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# Pre-retirement Counselling

## A shortcut to Active Ageing



The final report from a  
Partnership under the  
EU LLP Grundtvig  
Programme



Education and Culture DG

Lifelong Learning Programme

Aarhus  
Berlin  
Iraklion  
Milan  
Warsaw

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**Information about this project is available on:**

**[www.seniorforce.dk](http://www.seniorforce.dk)**

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Data on population change, labour force participation and retirement in partner countries and Europe

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## Executive summary

The transition from work to retirement is one of the most demanding during lifespan. Hence, it is of great importance that the demographically challenged European population will be able to make informed choices regarding retirement and to maintain quality of life before and after leaving the workforce. The purpose of the project 'SENIOR CAREER - Active Ageing & Pre-retirement counseling', funded by the European Union through the Lifelong-Learning-Program Grundtvig is to promote the idea of compulsory pre-retirement counseling across Europe for people over 55 or people who are going to retire in the near future. The project began in September 2010 and will be completed in July 2012. Main objectives of the project also included:

- To exchange knowledge on different retirement patterns in partner countries.
- To share the latest research data on the major determinants of quality of life in older age and the principal theories of ageing.
- To share experiences and the know-how on counselling and guidance of senior employees before they make decisions on when and how they intend to leave the labour force.
- To exchange experience on how to improve and develop counseling for senior employees for the benefit of seniors, employees, companies and communities.
- To continually develop the learning partnership in order to disseminate results and best practices in seniors on the difficult transition from the last full-time job.

In the project were represented organizations from five European countries: the Education and Counseling Service of Mayor of Aarhus, Denmark; the Catholic University of Milan and the Associazione Nestore from Italy; the Center for Vocational Rehabilitation of Women, Administracja FCPK, Warsaw, Poland; the Training Academy August Horch Akademie, Berlin, Germany; and the Technological Educational Institute of Crete, Greece. The project partnership has been formed on the basis of ensuring a wide geographical

representation and thus, dissemination of the project, as all five partners are from north, south, west, and east Europe.

The main presentation of the program is the final report. In the first part of the report we explore: current demographic models of population ageing, labour market and retirement patterns in the countries participating in this project; sociological and biological theories of ageing; main challenges of ageing (health, personality traits, social isolation, retirement, ageism and poverty); changes in personal, economical, social and psychological level that people face in the transition to retirement.

Members of the interdisciplinary project team have designed and implemented counseling and educational seminars of different orientation, content and duration in Denmark, Italy and Poland. The seminars' aim was to help people make meaningful and informed choices about their lives and to plan their future based on their individual retirement needs, replacing work with parallel activities or continue working. The second part of the report presents the courses and proposes guidelines for the implementation of pre-retirement counseling. The guidelines are based on the existing experience and practice of the three project partners (the City of Aarhus, Denmark; the Center for the Advancement of Women Foundation, Warsaw, Poland; and the Associazione Nestore, Milan, Italy) that developed the programs and the different and diverse needs of the citizens and the economies of the participating countries.

The principal results and the objectives of this partnership were achieved through five subsequent meetings in Aarhus (September 2010), Milan (February 2011), Heraklion-Crete (June 2011), Warsaw (September 2011), Berlin (2012).

The partnership was committed to disseminating the expected developments and results of this project to stakeholders including the public, policy makers and other researchers (nursing, social work, public health, and medical departments), throughout Europe. Every effort was made to ensure that the results of the project are made widely available and accessible to all such user-groups. Key dissemination activities included, but were not limited to:

- A Web site set up in the early phases of the project, providing information on the project, and updates on progress and results.

- Reports, distributed both via the Web and, for targeted individuals or groups, in hard copy. These were aimed at alerting users to key developments of the project. Reports included the official results of the project, as well as additional material and information on the project.
- Presentation of the results in congresses and conferences in all partner countries.
- One promotional mini-conference held in September 2011 in Warsaw.
- One promotional miniconference held on March 28, 2012 in Milan entitled "The new European Challenge: the ageing boom"
- One international conference, held in May 2012 in Berlin.

More details are available online: <http://www.seniorforce.dk>



# Preface

Demographic ageing has been recognised as a major issue for the European Union. As the population ages, the workforce ages as well. However, formal responses to this issue remain contradictory. Many governments are seeking to increase older workers workforce participation and to discourage early retirement (OECD 2006) while other governments give benefits to older workers to retire.

Retirement is not a standard process. It is a life transition and as such it is an individual decision formed in a greater socioeconomic context. When and how to retire may vary from one individual to another, but the decision is always made within the laws of each country and the perceived needs of individuals. This decision almost always provokes internal, psychological responses and processes that help people adjust to the new situation and maintain or increase their quality of life. Therefore, preparation, decisions and choices on this process require both sound knowledge and good judgment.

To cope with these demographic challenges in a proactive way the European Commission has taken many initiatives. They can be summed up in the strategy: *'Empowering people to age in good health and to contribute more actively to the labour market and to their communities'*.

Pre-retirement counselling can be the best way to address this strategy. This report is written to support this argument and, hopefully, provide useful, relevant and evidence-based reference for the advancement of pre-retirement courses in European Union countries.

# **Part 1**

## **Section 1**

**Demographic change, labour market and retirement patterns in the partner countries**

## **1. Introduction**

The aim of drawing a scenario analysis, showing that the population ageing process has to be assumed as a serious major challenge for all European countries, will be achieved within this report through the description of the main demographic and labour market indicators concerning all the partner countries of the Senior Career Project - in comparison with the European means - as well as through the description of some structural information about the transition process toward retirement in the partner countries.

Some considerations about the new Europe 2020 strategy (and its implications on the ageing labour force) will be drawn at the end of this first section of the report.

The statistical analysis composing the first step of the report will lead to the conclusion that it is necessary to intervene with different policy measures aiming not just at reforming the structure of retirement pathways in terms of formal requisites to retire but also at changing the culture of early retirement and at making more sustainable the transition from paid work to pensions.

## **2. The population structure change**

Primarily because of a demographic development over the next 50 years, Europe is going to have a changing population structure with a relatively growing proportion of still more old people.

Europe is on its way into severe problems concerning labour force replacement and social sustainability.

### ***2.1. Labour force replacement***

Europe is facing a problem of labour force replacement. In average, an almost 100% replacement in 2011 is going to drop to about 80% replacement. This level is to be reached around 2020 and will continue until 2050 before a slight increase is going to take place.

This is indicated by figure 1 based upon development of a structural indicator of population change 2011-2061 defined as a labour force replacement ratio (LFRR), calculated as the ratio between the population entering the

working age (15-24 years) and the population leaving the working age (55-64 years), expressed as percentage.

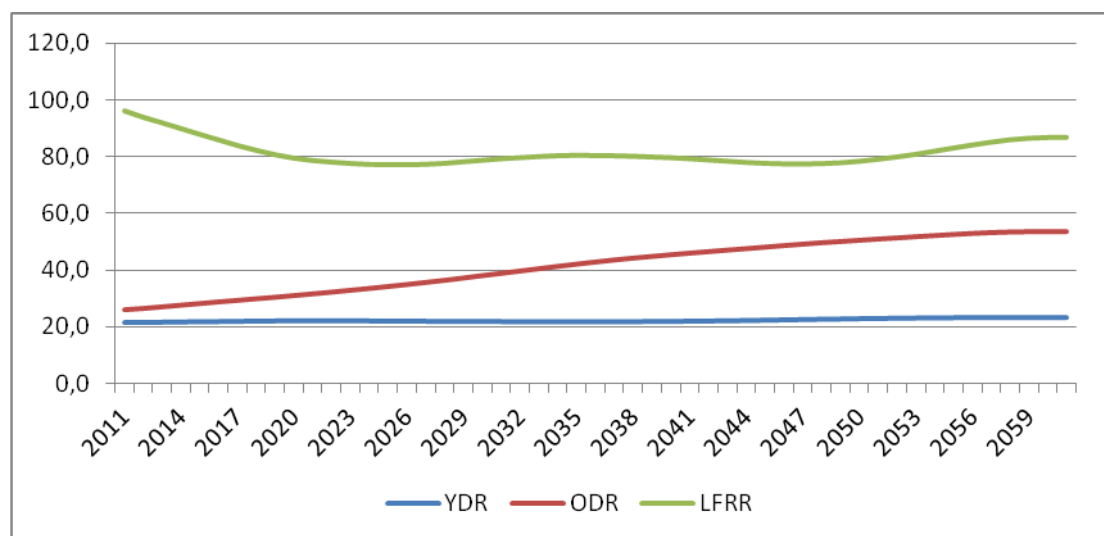


Fig. 1<sup>1</sup>: Structural indicators of population change 2011-2061, Eu27 (%)

Furthermore, figure 1 illustrates the development of two more structural indicators of population change 2011-2061, namely first an indicator of the replacement source to the labour force from young people: Young dependency ratio (YDR), calculated as the ratio between the population younger than 15 years and the population in working age (15-64 years), expressed as percentage. Second, an indicator of the need for replacement as a consequence of old people leaving the labour market: Old dependency ratio (ODR), calculated as the ratio between the population older than 65 years and the population in working age (15-64 years), expressed as percentage.

At a combined European level figure 1 illustrates the young dependency ratio to be close to 20% right through from 2011 until 2061. But recruitment to the labour force being that stable is a problem as need for replacement in the same period is growing from about 25% to about 35%.

An increasing number of Europeans are leaving the labour market without enough young people to replace them. Consequently, the labour force is falling while the amount of older people grows and may cause more care expenditures

<sup>1</sup> The source for all Figures in this chapter is from processing Eurostat

in European societies. Anyway, this structure change has different impacts on European societies.

