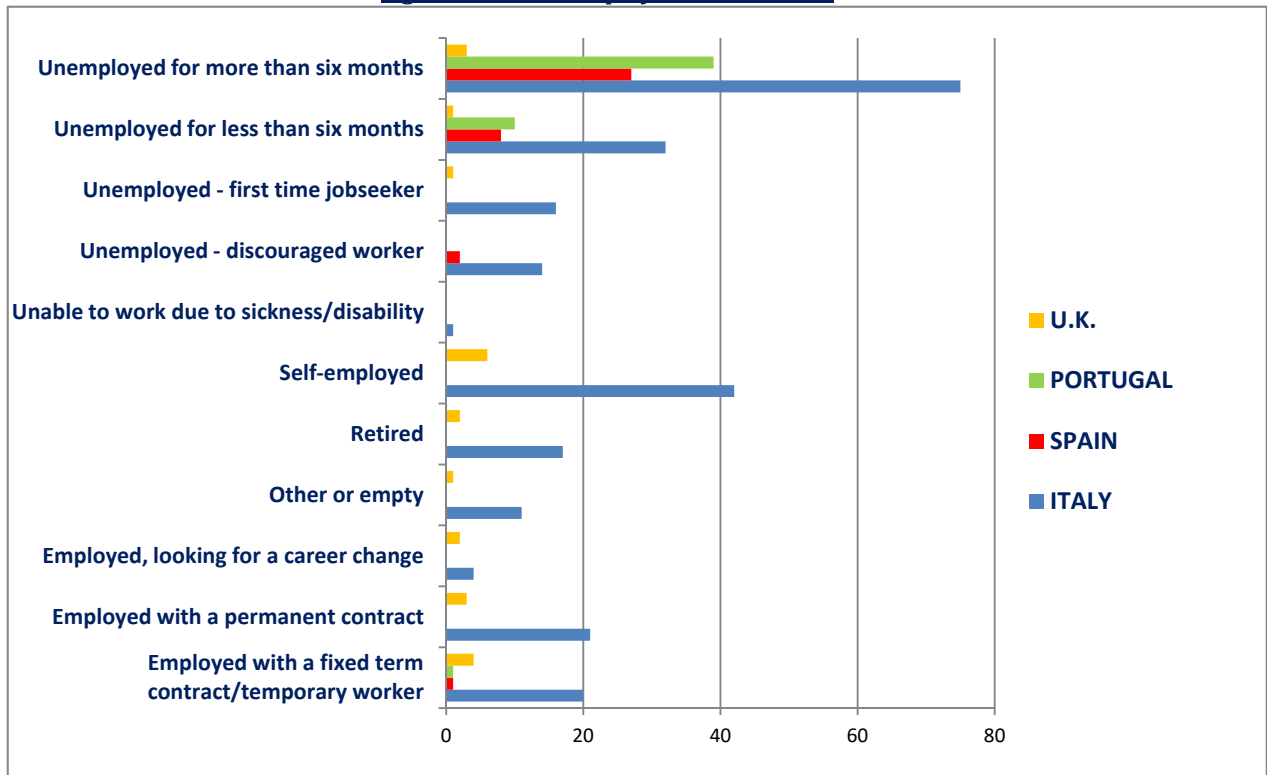
Fig. 4 - Age groups for each Country



Concerning the current employment situation of Silver Workers interviewed, *Fig. 5* clearly displays that the majority of respondent are long-term unemployed.

Italy and U.K. even show a consistent number of self-employed people. Among the category “Other”, we include people laid off under redundancy funds and pre-retired.

Fig. 5 - Current employment situation



In the questionnaire, there were also three questions concerning the level of satisfaction of respondent with regard to their current level of income (*Tab.1*), their current level of job autonomy (*Tab. 2*), and their current level of professional development (*Tab.3*).

