



*Roundtable on the link between Demographic Change, Decent Work and  
Silver Entrepreneurship Development in Asia and Europe*

*ITC ILO, 18 – 19 May 2017, Turin, Italy*

# **Policies and Programmes to promote the Silver Economy in Europe**

*Pietro Checcucci*

- ✓ The European situation: challenges and policies
- ✓ The Italian situation: focus on the labour market
- ✓ Active ageing practices within Italian enterprises
- ✓ Perspectives and conclusions

- ✓ **The European situation: challenges and policies**
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Changes in intergenerational  
relationships

Longevity

Low  
birth rate



Alteration of  
the life cycle

Need  
to  
offset

What  
dimensions  
involved?

## *Main policy drivers before the crisis*

### **General measures**

- Pensions reform
- Rising of mandatory pension age
- Reduction of early exit schemes
- Antidiscrimination measures
- Life-long Learning measures

### **More specific measures**

- Incentives for job retention and hiring of older workers
- Incentives for delaying retirement
- Flexibility for older workers
- Awareness raising campaigns

### **Comprehensive approach**

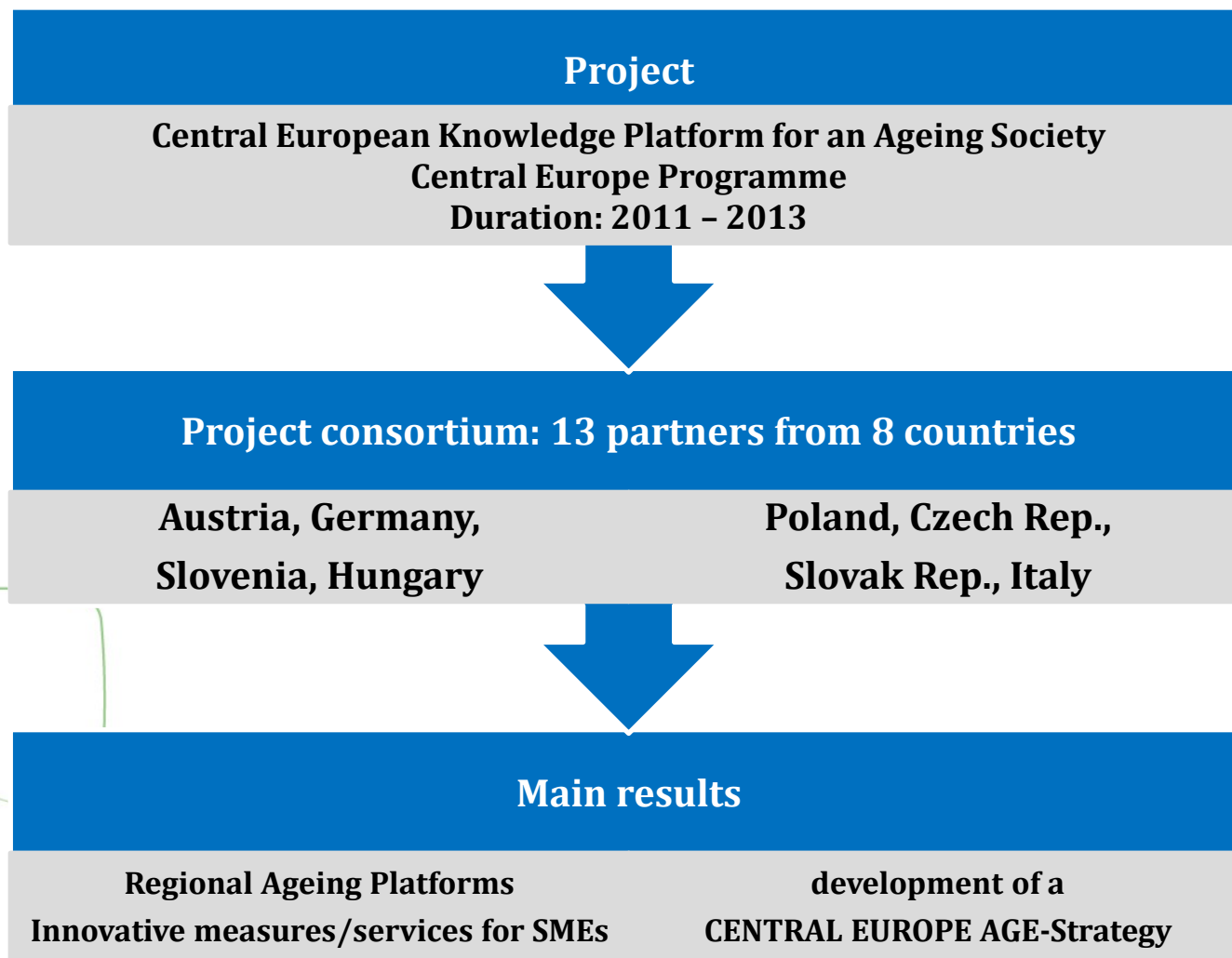
- Mix of pensions and fiscal incentives + flexibility in working time

## *Main policy measures in response to the crisis*



Source: Eurofound, [Impact of the recession on age management policies \(résumé\)](#), 22 March 2012

## *Current challenges: suggestions from a project*

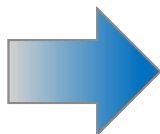


Source: Scoppetta, A. et al. (2013): 'Green paper: Central European Ageing Strategy; CE-Ageing Platform; Vienna, January 2013. <http://ce-ageing.archiv.zsi.at/>