Among the partner countries, the labour force replacement in Poland is falling to the absolute lowest level close to 50% compared to the four other partner countries. And replacement keeps falling until around 2050 except for a period of increase in the 2020s. During the 50 year period from 2011 Poland is going to have an increase of the 65+ population from 20% of the population in working age (15-64 years) to 70%:

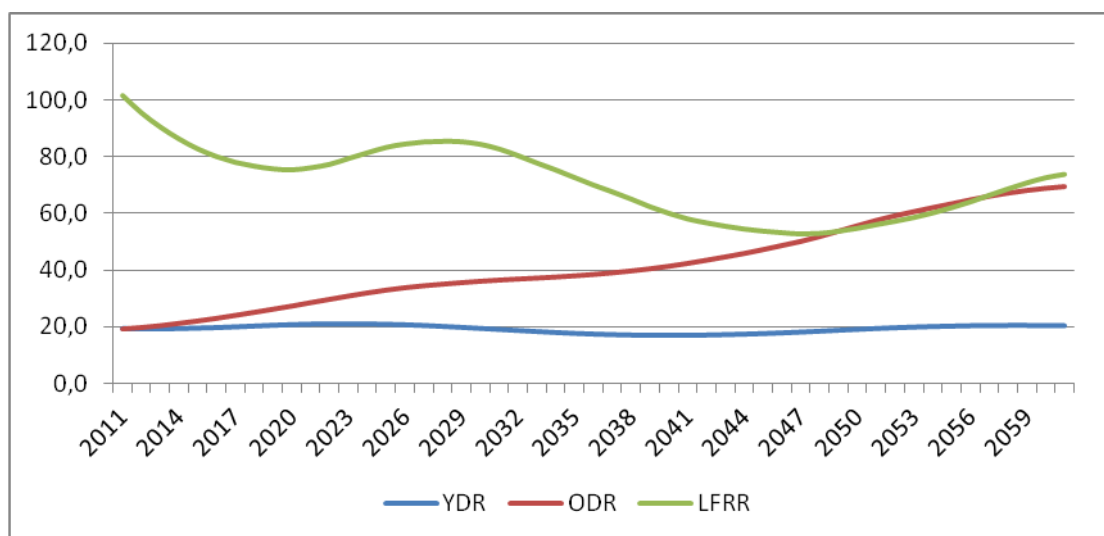


Fig. 2: Structural indicators of population change 2011-2061, Poland (%)

Like Poland, it emerges that Germany goes below a 60% replacement level to be reached around 2025 before an increase to a level between 70% and 80%:

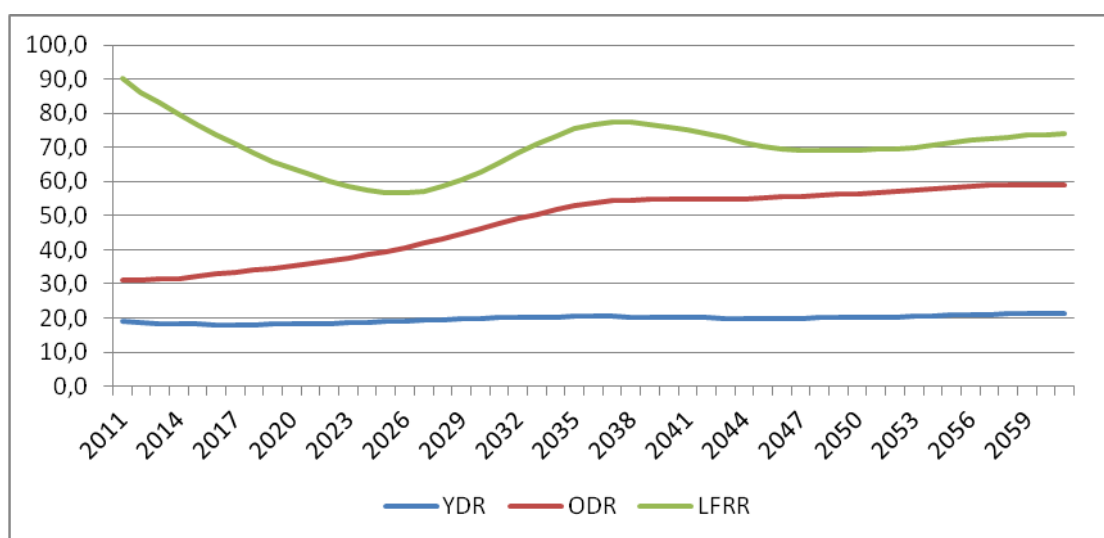


Fig. 3: Structural indicators of population change 2011-2061, Germany (%)

Italy come close to a replacement rate of only 60% to be reached around 2030. Like Germany and Greece (below) the population change with a labour force replacement rate below 100% has started before 2011 because of a population with relatively many people older than 65 years even before 2011:

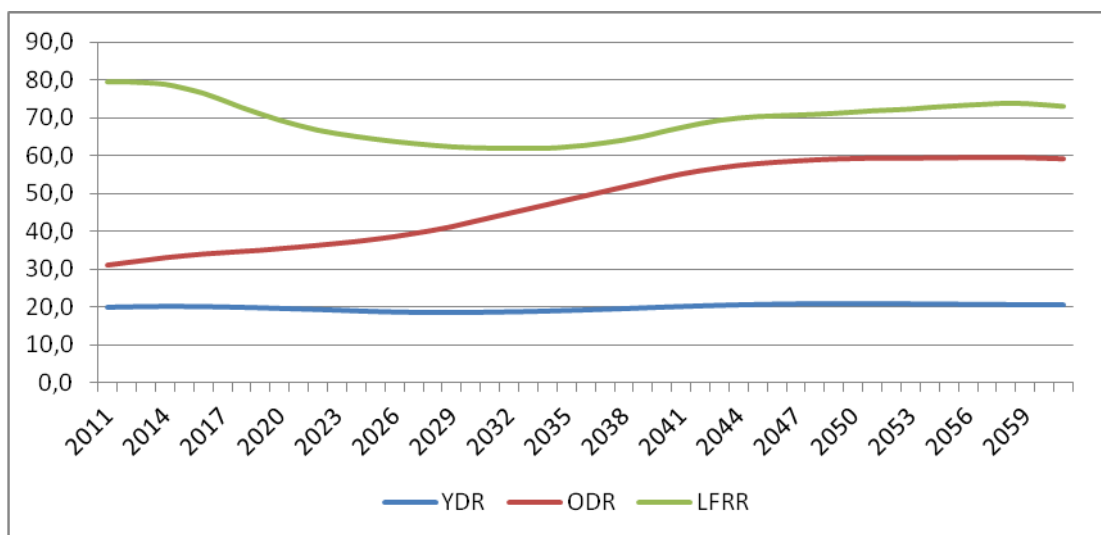


Fig. 4: Structural indicators of population change 2011-2061, Italy (%)

Greece has a falling replacement rate until around 2040:

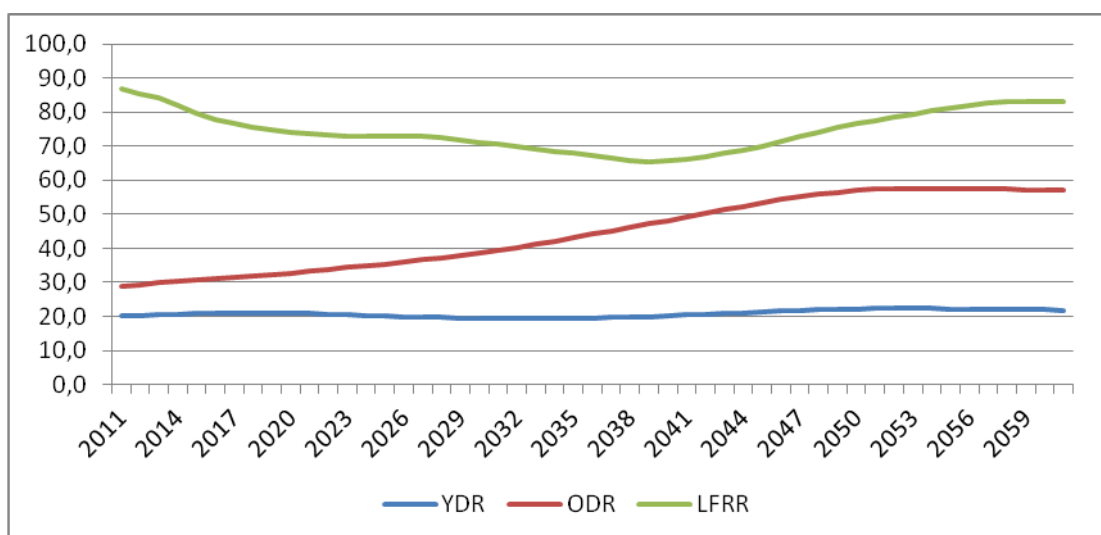


Fig. 5: Structural indicators of population change 2011-2061, Greece (%)

And finally, the population structure change in Denmark is very different compared to the other partner counties. The rise of old dependency ratio is not

that dramatic, which means that labour force replacement appears both above and below 100% until 2061. But in a few years ahead even Denmark for around 20 years is short of young people sufficient to replace people retiring from the labour market.

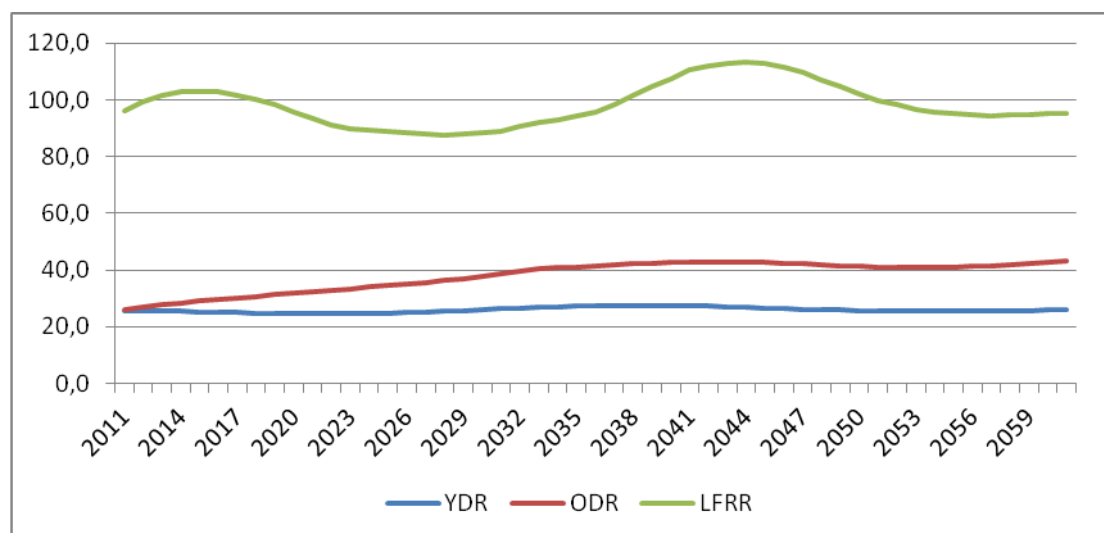


Fig. 6: Structural indicators of population change 2011-2061, Denmark (%)

Sufficient labour force replacement in Europe for the years to come has to involve people over the present average retirement age in Europe.

## 2.2. Social sustainability

In even more European societies the group of people between 55 and 74 years old represents a source of voluntary care giving of great importance to the society.

Particularly, this holds true where care of children and elderly people is a family responsibility due to lack of public institutions such as kindergartens and nursing homes for old people. Parents may need grandparents to look after children when institutions do not do so. And still active older people between 55 and 74 may be needed to take care of the elderly members of the family when public services are not available.

In Italy, this family structure is depending on a group of 55-74 year old people with an ability broad enough to do this kind of work, even when done on

*In general, the concept of social sustainability underlines that active ageing may benefit society not only by paid work in the labour market, but by voluntary work in the civil society as well.*

a voluntary basis. This kind of work calls for social sustainability in relation to children and very old people.

Accordingly, social sustainability ratio of younger population (SSRY) is calculated as the ratio between number of potential adults and elderly caregivers (55-74 years) and number of preschool children (0-5 years). And social sustainability ratio of older population (SSRO) is calculated as the ratio between number of potential adults and elderly caregiver (55-74 years) and number of over 75 year olds. Figure 7 shows the development of these two kinds of social sustainability in Italy.