Tab. 1 - Level of income

Am I satisfied with my current level of incomes?	
Strongly disagree	56,6%
Partially disagree	28,3%
I agree	12,4%
I strongly agree	2,7%

Tab. 2 - Level of job autonomy

Am I satisfied with my current level of job autonomy?	
Strongly disagree	33,0%
Partially disagree	32,7%
I agree	22,1%
I strongly agree	12,2%

The data is quite homogenous for all the countries: the respondents are very disappointed of their current level of income. This is an important aspect, which push them to look for a better situation. The following charts will confirm that.

Tab. 3 - Level of professional development

Am I satisfied with my current level of professional development?	
Strongly disagree	31,0%
Partially disagree	30,4%
I agree	28,0%
I strongly agree	10,6%

Indeed, the most frequent given reason to continue working is the financial one (*Fig.6*). Social reasons follow; this trend is valuable for all the countries involved. Concerning the category “Health benefits”, out of 41 responses, 39 are recorded in Italy. “Other reasons” represent almost the 10% of total responses, and some answer has to be mentioned, like for instance: “personal challenge”, “no possibility to retiring”, “to feel useful themselves”, “self-realization and personal fulfillment”.

Fig. 6 - Reasons to continue working

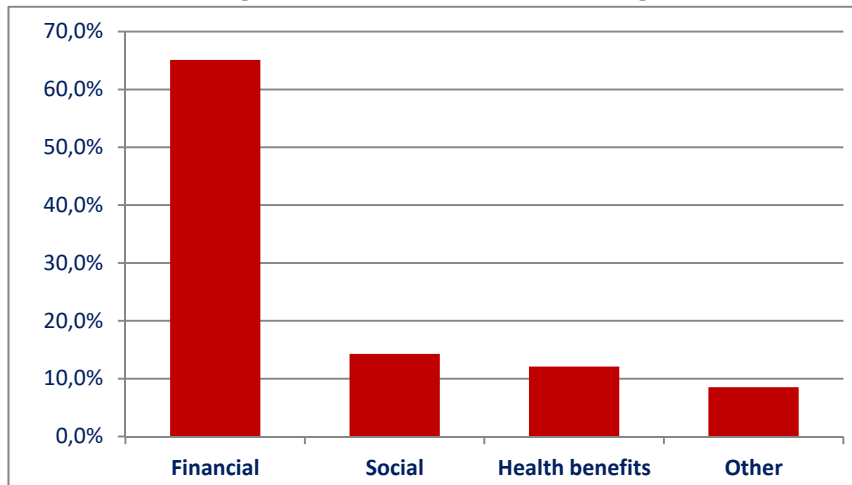
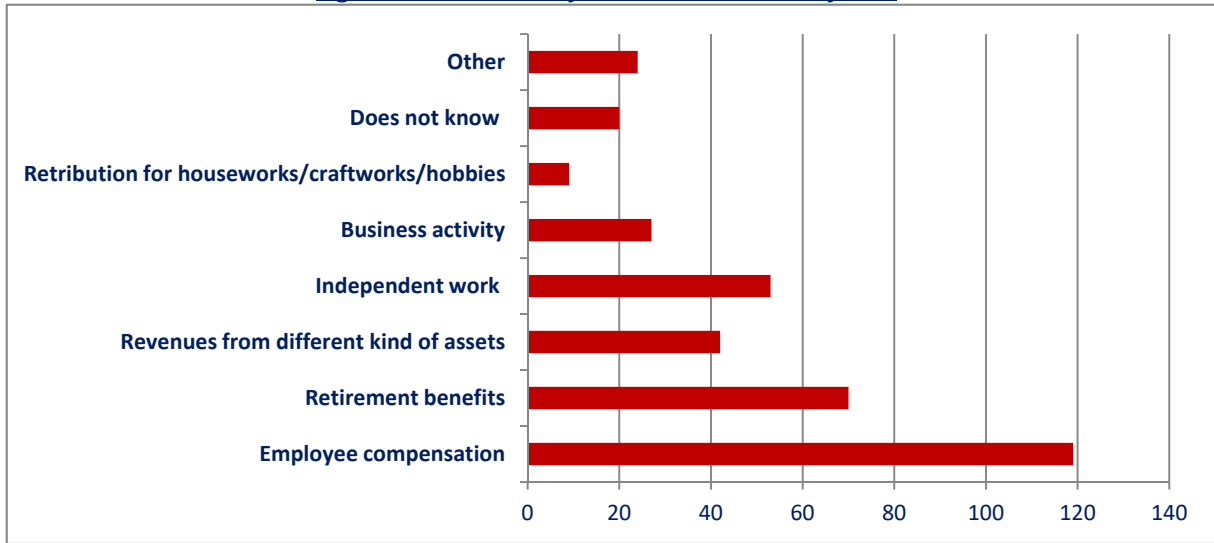