## *Current challenges identified*



**Main  
challenges  
in Central  
Europe**



**low labour force participation of  
particular age groups**



**adapt governance systems, (pensions, social  
services, health and care provision)**



**changes in family structures**



**integration of migrants**



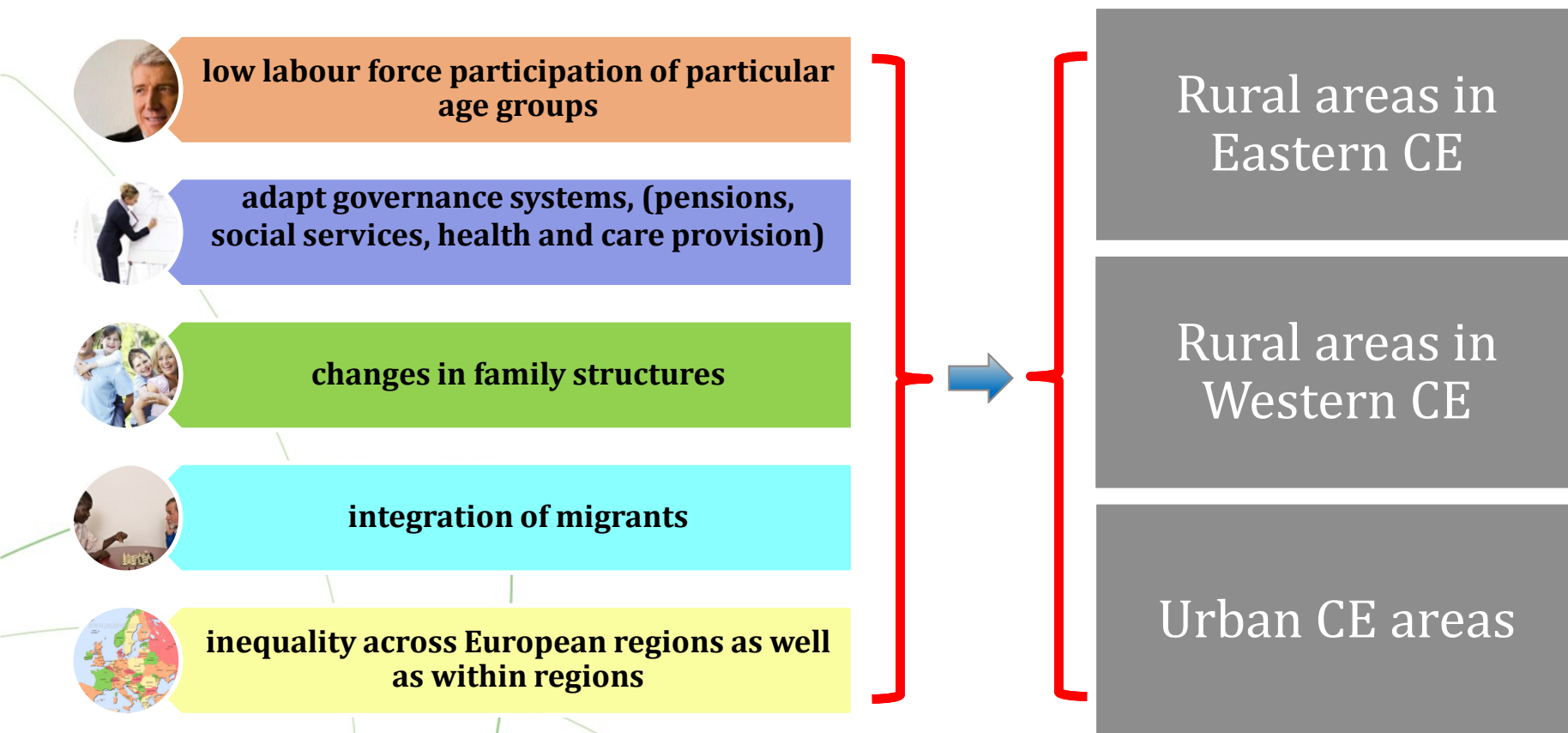
**inequality across European regions as  
well as within regions**

Source: Scoppetta, A. et al. (2013): 'Green paper: Central European Ageing Strategy'; CE-Ageing Platform; Vienna, January 2013. <http://ce-ageing.archiv.zsi.at/>



## *The challenges impact differently on territories*

### Spatial dimensions of the policy challenges



Source: Scoppetta, A. et al. (2013): 'Green paper: Central European Ageing Strategy'; CE-Ageing Platform; Vienna, January 2013. <http://ce-ageing.archiv.zsi.at/>