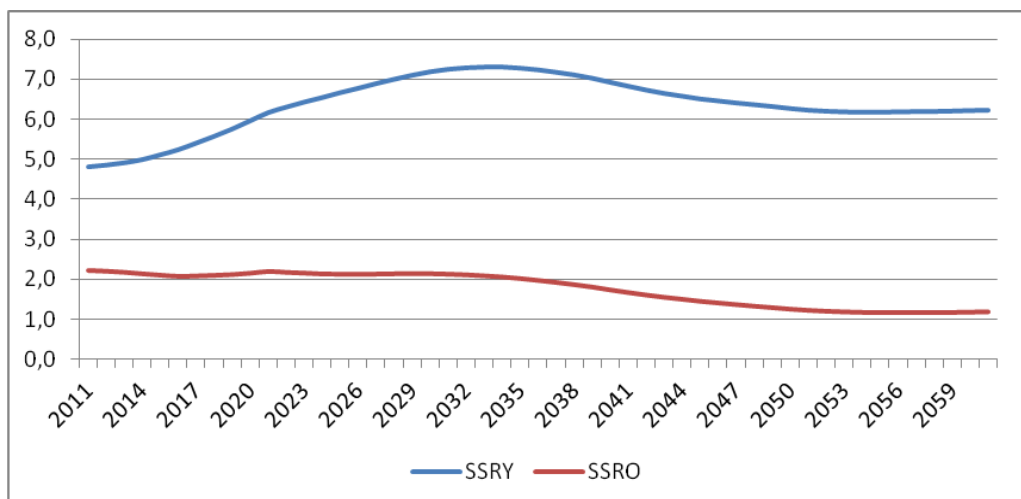


Fig. 7: Social sustainability of population change 2011-2061, Italy (a.v.)

As indicated in figure 7 the growth of very old people in the long run may diminish the capacity of the elderly caregivers to not more than one caregiver available for caretaking old people in general. Approximately, the same development of social sustainability occurs in Greece, Poland and Germany. But these measures of social sustainability in Denmark turn out a little differently (fig. 8).



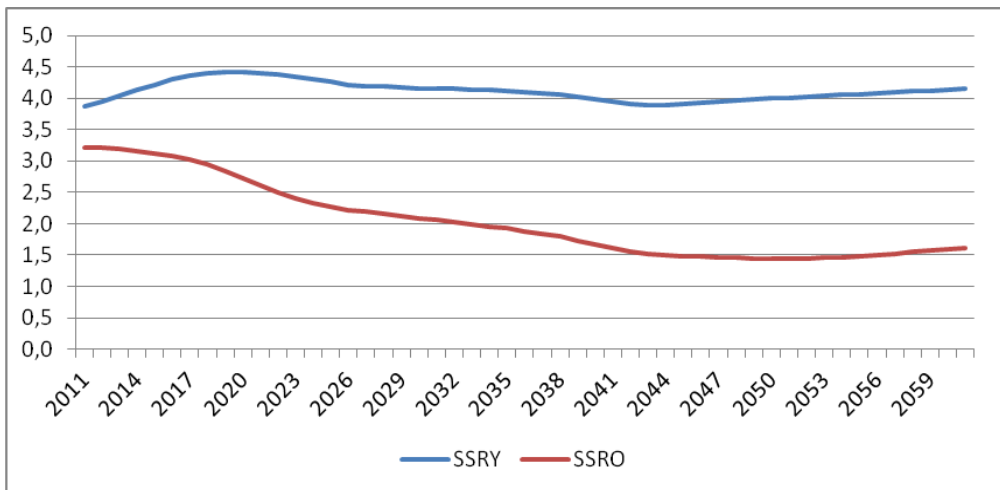


Fig. 8: Social sustainability of population change 2011-2061, Denmark (a.v.)

The Danish capacity of social sustainability is higher compared to the four other partner countries as far as very old people is concerned while the capacity for taking care of children is lower. But in Denmark social sustainability concerning children and old people primarily is a matter of public institutions taking care of young children as well as care needing elderly people.

On the other hand, people between 55 and 74 in Denmark make contributions to social sustainability as taxpayers, due to paid work, to make public caretaking institutions possible economically. Besides, cultural and spare time activities are in Denmark very much depending on civil society voluntary work.

Accordingly, active ageing may involve voluntary care work as well as jobs in the labour market. In Italy recruiting 55-74 year old people for taking care of children and the very old is crucial to the Italian model. While the Danish model needs a focus of active ageing on the 55-74 years old people to have them to stay in the labour market making the Danish public welfare model working through tax payment.

In general, the concept of social sustainability underlines that active ageing may benefit society not only by paid work in the labour market, but by voluntary work in the civil society as well.

### 3. Labour market participation and retirement

The number of people between 15 and 64 of age is supposed to be an appropriate indicator of working age and labour force of the society. But in fact, not all people between 15 and 64 years old are active in the labour force.

This may be caused by retirement. The average retirement age in Europe is 61,4 (2009) which means that quite a lot of people in the late part of the working group age is not actually active in the labour force group. More about that later in this chapter.

Some people may belong to the labour force age group being unemployed. Anyway, they have to be looked upon as part of the labour force. And consequently, activity rate may be defined as ratio between the labour force (employed + unemployed people) and reference population by age group expressed as a percentage.

According to figure 9, the activity rate for Europe in 2010 is 71%. This percentage indicates the real labour active part of the labour force age group (15-64).

In the partner countries the European activity rate of 71% is exceeded by Denmark (79,5%) and Germany (76,6%) while it is below the European average in Greece (68,2%), Poland (65,6%) and Italy (62,2%).

Not surprisingly, people in the last ten years until the age of 64 do not reach the active level of 71%, and only 49,7% of people aged 55-64 contribute to activity in the labour market. But this percentage represents an increase from 39,3% in 2000.

Labour market activity among young people in Europe has fallen from 45,3% in 2000 to 43,1% in 2010. Apparently, this may be a result of a demand for more years to be spent in education.

*The number of people between 15 and 64 of age is supposed to be an appropriate indicator of working age and a labour force of the society. But in fact, not all people between 15 and 64 years old are active in the labour force.*

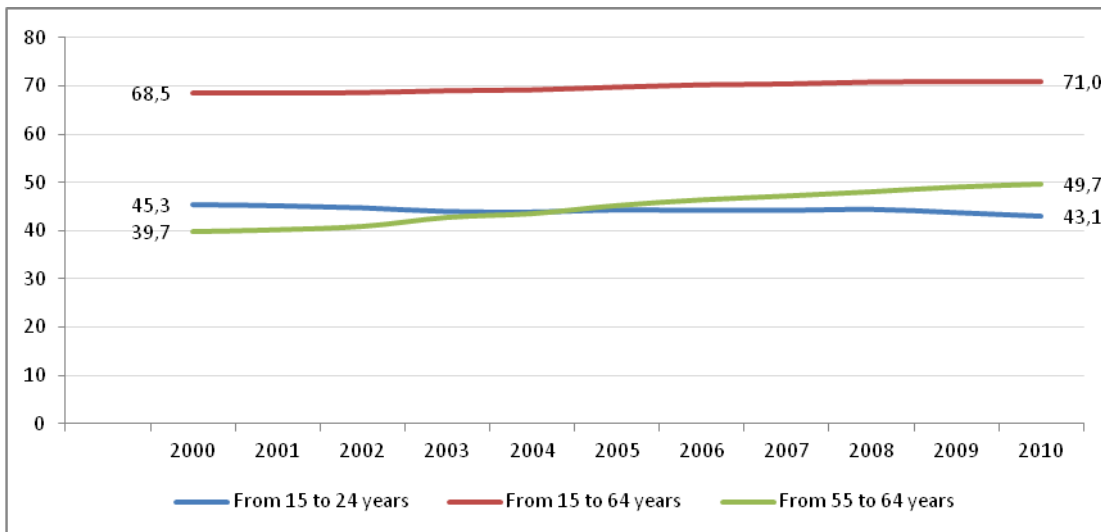


Fig. 9: Activity rate by age group, 2000-2010 series, Eu27 (%)

One reason for an activity rate below the number of people in the labour force age group is gender. Women still do not have the same labour market frequency as men in Europe:

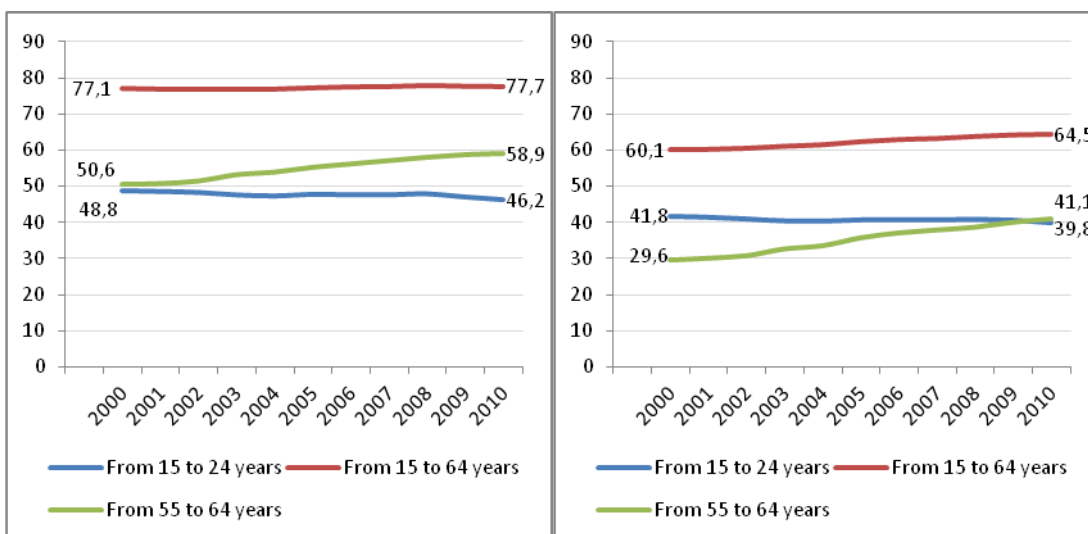


Fig. 10: Activity rate by age group, MALES (left) and FEMALES (right), 2000-2010 series, Eu27 (%)

But whether man or woman, some people may not be able to work because of physical, mental or even social problems.

In Europe, unemployment keeps almost 10% out of working as part of the labour force. In figure 11 unemployment rate is defined as ratio between

unemployed people and the labour force (employed + unemployed people) by age group expressed as a percentage.

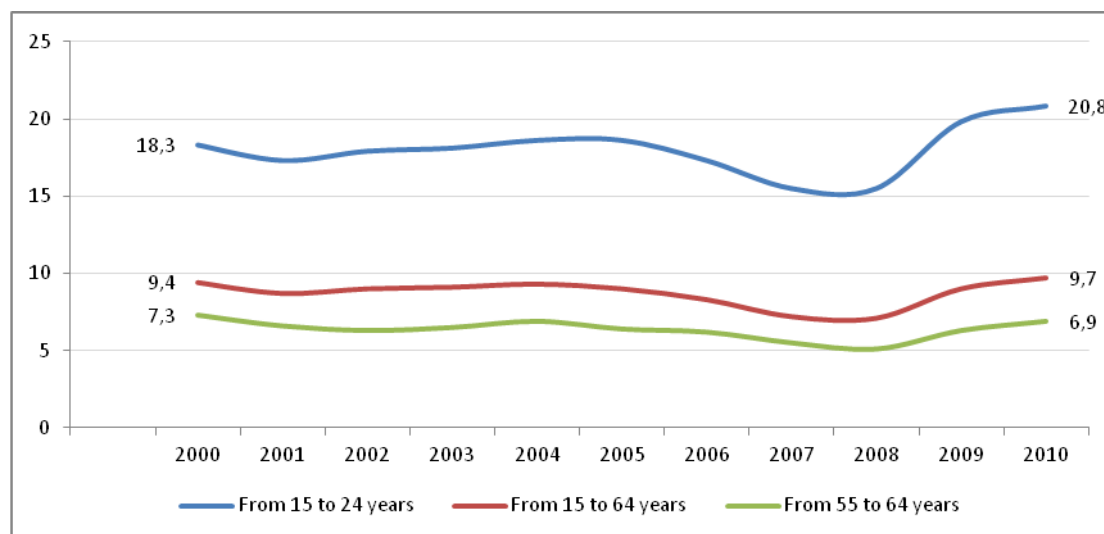


Fig. 11: Unemployment rate by age group, 2000-2010 series, Eu27 (%)

The European average unemployment covers a great span of differences including the partner countries. And even if members of the working force are employed, they may not be employed in a full time job.