Fig.7 shows data for the main source of income in the next five years. The highest number of answers is included in the category “employee compensation”, a signal that Silver workers, despite all the issues they have to face, are still confident in finding a job and getting a remuneration. (Other: different subsidies).

Fig. 7 – Main source of income in the next 5 years



Talking about issues for Silver Workers, let's have a look at which barriers do they see to continue working. The data recorded are shown in *Tab. 4*.

Tab. 4 What barriers do you see to continue working?

	9.5%
	0.6%
	9.5%
	11.1%
	32.9%
	0.3%
	6.0%
	17.7%
	10.8%
	1.6%

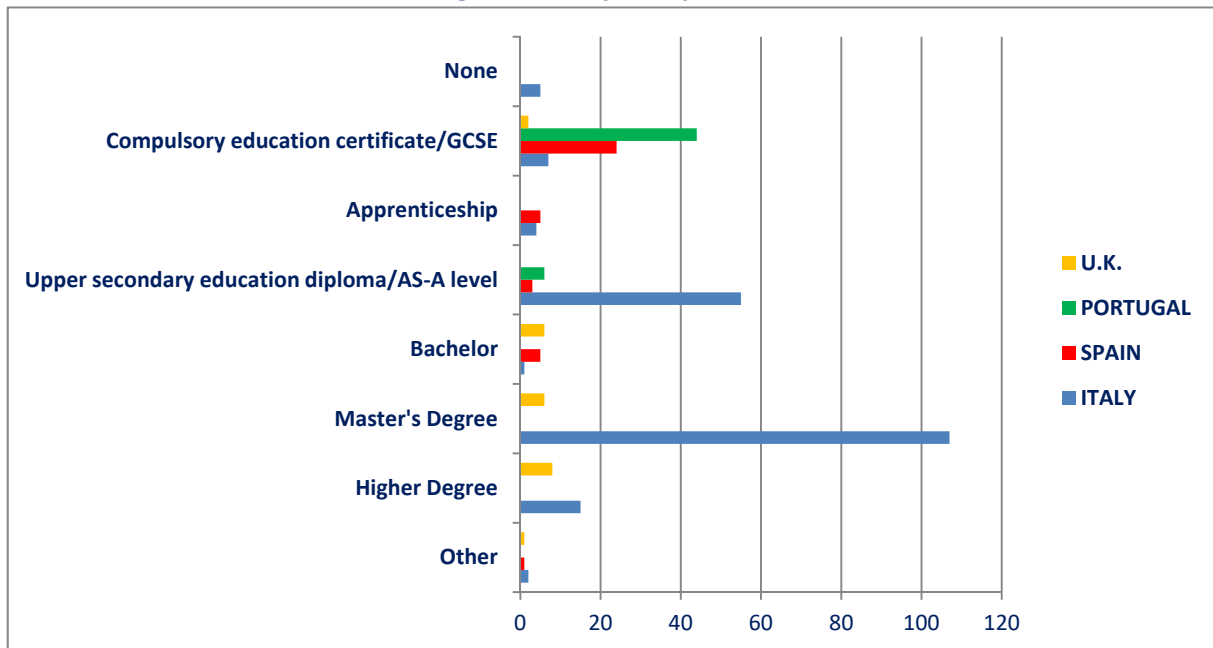
The attitudes of employer represent the highest data regarding barriers, followed by a category that was not originally included in the questionnaires. But since many people added this issue (almost 18%), we thought to it was appropriate to include a new category in the table: it represents the difficulties in finding a job for silver workers and the lack of opportunities into the labour market for people aged 50 or over.