## Current challenges: focus on employment

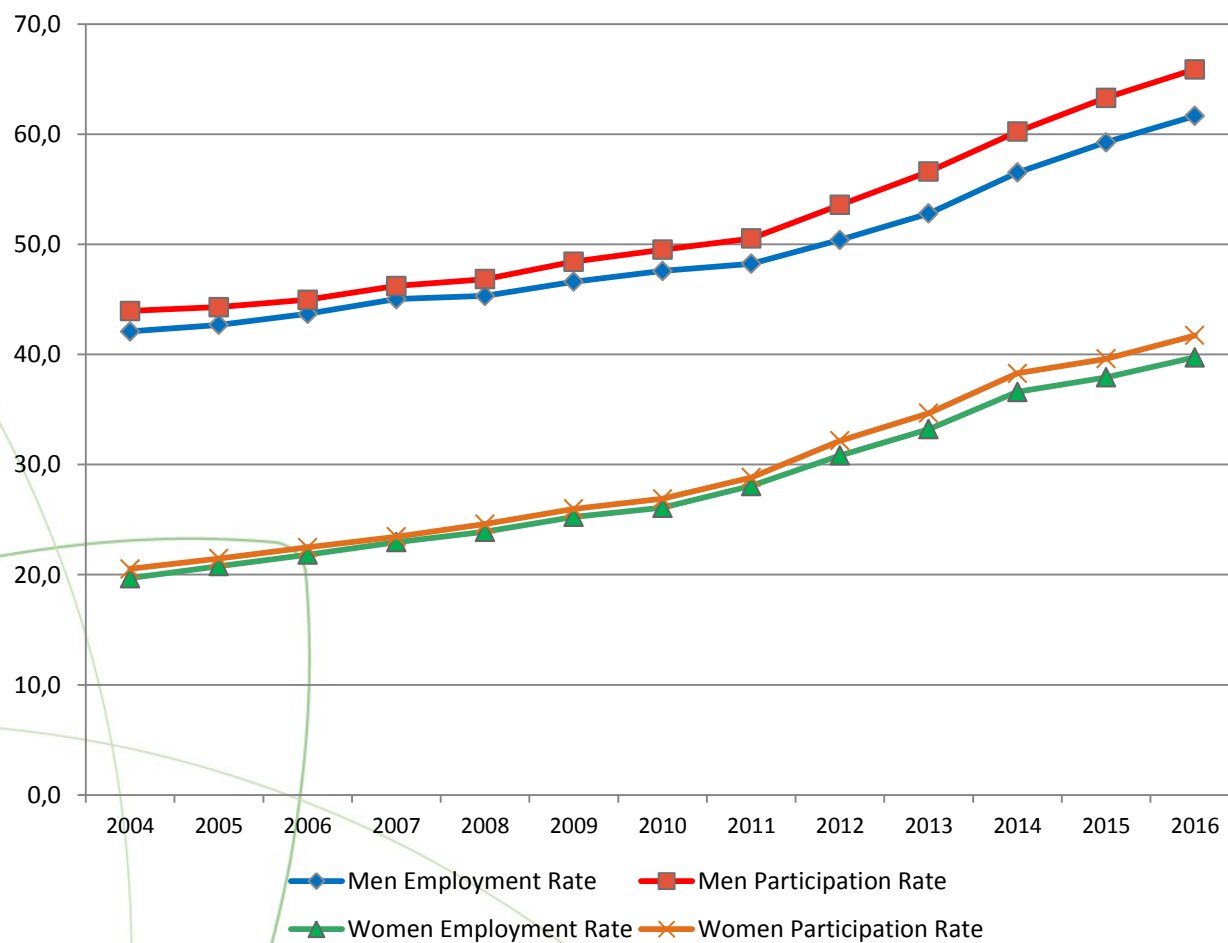
### The challenge matrix

Rural areas in Eastern CE	<ul style="list-style-type: none"><li>• Lack of attractiveness and capacities of (less affluent) regions in transition economies with often poor infrastructure and few investments</li><li>• Lack of attractive jobs resulting in low labour force participation of particular societal groups (youth, women, older workers)</li><li>• Lack of ICT access</li><li>• Need for increase of human capital (education, life-long learning, training)</li><li>• Gender segregation</li></ul>
Rural areas in Western CE	<ul style="list-style-type: none"><li>• Need for increasing productivity</li><li>• Provision of well-paid job opportunities (e.g. good career prospects for young generation)</li><li>• Lack of and development of skilled workers and training opportunities (e.g. for the use of ICT based services)</li></ul>
Urban CE areas	<ul style="list-style-type: none"><li>• Polarisation of jobs and mismatch between education and jobs</li><li>• Lack of high-skilled workers due to the lack of high-quality and accessibility of schooling as well as of (insufficient) entrepreneurial education (missing talent identification)</li><li>• Need to attract new investors, ensure sufficient numbers of workers at all qualification levels as well as research and innovations experts</li><li>• Lack of knowledge transfer programmes (e.g. from experienced workers to youth, to less skilled, etc.)</li><li>• Gender segregation</li></ul>

Source: Scoppetta, A. et al. (2013): 'Green paper: Central European Ageing Strategy CE-Ageing Platform; Vienna, January 2013. <http://ce-ageing.archiv.zsi.at/>

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## *Positive trends in participation and employment*



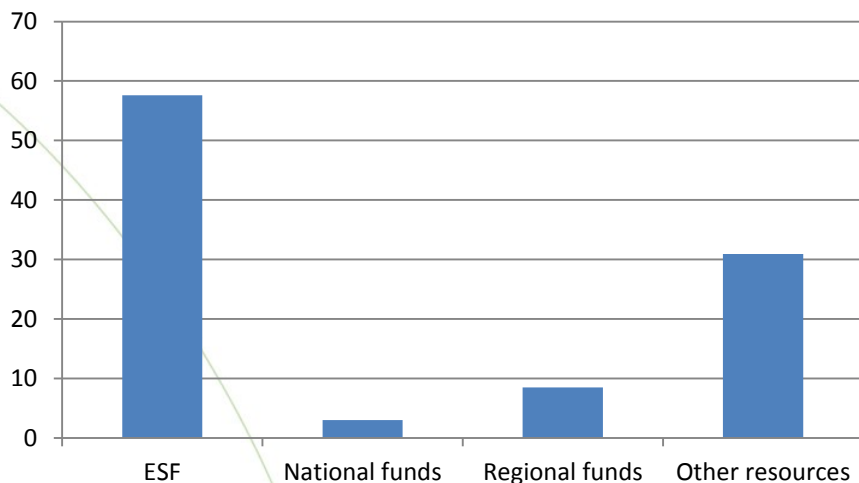
Source: ISTAT, 2017

## *Negative trends*

- ✓ Between the 3° trimester of 2008 and the same period in 2016, unemployed 50-64 grew by 182,2% (unemployed 15-64 grew by 86,3% )
- ✓ This trend hit more hardly men (+205,4%) instead of women (+151,5%)
- ✓ In 2016 unemployed 50+ represented 16,1% of unemployed in the age class 15-64, (men 18,6% and women 13,3%), while they were 10,6% in 2008
- ✓ We still have a large gender gap: employment rate of men 55-64 is 61,7%, while it is nearly 40% among women

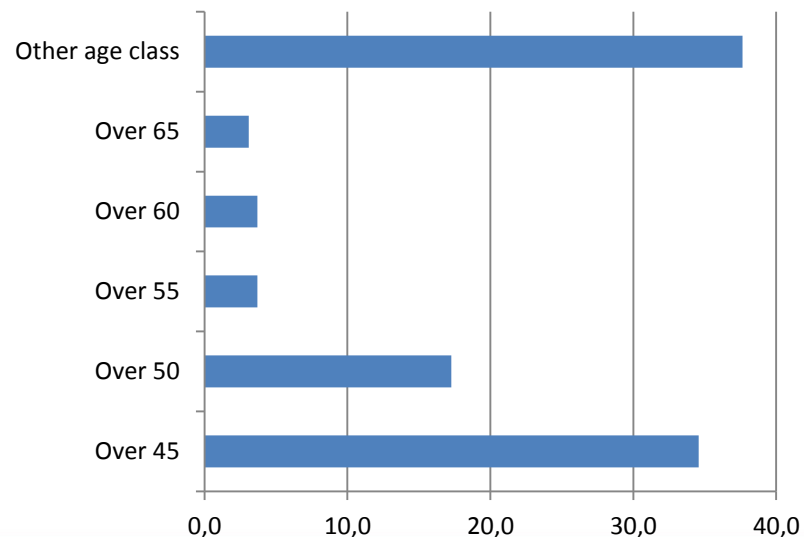
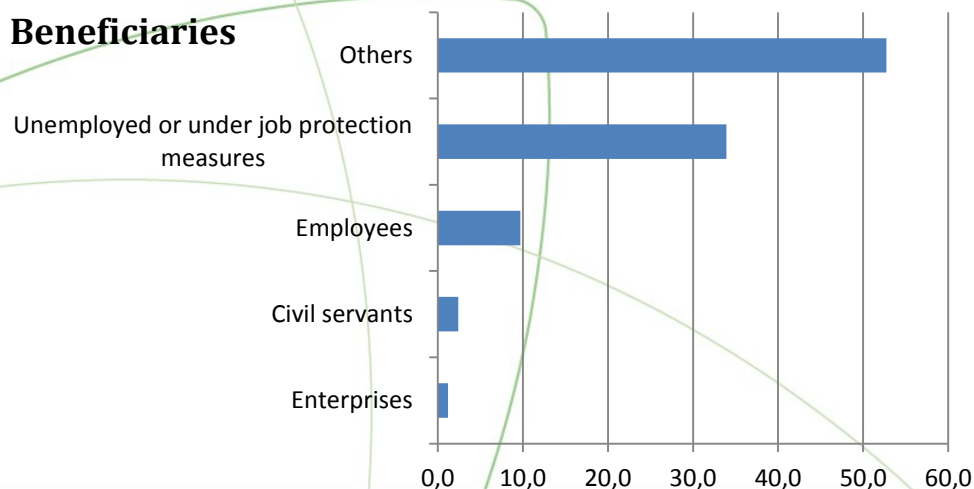
## *Main policy measures before the crisis (1)*