The amount of part time employment in Europe is described in figure 12 as percentage of employment for a given age group. Still, women are more often than men employed part time.

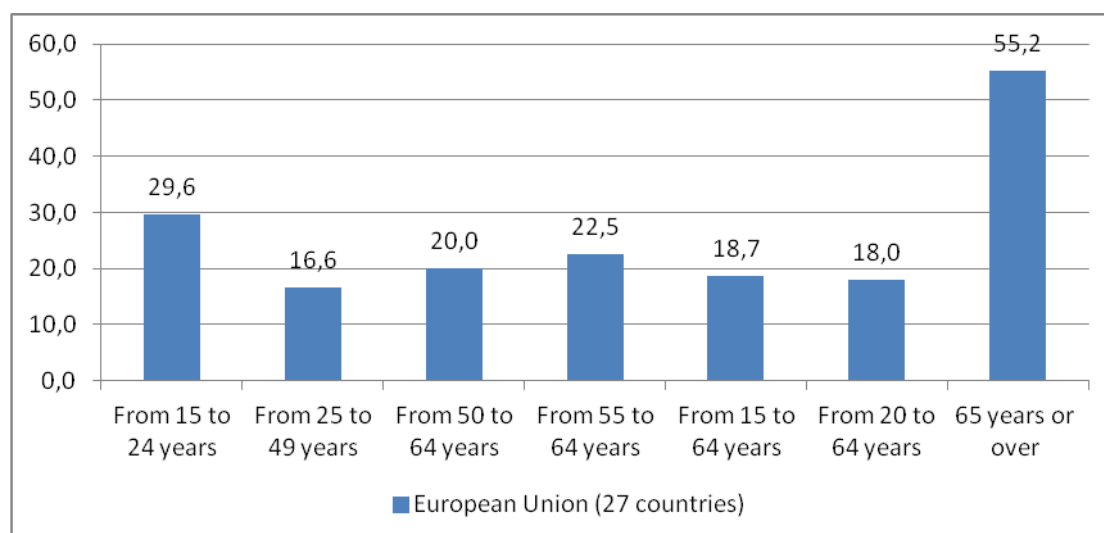


Fig. 12: Part time employment by age group, total, 2010Q2, Eu27 (%)

In fact, turning part time employment into full time employment may create more working power. But it has to be recognized that part time

employment could be a useful contribution to the entire labour force from older people considering retirement.

According to [Table 1](#), average retirement age in Europe has reached 61,4 years in 2009. This is for Europe an increase from 59,9 years in 2001, and the 5 partner countries more or less have an increasing retirement age:

	2001	2002	2003	2004	2005	2006	2007	2008	2009
<b>EU 27</b>	59,9	60,1	61,0	60,5	61,0	61,2	61,2	61,4	61,4
<b>Denmark</b>	61,6	60,9	62,2	62,1	61,0	61,9	60,6	61,3	62,3
<b>Germany</b>	60,6	60,7	61,6	61,3		61,9	62,0	61,7	62,2
<b>Greece</b>		61,3	62,7		61,7	61,1	61,0	61,4	61,5
<b>Italy</b>	59,8	59,9	61,0		59,7	60,2	60,4	60,8	60,1
<b>Poland</b>	56,6	56,9	57,9	57,7	59,5		59,3		

Table 1: Average age of retirement, 2001-2009 series, EU 27 and all partner countries (absolute values)

Compared to average retirement age in Europe and the five partner countries life expectancy still varies very much among members of the European Union. As far as the five partner countries are concerned life expectancy in figure 13 covers a field from 71,26 years for a Polish male to 84,48 years for an Italian woman.

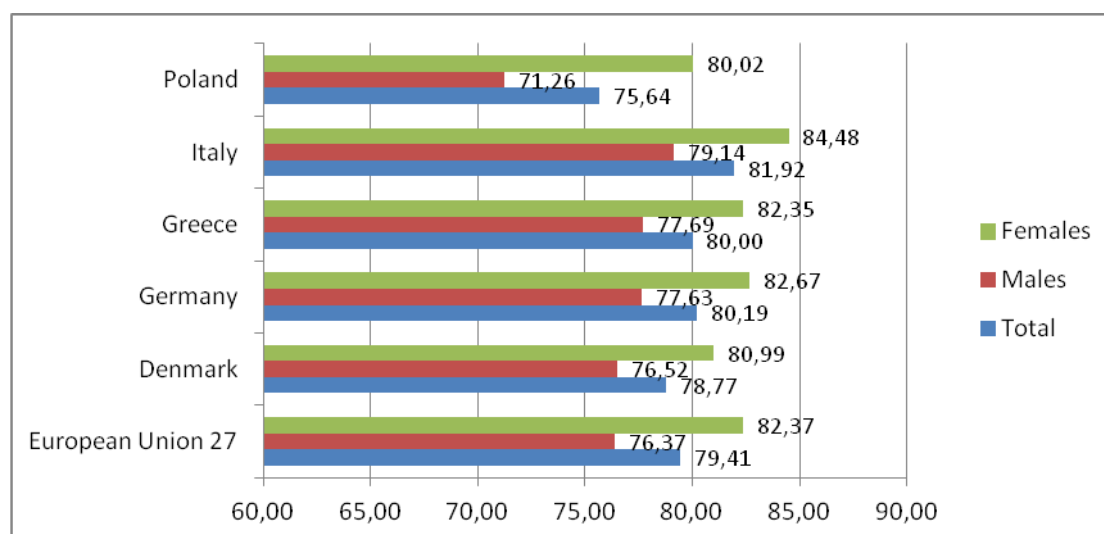


Fig. 13: Life expectancy at birth by sex, year 2008, all the partner countries and Eu27 (a.v.)

If European citizens are given a fair opportunity to consider retirement maybe they prefer active ageing in the light of life expectancy including more years in the labour market.

This assumption may be confirmed by an employment rate of older workers (55-64) up to more than 50% in partner countries as it emerges from figure 14. Furthermore, the employment rate of older workers in 2010 both in Europe and each one of the partner countries exceeds the employment rate in 2000.

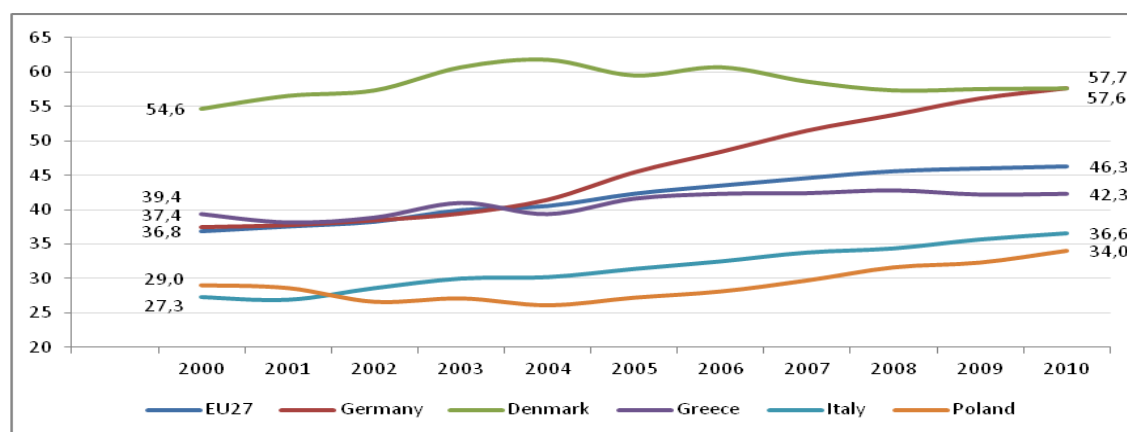


Fig. 14: Employment rate of older workers (55-64), 2000-2010 series, in Eu27 and all partner countries (%)

Why shouldn't more older workers as well as some of the 65+ be both able and willing to stay active in the labour market if they have the opportunity and are confronted with adequate considerations before retirement has taken place.

#### 4. Remarks upon the Europe 2020 strategy

The European Union targeted employment change 2010-2020 implies a 75% employment rate of the employable population in 2020.

Even if this target looks rather ambitious, it seems not to be enough for maintaining a working force without reduction. Furthermore, the change of the population above 65 means almost 20% more elderly people in Europe of whom some have somehow to be taken care of one way or another.

The amount of employed people according to the Stockholm 2010 target had to be 70% of the population aged 15-64 by 2010. The new European target raises the age of employability from 15 years old to 20 which seems rather

reasonable due to demand for more years for further education. On the other hand, the targeted employment rate is raised from 70% to 75%. Even if this may be achieved for most of the people aged below 60, the rate of employment for 60-64 is still so far from 75% that appropriate action to postpone retirement has to be taken.

In Europe the average retirement age in 2009 was 61,4. Among the partner countries Denmark reached the highest level at 62,3, and Poland the lowest level at 59,3 (2007).

The European 2010-target of older workers employment rate has not been achieved as shown in figure 15. Nevertheless a target of 50% employment among people aged 55-64 was achieved by Denmark and Germany despite an average European rate of 46,3%. And in fact, progress on employment rate of older workers had been made from 2001 to 2010.

Still, older workers seem to be crucial or a key factor for enlarging the European work force as needed in the years to come.