At some point in Section 1 of the survey, there is a question investigating whether or not the respondents have any capital for starting up a business on his/her own. In general, 74.7% of silver workers do not have any capital available to build a business. Exception for the U.K. data, 65.2% of British people answering the survey have a capital to start a business.

Section 1 terminates with the information on the level of qualification. We can see in the chart below (*Fig.8*) that there are differences between countries. In Italy and U.K., most of the samples got a

Master Degree, while for Spain and Portugal, the majority of respondents have completed the compulsory education (CGSE).

Fig. 8 - Level of Qualification

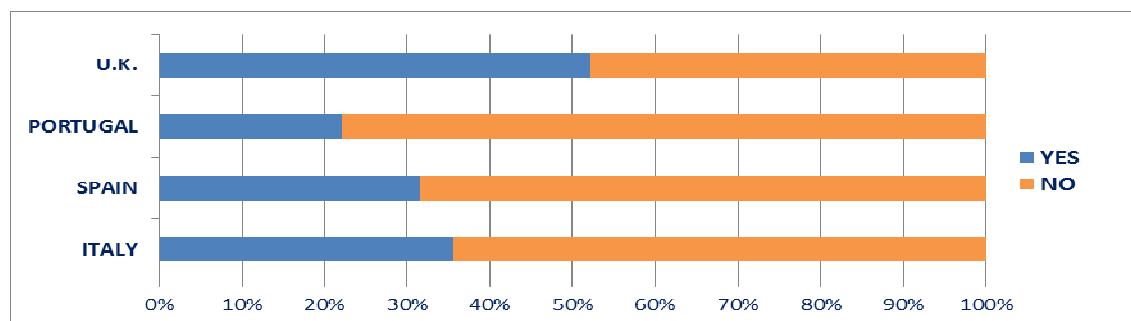


Linked to the level of education of participants, there are data concerning the previous or current category of employment.

In Italy and U.K., the sample is prevalently composed by “Higher and Lower managerial, administrative and professional occupations”, respectively 65% for Italy and 91% for the United Kingdom. In Spain and Portugal, instead, most of respondents perform/performed “routine” or “semi-routine” activities, respectively 42% for Spain and 54% for Portugal.

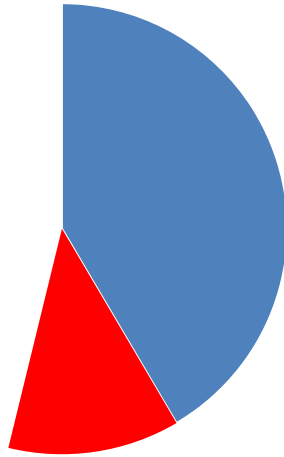
In Fig. 9, data show that most of people who participated in the survey did not follow any training recently. Only the 34% of the total recently attended a training course. Again exception for the U.K., where more than 50% have had some training.

Fig. 9 - Have you recently had any training?



Among the needs the Project Consortium would investigate, there is the way people prefer to learn. Fig. 10 reveals that most of the respondents prefer to learn “Face to Face” and “On the job”.

Fig. 10 - How do you prefer to learn?



Tab. 5 - Have you ever had or thought of setting up your own business?