### Share of ESF support and other funds



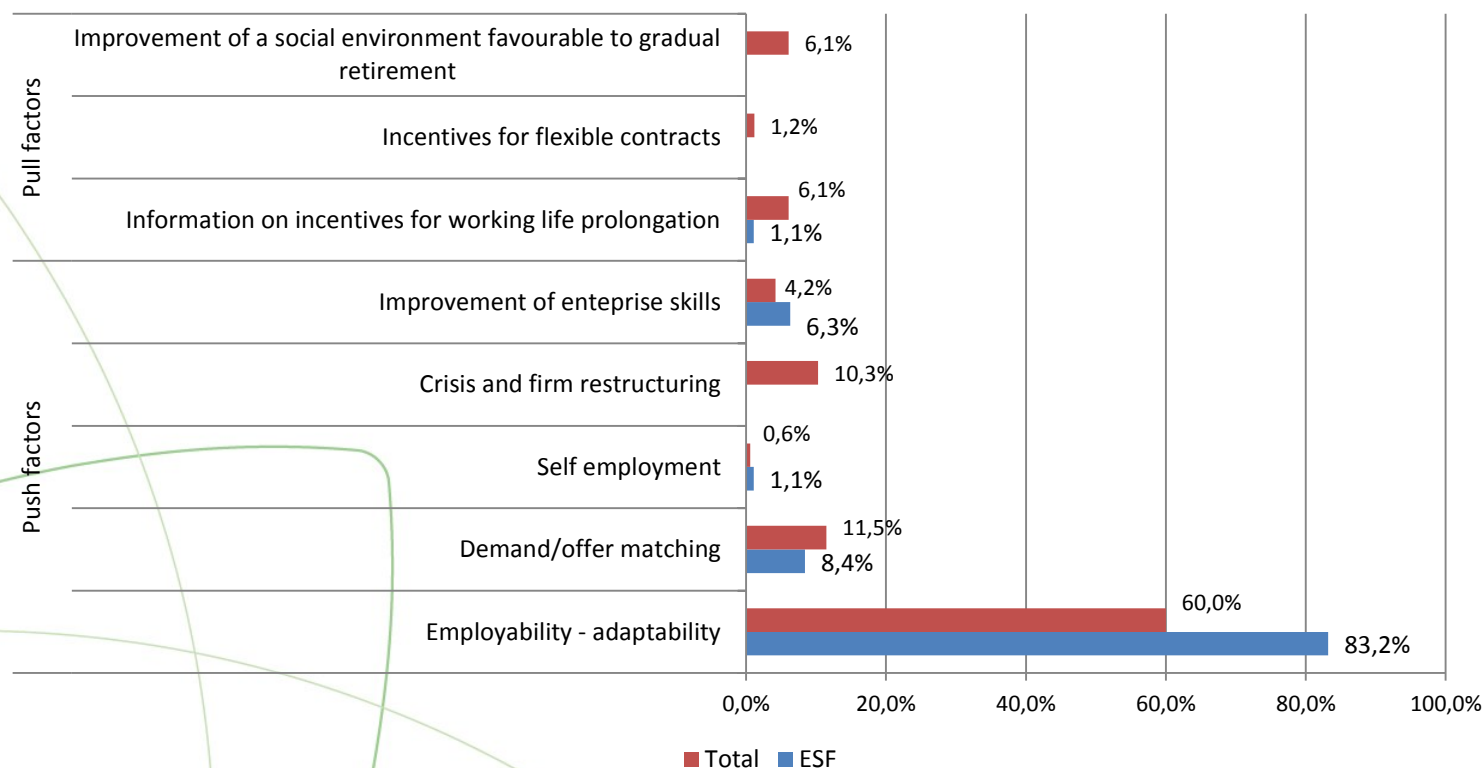
Source: ISFOL, [Le azioni locali per il prolungamento della vita attiva](#), ISFOL, 2011

### Beneficiaries



## *Main policy measures before the crisis (2)*

### Push vs Pull factors measures



Source: ISFOL, [Le azioni locali per il prolungamento della vita attiva](#), ISFOL, 2011

## *Main policy measures during the crisis*

- ✓ Implementation of pension reform of 2011 (higher mandatory age of retirement)
- ✓ Labour market reform (2012) with hiring incentives for 50+
- ✓ Labour market reform (Jobs Act 2014, 2015) with tax relief for hiring 50+ workers and women, extension of social safety nets etc.
- ✓ 2016 Stability Law, facilitate the hiring of 50+ unemployed for more than 12 months
- ✓ 2015 Stability Law, INAIL (National Institute for Insurance against Accidents at Work), task of facilitating the reintegration at work of persons with disabilities originating from their job
- ✓ INAIL enhance the risk assessment and management of work-related stress
- ✓ LLL/CVET - System of "Regional networks for learning" (CPIA-education centers for adults; Technical-vocational poles; University; AFAM-Higher Artistic, Music and Dance)
- ✓ Definition of a "National system of certification of skills" (Legislative Decree n. 13 of 2013).