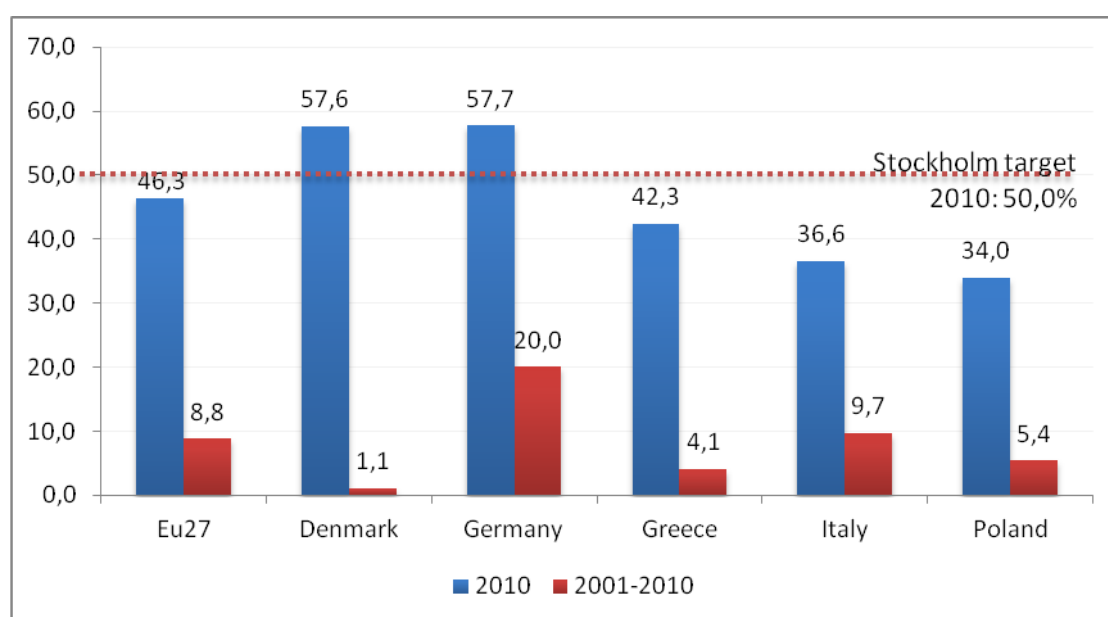


Fig. 15: Employment rate of older workers (55-64) in Eu27 and partner countries in 2010 and change 2001-2010 (%)

The consequence of changed preconditions for European employment target is that fulfilment of the new target means 6,8 mill. people less in the working force compared to the Stockholm 2010 target, cf. [table 2](#).

	Pop. 15-64 (2010)	70% target (n. of empl.)	Pop. 20-64 (2020)	75% target (n. of empl.)	Change 2020-2010
<b>Eu27</b>	335.770.774	235.039.542	304.336.840	228.252.630	-6.786.912
<b>Denmark</b>	3.630.561	2.541.393	3.278.413	2.458.810	-82.583
<b>Germany</b>	53.877.881	37.714.517	47.837.086	35.877.815	-1.836.702
<b>Greece</b>	7.539.573	5.277.701	6.857.568	5.143.176	-134.525
<b>Italy</b>	39.655.921	27.759.145	37.324.687	27.993.515	234.371
<b>Poland</b>	27.223.082	19.056.157	23.759.537	17.819.653	-1.236.505

Table 2: Stockholm 2010 target (70% of 15-64 employed by 2010) in terms of amount of employed people in comparison with the new Europe 2020 target (75% of 20-64 employed by 2020) (absolute values)

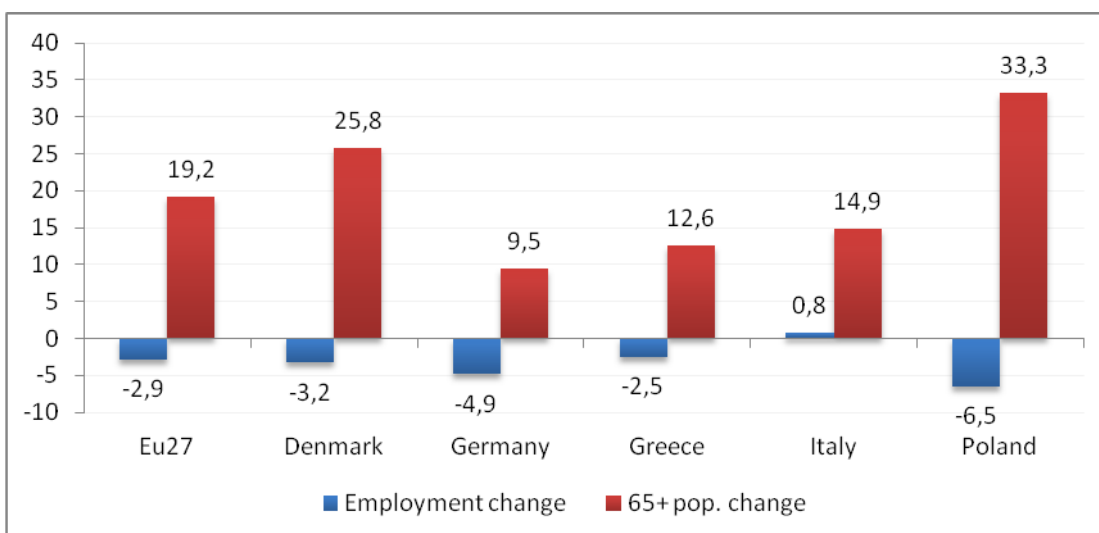


Figure 16: Targeted employment change 2010-2020 in comparison with 65+ population growth in Eu27 and partner countries (%)

Only Italy among the partner countries may look forward to a slight increase of the labour force by fulfilment of the 75% target. The four other partner countries face reductions compared to the European 2010-target.

According to figure 16, even the European targeted employment change 2010-2020 reduces employment by 2,9% and among the partner countries most dramatically in Poland by 6,5%.



In comparison, the European 65+ population growth 2010-2020 is 19,2%. This average includes a 33,3% growth for Poland compared to 9,5% for Germany.

This calls for efforts to increase the labour force. If it may not be possible to have much more than 75% employment among the population below 60 of age, efforts have to focus on raising the average age of retirement. Not only to fulfil the Europe 2020 strategy, but even to exceed that target, as may be needed. Pre-retirement courses are an appropriate answer to this challenge.

## **Section 2**

# **Psychological, sociological and health aspects of ageing**

## 1. Background on ageing

Europeans, as individuals and as populations, are getting older. This is to be anticipated as a result of the demographic transition associated with declining birth and death rates. As life expectancy improves, Europe is experiencing an increase in the older population often referred to as the “demographic challenge”. By 2030, almost one in three Europeans will be older than 60 years, and most will still have many years of life ahead of them.

## 2. Definitions of ageing - Characteristics of “Young-old” and “Old-old”

The definition of ‘elderly’ and ageing has been debated extensively in literature. Ageing and elderly are social concepts. They are determined by cultural customs and practices. So there is no specific age when one becomes old. The way people age is not only a scientific concept but also in the minds of older people themselves, and therefore in their everyday vocabulary. How we define, and perceive *ageing* is influenced by a number of complex and interrelated factors that include demographics, social policies, politics, economics and cultural values as well class, gender and race/ethnicity (Estes, 2001).

*“The paradox of modern societies is that they provide the stability and affluence that enable many people to grow old, all the while denying older people a suitable role within the social order”  
(Thomas & Blanchard, 2009).*

With increasing longevity, we are now confronted with terms such as the ‘young old’ and the “older old”. This dimension is crucial since the consequences of ageing are different for the older-old and the young old. Many younger old 65-75 (70% of the population) face ending full-time work. They usually have more freedom, are more independent, with financial security and good health. Older elderly (past age 75, 20%) may be more dependent on others. In the developed world, the very old (age 80+) is the fastest growing population group. Over the age 85 (10%) women outnumber men. Centenarians are not a rare phenomenon but a number of them are severely disadvantaged (Dean, 1993). All the above indicate that what we call ‘the elderly population’ is in fact

very heterogeneous, with different needs and profiles. Thus instead of 'old' or 'elderly', the term 'senior' is more suitable and recommended to describe the multidimensional and complex population of people over 65 years old (Inelmen & Inelmen, 2007).

Data confirm that ageing is a multifactorial process and everyone does not age in the same way or rate. We have to distinguish between ageing phenomena such as hair turning gray, wrinkles, reactions slowing down, sight and hearing *impairment* and age-related diseases (Inelmen & Inelmen, 2007).

Biologic age varies widely in relation to chronological age.

*Ageing is a multifactorial process and everyone does not age in the same way or rate*

Thus, two people of the same chronological age may have biologically very different ages depending on their state of health and the age they feel.

Unfortunately, despite all these advances in social sciences, in policy agenda *ageing* is still defined in a biomedical perspective (Thomas & Blanchard, 2009). In this view, *ageing* is seen as the properties of a system out of equilibrium; Ageing is defined as the time-sequential deterioration that occurs in most living beings including weakness, increased susceptibility to disease and adverse environmental conditions, loss of mobility and agility, and age-related physiological changes (Goldsmith, 2006).

### **3. Biological theories of ageing**

Different theories have been proposed to explain the ageing process. They have been grouped into several categories, and most of them are based on the belief that ageing is part of the organism's design (e.g. Darwinian Evolution theory, Damage theories, the Error Catastrophe theory). It is beyond the scope of this paper to discuss these theories in detail. However, for endorsing the argument of this partnership we will bring up the main point of Cellular Clock Theory that places the upper limit of human lifespan in 115 to 120 years. It is therefore essential to be able to provide people, in policy terms, with a role, a meaning and a secure living for up to 50 years after retirement.

#### **4. Sociological theories of ageing**

Literature provides a number of sociological approaches to ageing, ranging from the much criticized disengagement theory to activity theory. The most contemporary approaches focus on the quality of life.

In the 60's, transitions in ageing were described by the "disengagement theory" based on individual rather than ecological factors. Successful ageing was characterized as a process of societal and social withdrawal and a reduction of relationships and contacts, mainly caused by retirement (Cumming, 1963). Society, in this theory, stops providing useful roles for an older adult mainly to transfer responsibilities to the next generation. The main criticism of this theory is that this practice actually monitors chronological and not 'actual' age: many older people are disengaged because they are removed from positions of power and influence and not by their conscious choice.

On the contrary, "activity theory" rooted in the principle that "Active Ageing makes the difference" is based on more comprehensive factors. Successful ageing means that a person will find positive and satisfying roles, as long as the environment (physical, financial, social) continues to provide challenges. When older adults are active, energetic, and productive, they age more successfully and happily. In this way, new roles are major sources of satisfaction, because they provide a sense of personal wellbeing and meaningful substitutes for previous roles (Litwin & Shiovitz-Ezra, 2006). A prominent critique of this theory is that not all older people wish or are able to maintain active lifestyles. Some of them, due to different and diverse reasons, such as retirement, widowhood, distance from children, infirmity, health problems etc. may not be able or wish to maintain an active lifestyle.

Continuity theory deals with processes of adaptation of people's experience in both the internal and external structures of their lives. According to this theory ageing is not only a period of great changes but also a period when one must maintain a balance of continuity and change (Agahi, Kosma & Parker, 2006). In fact, as Atchley (1989) states, people do not really change as they get older; they just become "more" of what they have always been.

## 5. Transitions and Challenges of ageing

The transition and challenges of an ageing population receive increasing attention from researchers, policy makers and the public. In addition to the more obvious biological and physical changes, it is impossible to address *ageing* without considering its psychosocial aspects (Rowe & Kahn, 1987) and primarily of the older person's physical and social environment. A number of transitions about ageing are associated with finding a new meaning after retirement, the fear of social isolation and significant losses, health issues, financial insecurity etc. These are confirmed by a study set out to examine the similarities and differences in the concept of 'ageing well' in seven Latin American and three European countries, identifying the differences in younger and older participants (Fernandez-Ballesteros et al., 2010). The results of this study provide evidence of considerable consistency across countries, continents and ages that *health, independence, social relationships* and *life satisfaction* appear to be the most widespread and consistent components of *ageing well* as it is valued by the elderly themselves.