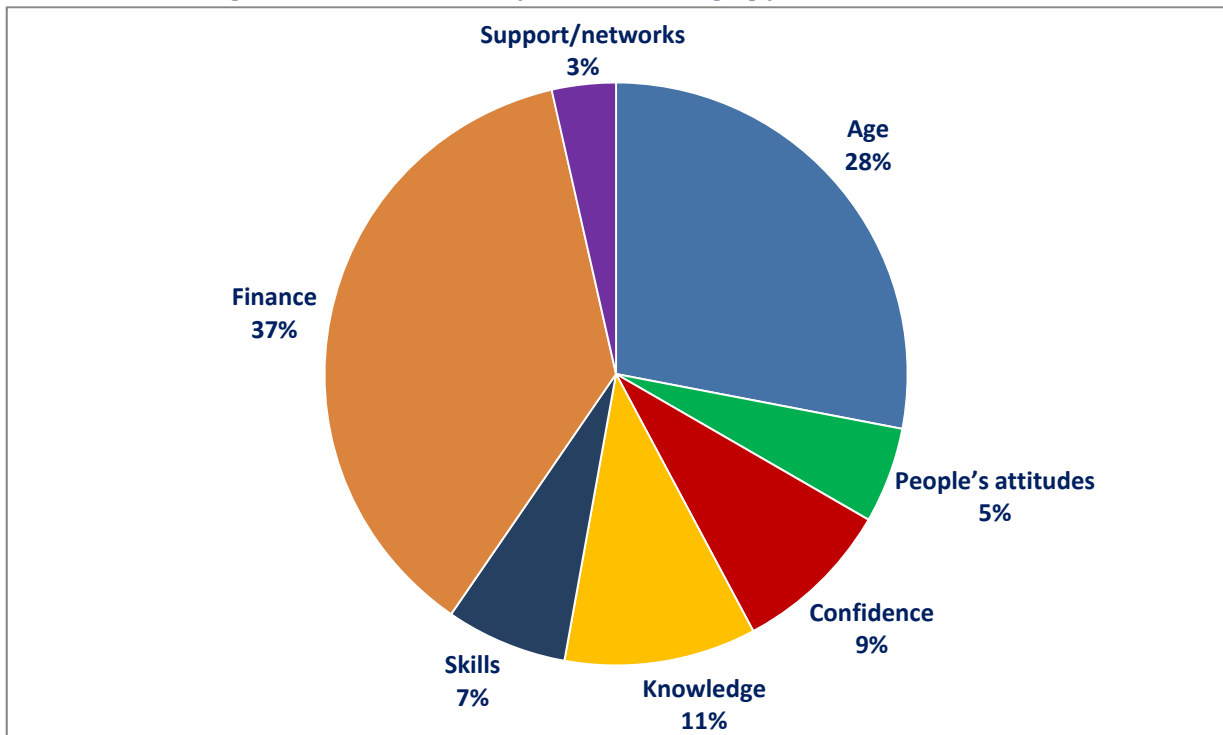
	20,5%
	35,3%
	21,9%
	6,8%
	4,7%
	1,8%
	9,0%

To the question "Have you ever had or thought of setting up your own business", the 35.3 % of silver workers sample responded that he/she decided to open their own business but did not do so, followed by 21.9 % of respondents who thought to open it but they do not know where to start. Thus, it shows a strong propensity of the sample considered to embark on a path of self-employment.

In the following chart the obstacles that silver workers perceive in building their own business activities are shown.