## *The impact on organizations: INAPP surveys*

### Ageing work force in SMEs



Investigating solutions adopted for the maintenance, the professional exploitation and the possible reintegration of older workers



Sample survey on 2,000 private SMEs (except agriculture); 10-249 employees



Sectors involved: industry, building, services with low added-value and services with high added-value



### Age management in large companies



Analyze meaningful age management experiences, for facing the ageing of workers and skill obsolescence



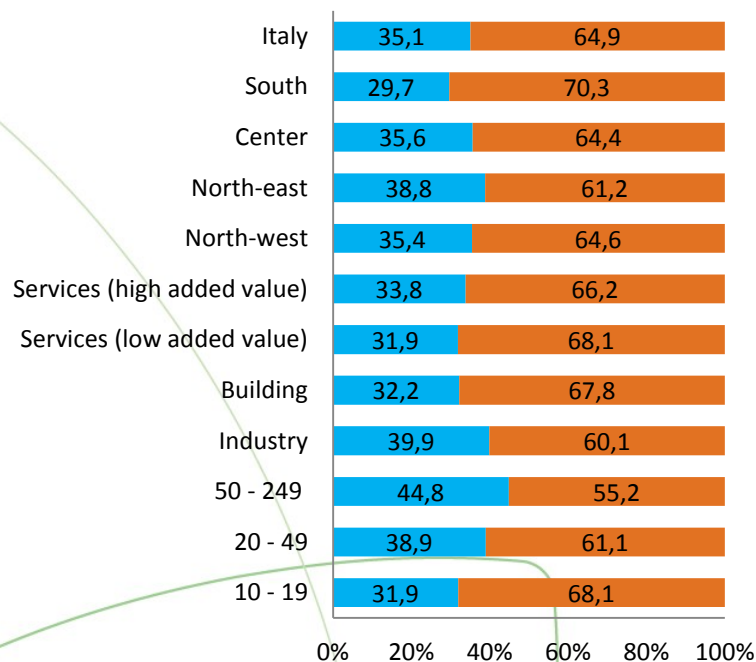
152 large companies (telephone interview); 8 case-studies (in-depth interviews/focus groups).



Sectors involved: manufacturing, building, electricity, gas, water and waste management, telecommunications, publishing, information technology, financial services



## The organizations level: SMEs (1)

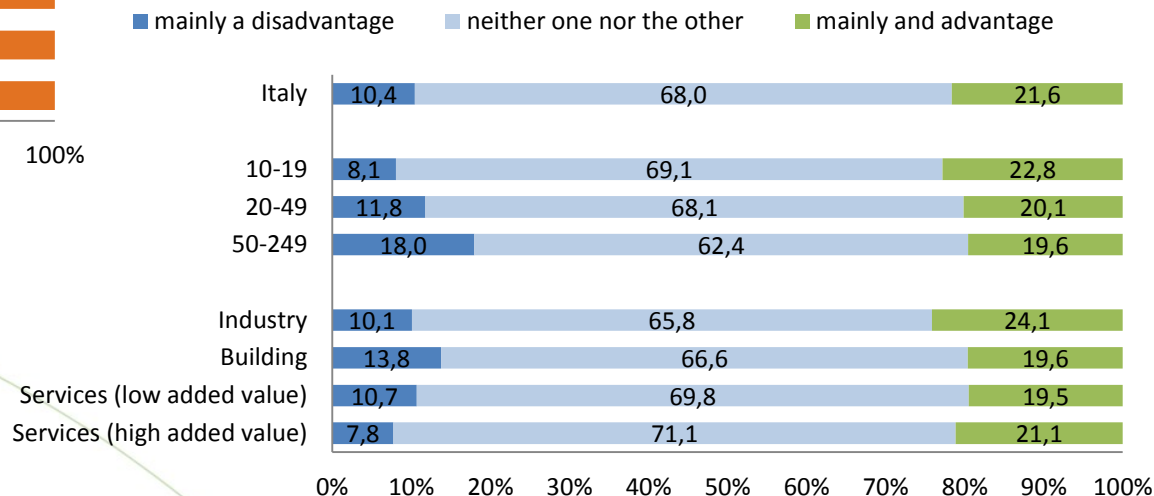


■ Yes  
■ No

The company observed an increasing of the average age of employees during last years

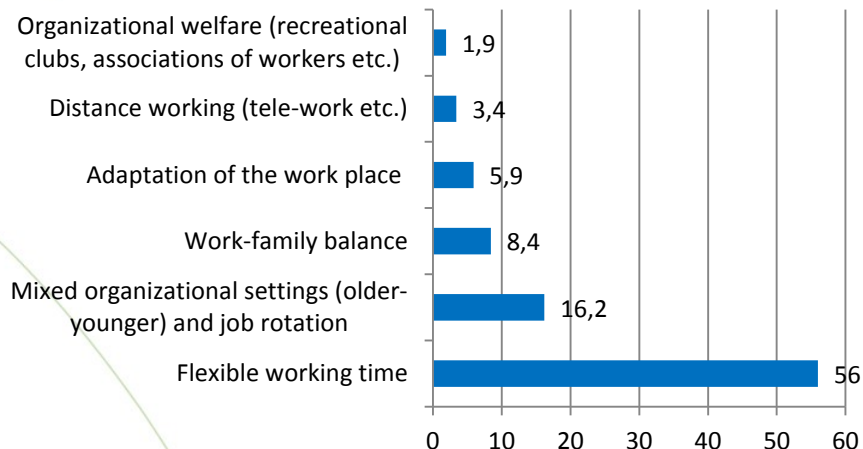


Older workers can be considered...