### 5.1. Health

Elderly population has increased in number and is living longer than before as a result of medical and health advancements and improvements in health care systems (Kespichayawattana & Jitapunkul, 2009). Physical and mental abilities tend to deteriorate making transition to elderly status difficult. According to Atchley (1991) only 15 percent of the older population does not suffer from disease or impairment.

The determinants of health at older ages are complex (Andrew, 2001). Things get even more complex when we realize that age is only one of several health determinants. Gender and the level of education, occupation, class and social status influence an elderly person's health and may even play more important role than age (Pahor & Domajnko, 2008). Additional factors include: the life the elderly have led; their behaviour; their personal and family status; the services available to them; the social, financial, cultural, and physical

environment in which they live; and the perceptions of growing older also affect their health (Ritsatakis, 2008).

It is common ground that the health and illness profile of an ageing society differs from that of a younger age group. In terms of epidemiology, an ageing society presents more chronic conditions and diseases. The most common and most frequently disabling diseases among elderly populations are those of the cardiovascular system. Similarly, diabetes is ranked as one of the 10 leading causes of morbidity in people age 65 and older and is associated with increasing limitation of activity with age (Dorfman, 1993). The above give us grounds for considering the elderly as an increasingly vulnerable social group.

The Swedish Panel Survey of Ageing and the Elderly (PSAE) aimed to analyze the associations between different reasons for retirement and psychosocial wellbeing as a pensioner. The results show that almost half of all pensioners cited health problems as a “push” reason for leaving work. On the contrary, those who were able to choose the time of their retirement enjoyed better psychosocial wellbeing than the ones who were not (Nordenmark & Stattin, 2009).

A European Investigation into Cancer and Nutrition studied 16.827 men and women in Greece who were either employed or had retired. It found strong evidence that early retirement may be a risk factor for all-causes and cardiovascular mortality in apparently healthy persons (Bamia, Trichopoulou & Trichopoulos, 2008).

Durfan (1995) studied retired men and women aged 65 and over in two rural Iowa counties and concluded that life-threatening health conditions such as heart disease, cerebrovascular disease, and pulmonary disease had a greater impact on retirement dissatisfaction than non-life-threatening health conditions such as vision and hearing impairment.

Bowling’s (1990) analysis of life satisfaction among people aged 85 or more in London, revealed that physical health was a stronger predictor than social network variables. The ability to access economic, social and political institutions and services available in the community is a critical determinant for

the success of older people in remaining independent in their own homes (Kendig and Ducker 2002).

In addition, physical, sexual, emotional and/or psychological abuse have become social problems that endanger the health of the elderly. *Self-neglect* and fears of being victimized are other notable problems.

## **5.2. Personality traits**

In psychology, the "Big Five" traits of personality contain the five broad domains or dimensions which are used to describe human personality (John & Srivastava, 1999). The Big five factors are **O**penness, **C**onscientiousness, **E**xtraversion, **A**greeableness, and **N**euroticism (the common acronym is **OCEAN**)<sup>2</sup>. "Each trait represents a tendency to behave in a particular way with individuals varying in the extent to which they show each trait" (Woods & Windle, 2008, pp.592).

Robert et al., (2006) examined in their meta-analysis 92 studies to detect the aggregate change in traits from 10 to 101 years old. Only 6 contained data on people aged 80 or over. The analysis showed that only two of five "Big Five" factors may considerably change. For agreeableness there was a trend for an increase with age up to 50 year old. Extraversion decreases between ages of 60 and 70 years old. It seems like hostile people will remain hostile and optimistic people will remain optimistic.

A 6-year longitudinal study of 223 people aged 55-85 reported increases in conscientiousness and agreeableness and a decline in extraversion (Jacoby, Oppenheimer & Dening, 2008, pp.592). Negative emotions are more common before the age of 50 than after. The frequency of positive feelings tends to

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<sup>2</sup> **O**penness – (inventive/curious vs. consistent/cautious). Appreciation for art, emotion, adventure, unusual ideas, curiosity, fantasy, ideas and variety of experience.

**C**onscientiousness – (efficient/organized vs. easy-going/careless). A tendency to show self-discipline, act dutifully, and aim for achievement; deliberation, order, competence, planned rather than spontaneous behaviour.

**E**xtraversion – (outgoing/energetic vs. solitary/reserved). Energy, positive emotions, assertiveness, activity level, surgency, warmth, and the tendency to seek stimulation in the company of others.

**A**greeableness – (friendly/compassionate vs. cold/unkind). A tendency to be compassionate and cooperative rather than suspicious and antagonistic towards others, trust, modesty, altruism.

**N**euroticism – (sensitive/nervous vs. secure/confident). A tendency to experience unpleasant emotions easily, such as anger, anxiety, depression, or vulnerability.



increase from midlife to old age. Regarding personality stability there is an increasing acceptance that both change and stability occurs.

### **5.3. Social isolation**

“Social relationships in later life are influenced by the acceptance of the stereotype that the normal experience of old age is that of social neglect, isolation and a reliance upon fragile social networks” (Victor & Scarf in Walker, 2005:100-116).

Recent research indicates great differences in age-related changes in social connectedness and satisfaction with social life. Social isolation is considered common among elderly: life course changes, retirement, limited mobility, health problems, and negative stereotypes close off sources of social interaction. The elderly who experience social isolation for any reason (significant losses, widowhood) are at a greater risk for all-cause mortality, increased morbidity, physical and mental health problems, especially depression (Cornwell & Waite, 2009, Koropechyj-Cox,1998).

Loneliness is an intensely personal, subjective feeling, socially undesirable or stigmatized concept for which there are no observable signs or symptoms. Measuring loneliness is problematic as it is often masked by clinical syndromes such as depression, anxiety or social isolation, rather than being recognized as a distinct problem. According to de Jong Gierveld (1987) loneliness can be perceived as a multidimensional phenomenon comprising three distinct dimensions: a deprivation component that relates to the loss of an intimate attachment; a temporal perspective, raising the question of the extent to which the state of being lonely might be prone to change; and a range of emotional aspects of loneliness, such as sadness, guilt, frustration and desperation. That is proposed as a way of capturing a ‘private’ account by asking indirectly about loneliness via questions relating to social networks and the availability of confiding relationships.

The importance of social ties is indicated by a study of a national sample of 1,334 Jewish-Israeli retirees: it provides empirical evidence for the assertion

that the quality of social ties matters more than activity participation per se as a predictor of a good old age (Litwin & Shiovitz-Ezra, 2006).

#### **5.4. Retirement**

Retirement is a recent idea in industrialized societies. It became widespread during the early twentieth century. Nowadays it has become a stage in the life cycle that most Europeans and western world citizens experience, and for a longer period of time than ever before. Beyond institutional factors, a number of individual ones play an important role in workers' employment at older ages.

People from different social and occupational backgrounds not only conceive work and retirement in different ways but also follow different stages for retirement. According to the American longitudinal Health and Retirement Study (HRS), those who are in good health and are relatively young when they leave career jobs are more likely to move to a bridge job than the self-employed and those at both ends of the socioeconomic scale: those at the upper end who might well be able to afford to retire but who choose to keep working, and those with limited resources at the lower end who have to keep working to meet daily needs (Quinn, 2010). It is now documented that older workers are more likely to remain in the market when they worked in high status occupations such as managers and professionals, characterized by high social skills and low physical demands (Reitzes, Murtan & Fernandez, 1998).

Parry and Taylor's (2007) qualitative research investigated women and men options at or while approaching official pension age. People approach the retirement transition from very different viewpoints. For many, retirement was a reward for having displayed a strong work ethic and a stage in which they would finally be able to exercise some autonomy in their time. Others were happy to continue working after state pension age; this attitude was reliant on whether it was an individual choice and not an obligatory state. Most saw extended work as a short-term option since the sectors and companies in which they worked had little capability to provide flexible work options after the state pension age. For those whose careers had been spent in a single sector or

organization, there were few alternative work options if their job became untenable.

Later stages of life appear as a period of transition(s). Retirement as a social process is not just the loss of the worker role, as we discussed earlier. Thus, the pre-retirement period may play the role of career transition. Better prepared individuals are more likely to postpone retirement, reduce transition anxiety, and feel less uncertain about the financial risks of retirement (Reitzes, Murtan & Fernandez, 1998). According to Goffman (1959) retirement is interrelated with family roles. A higher number of dependents (children, wife, and parents) encouraged middle-aged men to continue working in later life.

To minimize loss of prestige after retirement new activities and interests are needed. Volunteer work can fill time voids, part-time work can offer additional income. As Flick et al., (2002) claimed, joining an organization as a volunteer can create a substitute workplace, which may assist in the transition to retirement. Also qualitative data from older residents in Queensland, Australia showed that older informal volunteers are integral to community and civil society, important generators of social capital, and play critical roles in maintaining strong communities and effective family functioning (Warburton & McLaughlin, 2005).

#### *5.4.1. Work after retirement*

The era of early retirement is over, and its comeback is unlikely. After a massive phase of early retirement in 1970-1980, EU member states in the late 1990s raised the issue of the employment rate of older workers, while differences across countries still persist (Eichhorst, 2011). Policy-makers have to find ways to encourage older workers to remain in the labour market. As can be seen in Zaidi and Fuchs (2006), there are wide differences with respect to the employment of workers aged 50-64. Denmark shows employment rates exceeding 60% for this age group. At the other end of the spectrum, there are countries with relatively low employment rates [Italy (41%), Poland (41%)], and such as Greece (48%), where the employment rates are also below the Lisbon target of 50%.

There are a variety of attitudes and increased heterogeneity amongst older people transition from work to retirement. Those attitudes towards work are influenced by many factors: health, income, education, social status, gender etc. In a Merrill Lynch survey (2006) of more than 5,000 Americans aged 25 to 70, respondents that wanted to work during retirement, cited the following two as very important reasons: "will keep me mentally active" and "will keep me physically active." "The money" was third. "Health insurance benefits" were fifth, ranking after "will keep me connected with others."

Positive experience in pre-retirement work can also play a positive role in shaping people's attitudes toward working after retirement. Additionally various benefits, including flexibility, money, interesting and enjoyable work can persuade people to consider working longer. The Centre for Research into the Older Workforce (CROW) conducted a survey of 5,200 people asking about the recent job transition experience. It revealed that workers now approaching retirement would be willing to consider some flexible form of work such as reduced hours, self-employment, part-time or temporary work so they could enjoy retirement and activities which they were unable to do working full time (Owen & Flynn, 2004). In addition, a valuable aspect of work appears to derive from the amount of socialization with work colleagues, which Veenstra (2000) found to be significantly related to self-rated health.

Retirement planning, pension eligibility and anticipation of voluntary retirement may influence the decision to retire. The notion of downshifting into 'bridge' jobs, as a step before ultimate retirement, is an attractive and increasingly popular solution to the 'problem' of phasing into full retirement and complete withdrawal from the labor market. One of the largest studies of work transition by older people was carried out in the United States by the American Association of Retired Persons (AARP, 2002). It found that flexible working arrangements and bridge jobs are high on the agenda for the baby boomers in the United States and while many of those interviewed were confident of their ability to retain work in the future, they were very concerned about age discrimination.