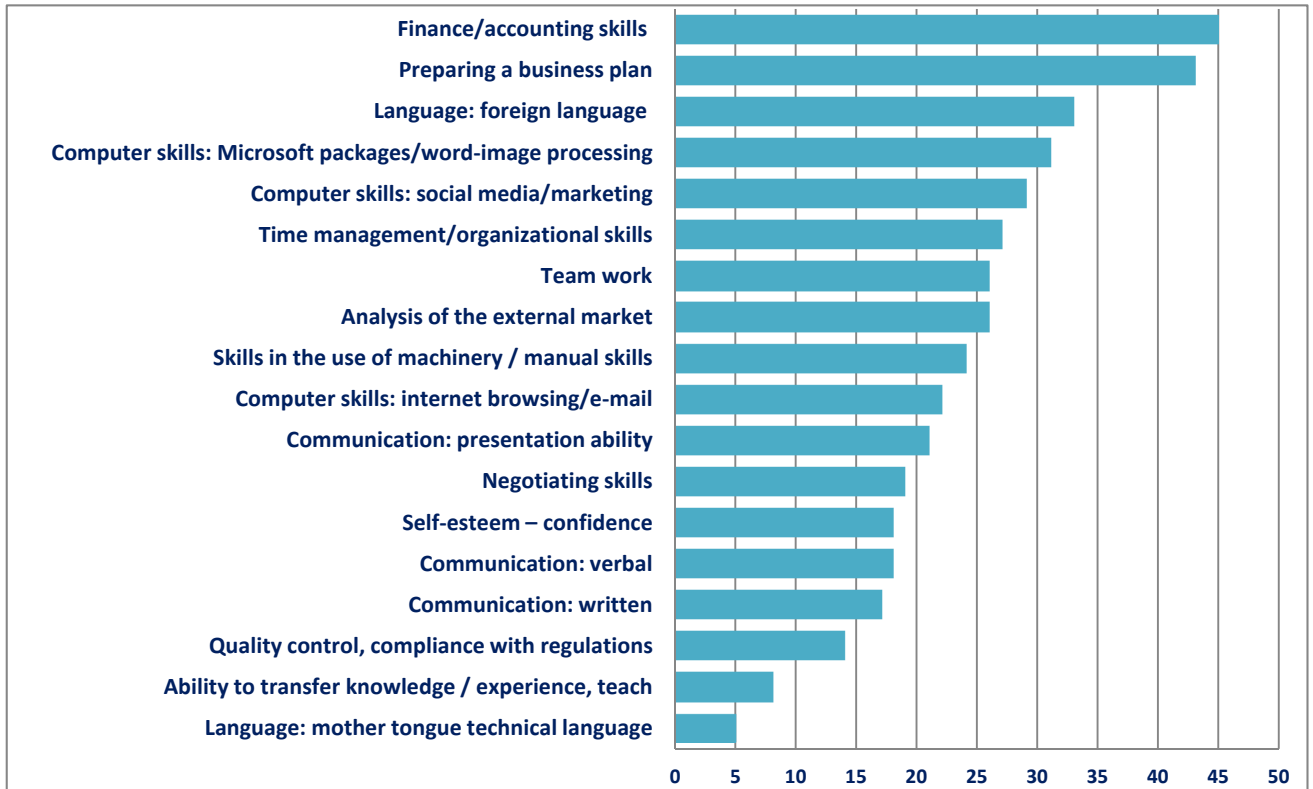
The main obstacle remains the financial/economic one. Another discouraging factor, or considered as an impediment, is age. Although willing to continue to work for all the reasons seen in Figure 6, the perception or the feeling of being too far with the age, it creates some discomfort.

Fig. 11 - What barriers do you see to setting up your own business?



Out of 364 participants to the survey, only 217 have completed the last session, indicating "If you wanted to set-up your own business, which of the following would you require some training on? Which skills?" In total, 426 preferences were expressed. The skills that were most frequently and for which the silver workers would like specific training are the financial and accounting ones, followed by preparing a business plan and learning a foreign language. Continuing, we find the IT/computer skills and time management and organizational skills among the most required. (Fig. 12)

Fig. 12 - If you wanted to set up your own business which of the following would you require some training on?



The analysis of the questionnaire administered to a sample of 364 Silver Workers, as well as the socio-occupational and, above all, demographic picture emerging from the National Reports and the Eurostat statistics, enable us to define some "Policy Recommendations" on the Silver Workers issue.

Firstly, the high incidence of people over 50 in every country involved in the project, which is a common factor in all European countries due to the low birth rate, highlights to what extent the issue of silver workers should be subject to careful analysis both at European and national levels.

This snapshot leads to a first "policy recommendation": to define appropriate training models tailored to the type of beneficiary addressed. Different age groups necessarily require training policies differently oriented and devised. The needs of the over 50s require a different training approach compared to the approach for younger people. The questionnaire results and statistics show that silver workers have scarce knowledge of IT tools or languages. Young people have better knowledge of these skills due to their school curricula and their greater propensity for computerization and information technologies. Hence there is the need to define programs for the training and retraining of silver workers, particularly oriented to new technologies and ICT so as to enable them to acquire the new skills required by the labour market.