Source, INAPP, 2014

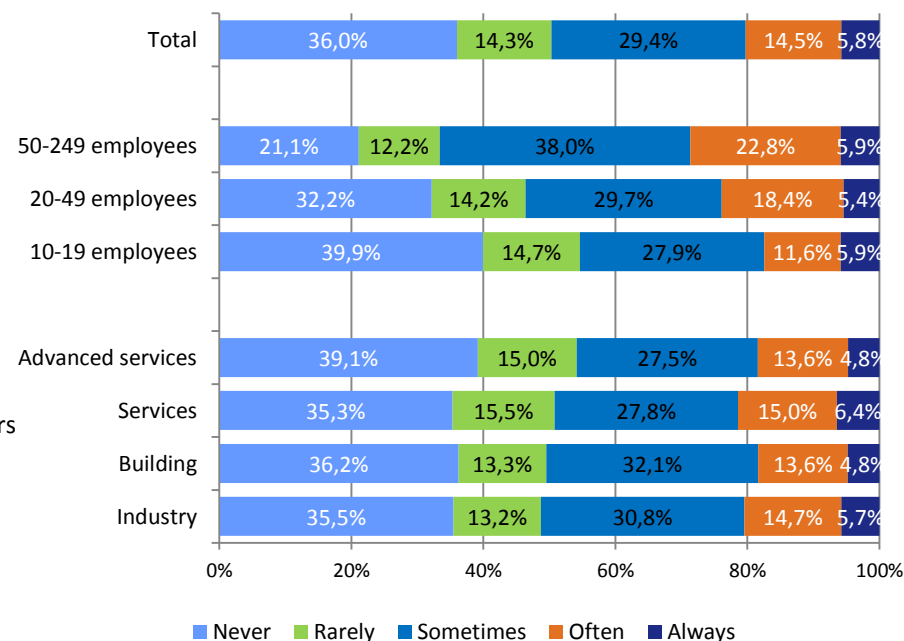
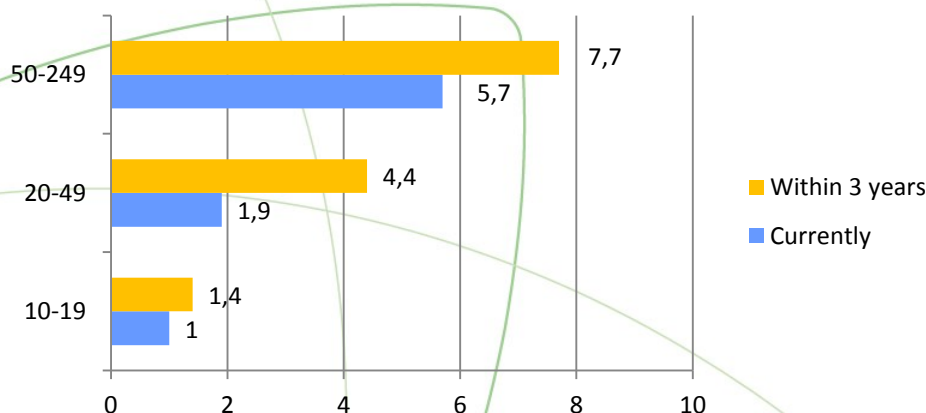
## The impact on organizations: SMEs (2)



### Human resources strategies for age management - SMEs (%)

### 50+ involved as tutor or coaches within SMEs (%)

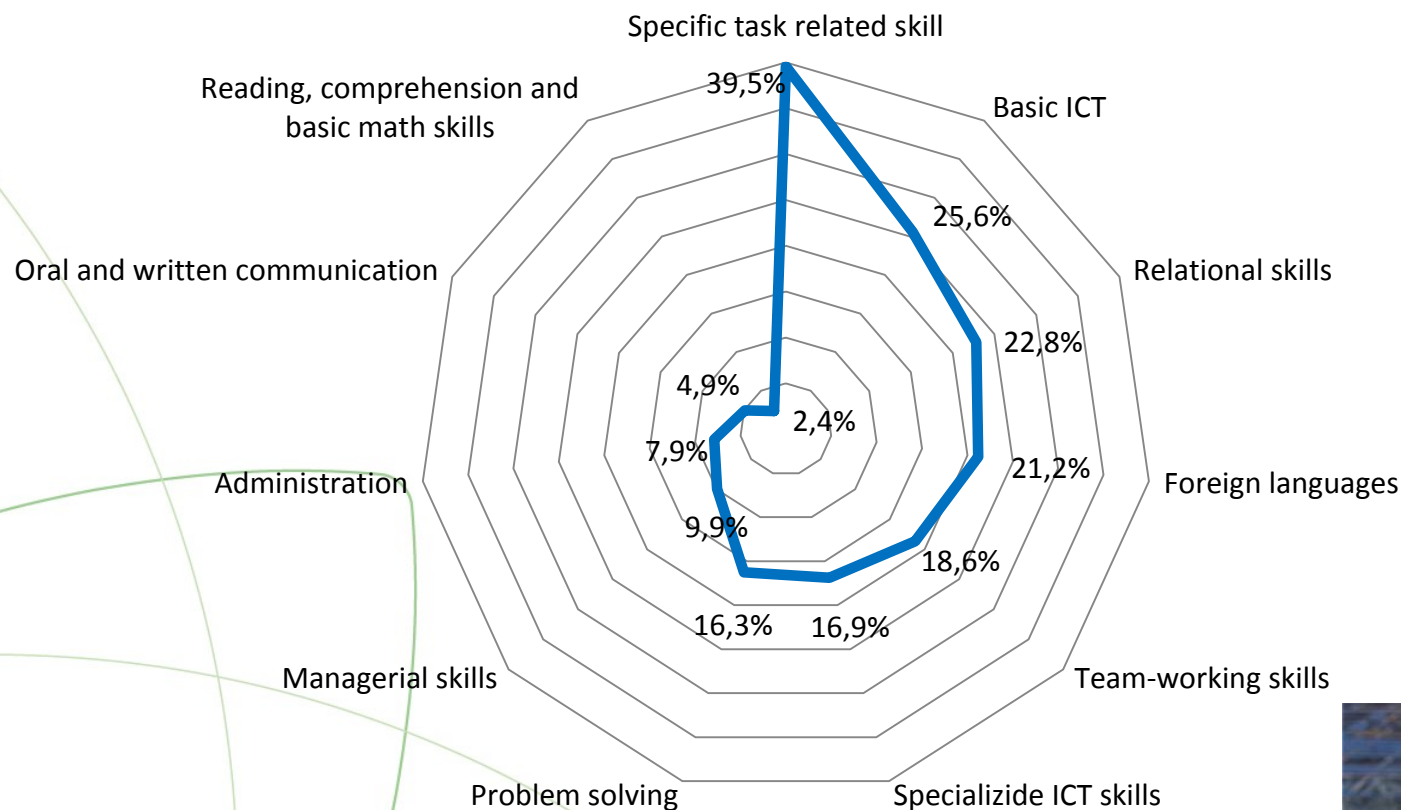
### Attention to 50+ issues within Trade unions negotiations - SMEs (%)



Source, INAPP, 2014

## *The impact on organizations: SMEs (3)*

### **Skills and competences useful in the perspective of a longer working life**



Source, INAPP, 2014

## *The impact on organizations: Large companies (1)*

### **The standard path**

1. awareness of the problem
2. analysis of the demographic structure of the company
3. recognition of the mature staff needs
4. design and launching of pilot projects
5. results verification and evaluation for proper corrective actions implementation.