### *5.4.2. Work Productivity*

Productivity declines little with age while many improvements, such as computers and hearing aids, make it easier for older workers to continue working and have added flexibility about where and when they work (Quinn, 2010). Research shows that older workers generally perform more consistently and produce high quality work than young workers. Older workers have greater knowledge, skills, experience, anticipation and motivation (Iley, 2011). At the same time they are more responsible and they may be slower but they are more accurate and frugal with time and materials.

Productivity tends to rise rapidly to a single peak that is followed by a slow decline. Fields such as poetry, pure maths, and theoretical physics have earlier peaks, around the early 30s or even the late 20s. Other fields, such as novel writing, history, philosophy, medicine, and scholarship are marked by peaks in the late 40s, 50s, or even 60s (Simonton, 1988). Generally, productive roles, paid or unpaid, have been accepted as one of the main factors leading to successful ageing. The more productive a person is, the more protection against functional decline and death he/she enjoys (Lum & Lightfoot, 2005), while this is gender specified. Several studies have identified gender as the critical context that determines whether roles are beneficial or not, with men to be more productive as their societal role demands (Sugihara, Sugasawa, Shibata & Harada, 2008). On the other hand, a serious threat to the productivity of British businesses by 2030 has reported from Bupa UK Health Insurance because of an ageing workforce and high rates of chronic diseases.

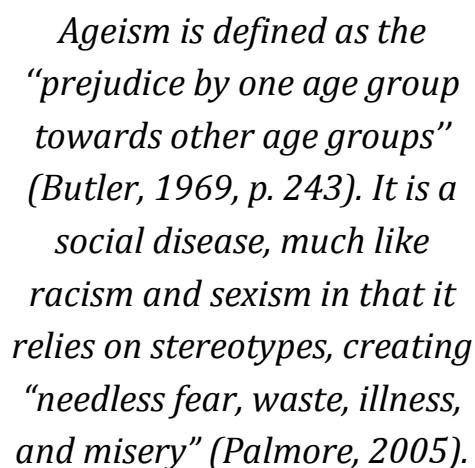
### **5.5. Ageism**

In primitive societies and in many cultures, older persons often provided knowledge, experience and institutional memory that were of adaptive – even survival – value to their societies. Western cultures worship youth. Especially as the number and percentage of older persons, especially the frail and demented, increased, the perception grew that they were burdens to their families and society (Butler, 2009). Prejudices about late adulthood are held by people of all ages, including children and the very old. Our social institutions, especially the

media, help to create negative stereotypes towards ageing and the aged. A Euro barometer from 2003 showed that for EU citizens, the most-reported reason for discrimination experience was age (March & Sahin-Dikmen, 2003).

Ageism is defined as the “prejudice by one age group towards other age groups” (Butler, 1969, p. 243). Ageism is a prejudice and discrimination against people on the basis of age. It is a social disease, much like racism and sexism in that it relies on stereotypes, creating “needless fear, waste, illness, and misery” (Palmore, 2005). Age discrimination seems to take place in at least six different human resource areas at the workplace. Direct discrimination takes place when older workers are not being considered for job interviews because of age. Older workers are exposed to risk of discrimination in relation to promotion; to competence development through the job training and training for new technology; are offered less training and their participation rates in training is lower; and they are also less frequently asked for training as compared to the younger workforces (Furunes & Mykletun, 2010).

Ageism negatively affects those who are discriminated against. Older people can and do play a major role in social and economic development. Yet ageism fails to maximize the potential of older persons on either a paid or voluntary basis and deny them the opportunity to play a significant role in our cultural life (Butler, 2009).



*Ageism is defined as the “prejudice by one age group towards other age groups” (Butler, 1969, p. 243). It is a social disease, much like racism and sexism in that it relies on stereotypes, creating “needless fear, waste, illness, and misery” (Palmore, 2005).*

## **5.6. Poverty**

In the early years of the 21st century, about 13 million elderly people in 25 EU member States are at risk of poverty (Zaidi, 2006). Cyprus, Ireland, Spain, Portugal, Greece and the United Kingdom are identified as the countries with the highest poverty risk for the elderly population. In general, it can be seen that the poverty risk is higher for female elderly aged 75 and over.

Incomes tend to decline in late life, due to retirement, and health-related expenses. An interim review of poverty and social exclusion in older age by the independent Centre for Social Injustice (CSJ) in UK highlights how loneliness, isolation and social breakdown fuel poverty in older age. One in five pensioners in the UK lives below the poverty line. The CSJ report states:

*"We should celebrate the fact we are all living longer, but levels of poverty and social exclusion in older age remain unacceptably high for a nation as relatively prosperous as ours. In view of our ageing society and current economic pressures, it is imperative we act now to tackle this injustice and prevent further disadvantage".*

## **6. Conclusion – The need for pre-retirement counselling**

Ageing will fundamentally affect individuals as well as the European welfare states. Ageing population will impact European labour markets as well as the health and well-being of European citizens. The main research challenges in Europe for economists and social scientists concerning welfare regimes, pension provision, public health, employment, income security and well-being have been identified and reported by the ESF (2010) project 'Ageing, Health and Pensions in Europe'.

When confronting important changes in life, many people have found that good counselling and coaching can be a lifeline. This help can shorten the period where difficulties and worries may overshadow the new beginnings and possibilities at the end of the tunnel. It is also interesting to notice that, when you enter the labour market, there are many good counselling opportunities that you can easily access. But when you leave the labour market and confront the most difficult change in life, there is nothing! - except maybe some advice on financial issues from a bank or pension fund. But after the last day on the full-time job, there is often a screaming silence concerning counselling on the most important issue in life.

A novel approach to address this shortcoming is pre-retirement counselling and more specifically, pre-retirement courses. Just as most other transitions of a lifetime, the process of retirement may be considered and

Ageing will fundamentally affect individuals as well as the European welfare states. Ageing population will impact European labour markets as well as the health and well-being of European citizens.

Pre-retirement courses are a rather new concept, providing counselling and coaching for seniors entering the difficult process of transition into retirement.

This partnership, funded under the European scheme LLP Grundtvig, aims to promote the idea of compulsory pre-retirement counselling in the EU.

decided upon. Not only for one's own welfare, but for the needs of society as well.

Pre-retirement courses are a rather new concept, providing counselling and coaching for seniors entering the difficult process of transition into retirement. During the last 10-15 years a variety of different courses addressing different target groups among senior workers and senior citizens from 50-80 years have flourished. Most of this advancement is in the highly developed parts of the world: USA, Canada, EU, Japan and Australia. Recent evidence suggests that courses for pre-retirement counselling make it obvious and clear to people and to politicians in all EU countries, that there certainly are alternatives to traditional retirement patterns. Such alternatives may not only benefit European communities. They may provide seniors with a happier life without losing personal competencies, social networks and feeling of importance because of retirement.

This partnership, funded under the European scheme Life-Long-Learning Grundtvig, aims to promote the idea of compulsory pre-retirement counselling in the EU. To that end, it proposes some guidelines for pre-retirement courses that are developed and are based on the experience and practice of three different and diverse European Institutions: the The City of Aarhus, Denmark; the Center for the Advancement of Women Foundation, Warsaw, Poland; and the Associazione Nestore, Milan, Italy. All these guidelines, along with respective syllabuses are presented in detail in the



second part of this report. They will, hopefully, provide useful, relevant and evidence-based reference for the advancement of pre-retirement courses in European Union countries.

# **Part 2**

## **Pre Retirement Courses**

**A shortcut to active ageing**

- **and the best answer to the demographic challenge in EU**

### **Section 1**

#### **Introductory remarks**

*To be what we are, and to become what we  
are capable of becoming, is the only end of life.*  
*Robert Louis Stevenson*

## **1. Retirement - a most difficult transition in life.**

To retire from working life is one of the most difficult changes and transitions in life. Many people do not think that leaving the working week behind them and getting ultimate freedom will be a problem. In addition, there is a general lack of public awareness of all the radical changes retirees will have to go through in the process of retirement. However, a survey among retired persons in the USA showed that of all the major changes and transitions in a life time such as getting married, having children, children leaving the home etc– a majority of 41% found retirement the most difficult.

Furthermore, retirement is not just a standard process. When and how to retire may vary from one human being to another. Retirement age may be as individual and varying as body age. And ways of retirement may be as flexible as careers before retirement. Consequently it is necessary to qualify seniors for making an appropriate decision: on when and how to retire, and in a way not just following fixed retirement ages or standard retirement patterns.

Deliberate individual choice by seniors on retirement age may increase average retirement age in EU to the benefit of both active seniors not ready for leaving the labour market and European communities under threat by demographic developments.

## **2. Pre-retirement courses - a shortcut to improve quality of life**

The **objectives of the pre-retirement courses** are that every senior participant will:

- Be more conscious of their own strengths and competencies, and continually develop and use them as long as possible.
- Be better prepared to find his or her own goals and ways, both in the last part of their professional career on the job and in the years beyond.

- Be able to see through traditional images and stereotypes on ageing and retirement and not to let their new life be predicted by outdated prejudices.
- Be able to create his or her own tailor-made way to a meaningful and fulfilling life in the third age.

The pre-retirement courses first of all will be for **the benefit of the seniors** themselves. For many seniors a pre-retirement course is a shortcut to a better quality of life in active ageing. See later - the impressive high numbers of 'very satisfied' responses in written evaluations from seniors, who have participated in a pre-retirement course.

But most interestingly, these evaluations also show that pre-retirement courses also are for **the benefit of the society**. In fact, it is tempting, and not at all irrelevant to claim, that pre-retirement courses might be one of the best answers to the demographic challenge facing all EU member states.

### **3. Better quality of life in active ageing**

Seniors are, first of all, characterized by being different in several important ways. As they grow older, people differ more and more from each other, partly because of different genes, partly related to different working and living conditions, and, surprisingly, also because of different feelings and attitudes to the ageing process. We are born like copies, but we die as originals. These increasing differences during the life span also mean that seniors choose a diversity of different ways in the transition into retirement.

To find a tailor made way to your own senior career needs replacing the junior career in the decade from 50-60 years. Almost all seniors need to have a critical look at negative images of ageing and stereotypes on retirement, and replace them with more authentic and empowering images. Our culture in television, movies, greeting cards and even in the workplaces, exerts a strong mental and emotional influence over us with its negative messages about ageing. The virtues of youth are unfortunately, constantly reinforced.

It can be difficult to overcome such images and change. But what if ageing doesn't mean what you might have thought it did? What if ageing is a

social construction and growing older is largely up to oneself? A pre-retirement course with counselling and the collective support of other seniors committed to finding new ways can make it easier to overcome the challenges of age stereotypes and also achieve active ageing more quickly.

**Active Ageing** is, in the definition of the W.H.O., *'the process of optimizing opportunities for health, participation and security in order to enhance quality of life as people age'*. Active ageing allows people to realize their potential for physical, social, and mental well-being throughout the course of life and to participate in society. Active ageing aims to extend healthy life expectancy and quality of life for all people as they age.

In a European context, Active Ageing is recognized as a concept developed by the European Commission in 2002. A concept with more emphasis on the idea of longer activity, with a higher retirement age and working practices adapted to the age of the employee.