Another factor to be analyzed is the scarce participation of silver workers in training pathways, as shown by the statistics and the questionnaire answers. Considering the aging of population that will continue in the coming years and the rise of the retirement age resulting from the recent pension reforms in some European countries, the incidence of workers over 50 will clearly increase.

The European Union had set itself an ambitious goal for itself: to involve 15% of the adult population (in the 25-64 age group) in educational and training activities, even not strictly related to professional needs. It is worth keeping in mind that in the 28 EU Member States, only 5.9% of the people in the 55-64 age group participated 2014, in education or training initiatives in 2014 (ISFOL and LFS Eurostat data).

The active participation of the over 50s is not just a general issue related to the competitiveness of the "European" system, but also one of the most effective tools to enhance the employability of people, including young people.

Basically we must reverse the trend whereby the number of people involved in educational processes decreases as age increases.

An offer of training pathways tailored to the strong innovations characterizing the production systems, but also capable of enhancing the soft skills - not strictly technical and professional - focused on leadership skills, teamwork, adaptation to new and more flexible ways of working ways (the so-called "smart working"), could enable many "not young" workers to continue to be active on the labour market, to perform tasks related to their own experiences, to reconcile and balance life and work, but

also to be potential tutors of younger workers, by playing a leading role in the transfer of skills and in the schemes alternating school and work periods and/or apprenticeship for the younger generations).

It is therefore necessary to invest in their training, including lifelong learning, since the National Reports and the Silver Workers who answered the questionnaire show that, for the over 50s, losing their job means greater difficulty in re-entering the labour market and longer unemployment than young people.

The suffering inherent in having a low income or living on unemployment benefits or pension has been highlighted by the answers provided by the Silver Workers interviewed. In fact, the majority of them has expressed dissatisfaction with their income level and professional career (80.7% of people stated to be fully or partially unsatisfied).

The questionnaire and the best practices followed in many European countries show the Silver Workers' increasing propensity to move towards self-employment which enables them to be active within society.

57.2% of the Silver Workers who answered the questionnaire has thought of starting their own business, but the lack of adequate financial resources and the lack of appropriate knowledge and skills in this field, has not enabled them to embark on this new adventure.

To this end, we believe that offering training pathways designed to promote self-employment and entrepreneurship which, for silver workers, seem to be a tool for social inclusion and employment, could be useful to bridge the gaps that the over 50s feel like barriers in starting a business.

Certainly training cannot solve the lack or inadequacy of financial resources that the over 50s think to be one of the obstacles to starting their own business activity. In this case, they need national and European resources to be invested, for example, in start-ups for the over 50s and not only, as often happens, exclusively for the young people who want to start a business.

Training pathways, however, can fill the gap in the skills required for starting a new business, as evidenced by the sample of Silver Workers interviewed: finance and accounting expertise, skills for drawing up a business plan, knowledge of foreign languages or computer skills.

A percentage of the Silver Workers interviewed, regards 'age' as a barrier when starting their own business. Indeed, as evidenced by some best practices included in the National Reports, starting a business when you are over 50 should not be seen as a hindering factor.

Thanks to the questionnaires, we have tried to understand the Silver Workers' training needs both with respect to the topics and knowledge they would like to deepen and with respect to the learning ways (in this case the questionnaire results show a preference for a "face to face" and "on the job" training approach). This can contribute to build a better and more effective training pathway.

The documentation provided by the partner countries of the project and the fact-finding survey conducted through the questionnaire, have enabled us to have a snapshot of the problems, needs and expectations of the older generation.

The challenge of silver workers' active aging necessarily requires the involvement of all institutional and social workers.

Certainly national and European policies will be the engine of initiatives to be taken and implemented, but a decisive role can also be played by national and/or company bargaining, which shall regard this issue as a relevant issue in industrial relations.