**General aim:** maintaining the overall company profitability by improving worker's productivity

### **Three primary areas of action:**

- training
- experience enhancing
- intergenerational dialogue

### ***Elements of strength:***

*positive approach  
 communication  
 convenient aims  
 assimilation in plant-level  
 bargaining  
 economic sustainability  
 monitoring & evaluation  
 favorable external environment*

## *The impact on organizations: Large companies (2)*

- ✓ 16% of companies pay specific attention to hiring 50+ workers (sometimes due to public incentives or CSR of the company)
- ✓ 26,3% of companies provide specific training for older workers
- ✓ 15% formally plan intergenerational skills transfer by means of mentoring, coaching, tutorship for newly recruited staff or in case of job rotation
- ✓ 88% adopt management practices to enhance motivation and productivity of 50+ workers , among which:
  - ☐ intergenerational dialogue
  - ☐ recognitions and awards
  - ☐ people caring and tasks re-design

## *The impact on organizations: Large companies (3)*

### Promising practices



#### **Promising Practices**

Actions which involved some dimensions, but not recognised yet as age management strategies

#### Promising practices were mainly addressed to:

- selection and hiring of personnel
- training
- health and safety
- career management
- retirement

Training as a tool for connecting the various dimensions

*Practices focused primarily on career path*

## *The impact on organizations: Large companies (3)*

### **The very best practices**



Only a few of the companies (15) provide the entire range of age management practices covering all the dimensions concerned

#### **Common features:**

- ✓ Very large enterprises
- ✓ More than 30% of workers +50
- ✓ Northern part of Italy
- ✓ Part of larger corporates
- ✓ Mainly in the service sector (e.g. financial brokerage)
- ✓ Mission and organization not so much hit by the crisis
- ✓ CSR culture
- ✓ Innovative
- ✓ Skills oriented (training is considered strategic)

Source, INAPP, 2014



## *A best practice involving SMEs: 'Flexibly Beyond' Project*

### The partnership:

- ✱ **POLITECNICO CALZATURIERO** - project leader
- ✱ Formindustria Emilia Romagna - training institution
- ✱ Cisis of Parma - training institution
- ✱ For.P.In - training institution
- ✱ University «BICOCCA» of Milan – Department of Informatics
- ✱ University of Ferrara – Department of Economics
- ✱ Unioncamere Eurosportello Veneto- Promotional Institution
- ✱ CISL/CGIL – Trade Unions

### The participants:

- ✱ SMEs from Footwear and Textile Sector
- ✱ More than 200 45+ workers
- ✱ Veneto & Emilia Romagna Regions



### Aim of the project:

design and test *innovative models of business organization* and operational instruments in order to:

- ☐ Develop in the manufacturing sector both the business and the value of older workers
- ☐ Experiment alternative models of work organization to enhance senior worker and extending their working life
- ☐ Convey cultural changes in business environment
- ☐ Experiment models for intergenerational transfer of skills and competences



## ***‘Flexibly Beyond’ Project: points of strenght***

- ✚ **Holistic and «preventive» approach**
- ✚ **Win Win strategy in prolonging working life (envolvment of a lot of stakeholders, considering together Business and workers’ development)**
- ✚ **Cultural change in knowledge management approach: from the controll and ownership of key skills to their production via intergenerational exchange**
- ✚ **New inputs for learning activities: new demands for vocational training and the development of «organizational competences» in order to connect tradition and innovation in a business continuity perspective**



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## *Activation of the potential: the contribution of AAI*

### Employment

- Employment rate for the age group 55–59
- Employment rate for the age group 60–64
- Employment rate for the age group 65–69
- Employment rate for the age group 70–74

### Participation in society

- Voluntary work by older adults (aged 55+)
- Care to children, grandchildren by older population (aged 55+)
- Care to older adults by older population (aged 55+)
- Political participation of older population (aged 55+)

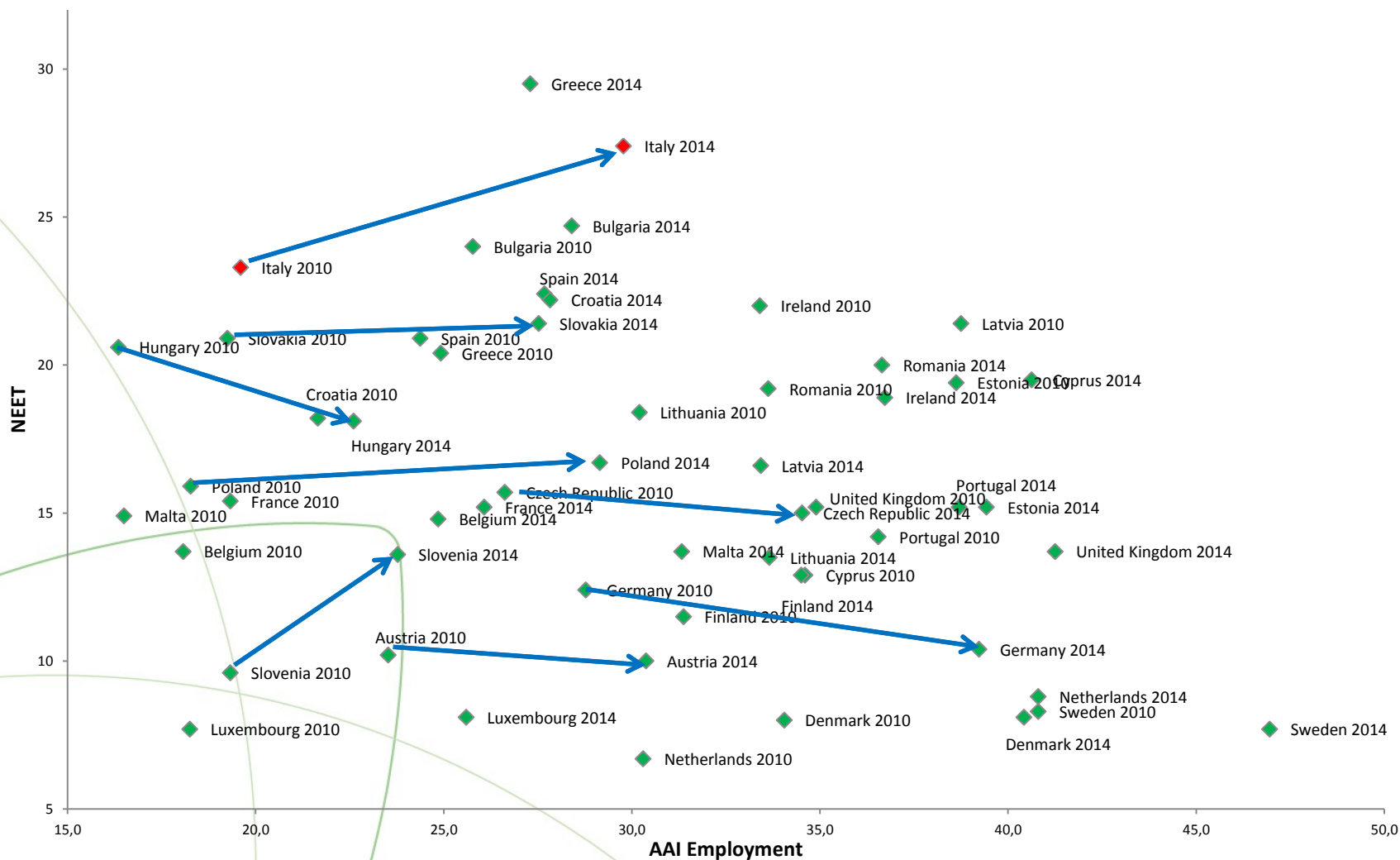
### Independent, healthy and secure living

- Physical exercise for older adults (aged 55+)
- Access to health and dental care (for those aged 55+)
- Independent living arrangements (for those aged 75+)
- Relative median income (for those aged 65+)
- No poverty risk (for those aged 65+)
- No severe material deprivation (for those aged 65+)
- Physical safety (for those aged 55+)
- Lifelong learning (for those aged 55–74)

### Capacity and enabling environment for active ageing

- Life expectancy at age 55
- Share of healthy life expectancy at age 55
- Mental well-being (for those aged 55+)
- Use of ICT by older adults (aged 55–74)
- Social connectedness of older people (aged 55+)
- Educational attainment of older people (aged 55+)

# Labour market imbalances: a picture from AAI



## *Common findings*

- ✓ Demographic ageing is still nearly unexplored by Italian companies
- ✓ Attention on workforce ageing grows by increasing company size
- ✓ Age management stabilized strategies only found in largest companies
- ✓ Largest companies have used human resources development to face the crisis
- ✓ Age doesn't represent a parameter to determine the worker's efficiency
- ✓ Training and skill upgrading play a key-role
- ✓ In a long-term perspective the development of a working-life cycle and a diversity management approach are envisaged



- ✓ Companies need tools for demographic checking, age structure analysis, project monitoring and evaluation
- ✓ Older workers employability requires multidimensional actions both within enterprises organizational settings and in welfare policies

## *Issues to be still addressed*

Move from blocking strategy towards a development approach

Awareness raising  
 Specific national and local negotiation among social partners  
 Company welfare mix  
 Support SMEs

### Measures for local labour markets

Tailored active labour market policies  
 Increase women participation  
 Address long-term unemployment  
 Interventions on firm crisis  
 Fight against irregular work  
 Improvement of PES  
 Self-employment measures

### Work-related resources availability

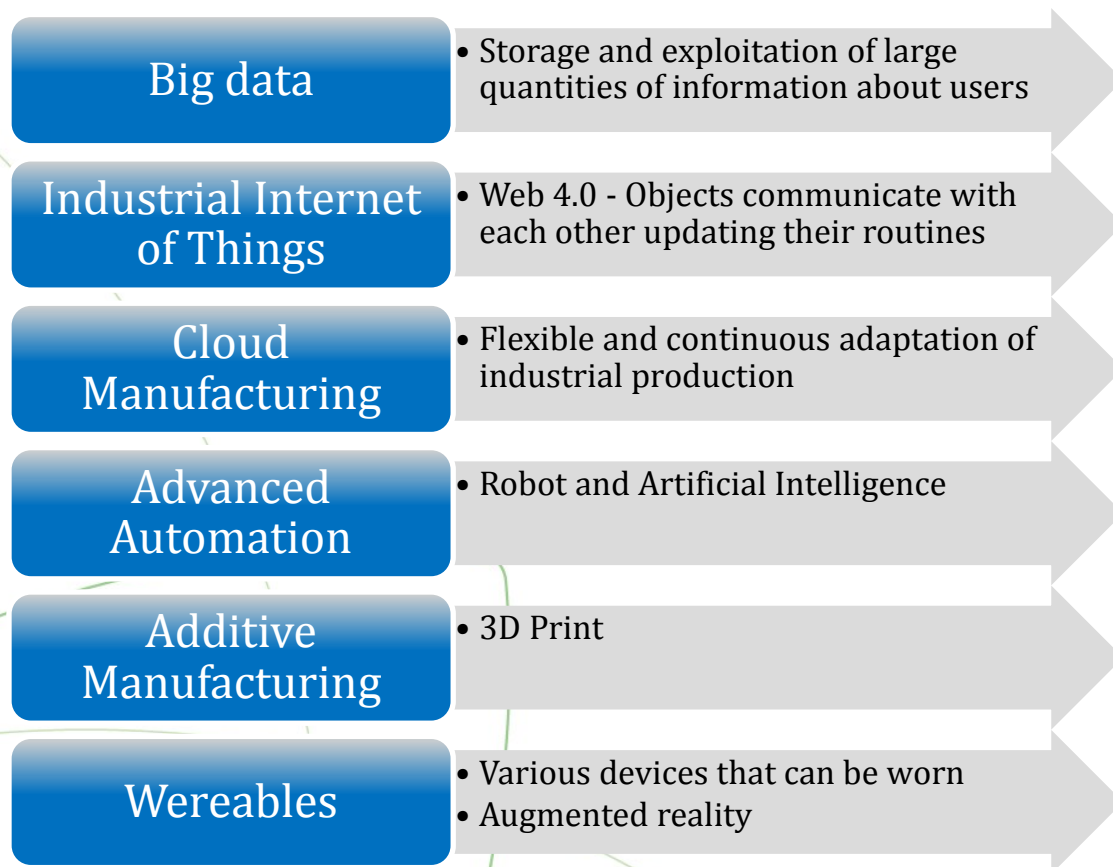
Recruitment  
 Health and safety at the workplace  
 Career development  
 Training

### Gradual retirement

Organizational flexibility  
 Intergenerational transfer of knowledge  
 Private pension schemes sustainability  
 Work after retirement



## *The impact of the industrial revolution 4.0*



The impact of technologies is not neutral

Consequences on the offer side

Consequences on the quality of labour

Impact on welfare

## *Silver economy and the life cycle*

**We should probably address e reconciliation among the opportunities opened up by technology, in terms of silver economy, and the life cycle**



Thank you for attention!

*Pietro Checcucci – [p.checcucci@inapp.org](mailto:p.checcucci@inapp.org)*

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