A pre-retirement course addresses counselling to the aims of Active Ageing both in the definition of the W.H.O. and of the European Commission. However, evaluations from pre-retirement courses show that after the courses, seniors **change their plans** and get inspiration to *'realize their potential for physical, social, and mental well-being throughout the life course and to participate in society'* - as described in the W.H.O. definition. A pre-retirement course is, in fact, a shortcut to active ageing.

#### **4. Pre-retirement courses - best answer to the demographic challenge**

The demographic development in EU, with more older and fewer younger people, creates a lot of different challenges in all EU member states - both in a short and a long term perspective. To cope with these demographic challenges in a proactive way the European Commission has taken many initiatives. This can be shortly expressed in the strategy: Empowering older people to age in good health and to contribute more actively to the labour market and to their communities.

Though the demographic challenges are surprisingly different from one member state to another, all member states in one way or another try to

implement the recommendations on active ageing from the European Commission:

- To promote active ageing in employment
- To promote active ageing in the community through volunteering and caring
- To promote healthy ageing and independent living

If the implementation of this strategy is going to succeed this depends on the decision makers. In this case **the decision makers** are the senior workers, the senior citizens and the senior retirees. In the end, every single senior has to decide if he or she is going to: prolong their working life, contribute in voluntary work or have a healthier lifestyle. So it is obvious - that the essential first step in implementing the EU strategy on solving the demographic challenge will be to get in contact with the decision makers and have a dialogue on their future plans. A pre-retirement course is the evident platform for such a dialogue.

*The purpose of a pre-retirement course is to assist and guide the participants to find their very own answers on the following questions:*

- *Who am I – now?*
- *What do I want?*
- *How do I get there?*
- *How do I sustain it – and give back?*

## **5. The content of a pre-retirement course**

As described above, the objectives of a pre-retirement course are not to persuade seniors following the course to stay longer on the job or to be involved in cultural or social activities in the local communities. A dialogue with the decisions makers takes place in the sense expressed by Robert L. Stevenson: *'To be what we are, and to become what we are capable of becoming, is the only end of life'*.

**The overall purpose** of a course for people around 60 years old - considering the transition from the early career into the senior career - is to assist and guide the participants to find their very own answers on the following questions:

- Who am I – now?
- What do I want?
- How do I get there?
- How do I sustain it – and give back?

Depending on individual differences among seniors and differences in national conditions – some seniors decide to stay longer in the job, others quit the job and use their bonus hours in personal and family activities, while many join volunteer organisations and so on. But all – or almost all seniors – are eagerly searching to **find meaning, purpose and passion** in the senior career – whatever it might be.

To assist seniors in finding a way to meaning and purpose in the senior career – a Pre-Retirement Course where you can **discuss new possibilities with other seniors** and get inspiration from trainers – is a very good offer. An offer all seniors should have the opportunity to attend – no matter if it is before or after retirement. A pre-retirement course developed and implemented with great success in Aarhus, Denmark **focused on the following themes:**

- **Kick out your old stereotypes on retirement**

It's difficult for many seniors to find their own senior career, before they have kicked out traditional images of retirement. A good start is to identify and discuss such old-fashioned images – breaking down mental barriers before planning your own way.

- **Identify your core competencies**

The best milestone on the way to your senior career is to identify examples of 'what you did when you were best' from your whole life. As a senior you now know who you have become, and what you want and that you can do it. Then go for it – and find out how to get there.

- **Purpose and passion – with or without - a pay-check**

Find a passion and you will never retire from that – sounds more easy than it is. During the final exercises it's important to emphasize, that at this moment of history it is mostly a DIY (doing-it-yourself) job for the new generations of seniors to find their new ways to meaning and

purpose - whether in paid or unpaid activities – where you can find a purpose and meaning more significant than yourself.

The final important conclusion is based on a post evaluation by 92 participants at five pre-retirement course held in spring 2011 in Aarhus, Denmark. When seniors, through intense dialogs with other committed seniors, become more conscious of their own strengths, and are able to see through stereotyped imprints and images of retirement and create new ways to a meaningful and fulfilling life in third age - **a majority of seniors following the courses change plans and decide a life in active ageing.** The results from the post evaluation by 92 participants showed that:

- 38 % decided - to stay longer on the job
- 44 % decided – to become volunteers
- 39 % decided - to improve their health habits
- 53 % decided - to improve their network

The results demonstrate very clearly, that it is not irrelevant to claim, that **pre-retirement courses are a shortcut to active ageing and the best answer to the demographic challenges in EU.**

Concern for health and working conditions in working places makes later retirement possible, but counselling on retirement makes it happen. Furthermore, the results demonstrate that courses motivate seniors for active ageing in employment and in the community through volunteering & caring as well as healthy ageing and independent living.

Courses for pre-retirement counselling may make it obvious and clear to people and to politicians in all EU countries, that there certainly are alternatives to traditional retirement patterns. Such alternatives may not only benefit European communities. They may provide seniors with a happier life without losing personal competencies, social networks and feeling of importance due to retirement.

## **6. The ultimate dream: Pre-retirement courses - compulsory in EU.**

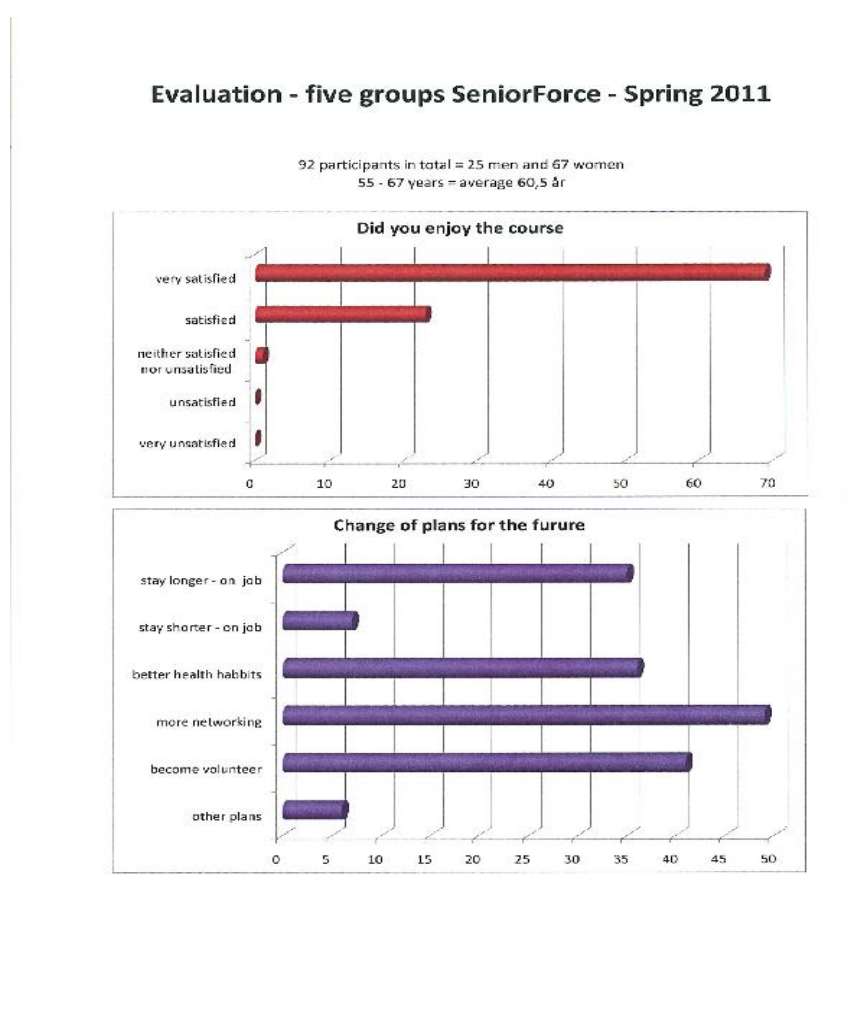
There is no doubt that the current generation of 60 to 80 year-olds are the healthiest and the most well educated ever in history. If we do not learn to



develop and to use the competencies and the resources of these groups of seniors, we could experience the greatest loss of resources and competencies ever in history.

Pre-retirement courses are not seen as an overall answer to the demographic challenges or to improve active ageing. But dialogues with the primary decision makers – the seniors themselves - is a first important step. The evaluations and results of recent courses held in Aarhus are indeed very promising. To make pre-retirement courses compulsory in EU is the ultimate goal. The first step in realizing the dream could be initiated at EU level – hopefully, in conjunction with the European Year of Active Ageing in 2012.

*nb: Attached – an evaluation (in %) of five pre-retirement courses, Aarhus,DK.*



## **Section 2**

### **Pre-retirement courses developed by partners of this partnership**

## 1. Guidelines for a Pre-Retirement Course developed by Center for the Advancement of Women Foundation, Warsaw, Poland

### Syllabus

**The aim of the course:** to provide information and group counselling for people approaching retirement to help them in making conscious decisions regarding upcoming change. The course will address the issues concerning both, men and women, couples and single people.

#### The content:

- I. A new lifestyle in retirement – are you prepared for changes?
  - meaning of the big change
  - retirement aspirations: new goals
    - o paid work
    - o voluntary work
    - o learning
    - o leisure (hobbies and interests)
  - changing relationships: personal and family
  - connections with other people
  - managing the time: new daily routine
- II. Money management and budgeting – adjusted for each organizer
  - Your income: retirement benefits (state pension, insurance, other benefits)
  - Your expenditures (housing, health, health insurance, food, taxes, other)
  - Protecting your financial resources
- III. Legal issues - adjusted for each organizer
  - wills
  - guardianship for children or grandchildren
  - power of attorney
- IV. Health issues
  - physical well-being: reducing the risk factors
  - mental well-being
  - social participation

- stress management
  - exercise
  - healthy eating
- V. Living arrangements in retirement age - adjusted for each organizer
- planning your housing for the next phases of your life (your personal preferences and architectural, social, psychological and financial aspects of housing)
- VI. Resources to get information, advice, counselling and coaching - adjusted for each organizer
- useful names and addresses
  - books and articles

Target groups: Employees 3-5 years before retirement. Optional: for people 10 – 15 years before retirement.

Learning Methods: Interactive course filled with small lectures/presentations followed by questions, discussions, quizzes, role playing and small group activities. The trainers are experts in the field of human development and life planning. The financial and legal issues will be covered by specialists in the field.

Duration: Depending on circumstances, target groups etc, but recommended not less than 8 hours.

### **Best Practice, Experimental program - CAWF - Warsaw**

The experimental program contracted from CAWF by the Warsaw Labor Office was done in two phases: pilot project and the actual program.

### **PILOT PROGRAM - characteristics:**

1. The first group, for the pilot project, was recruited in an open process. We have announced it on our website, in our office that is every day swarming with clients and in public spaces allowing placement of such notices. The terms were clearly defined: 50+, unemployed, registered in the Warsaw Labor Office, what implies that their permanent address was

Warsaw. Education, work experience, employment history were irrelevant.

2. CAWF signed a commitment to assist in successful employment of 40% of the project participants.
3. Women who signed up for the program did it for their personal choice. In consequence they were highly motivated.
4. The participants' motivation was twofold: strong desire to find a job, due to financial aspect and/or career development - 7 women, or self-fulfillment needs - 3 women. The latter group was interested mainly in personal growth. Such group segmentation became clear in the course of the program.
5. The number of participants was 10, smaller than our regular groups of 14. This was a well thought decision due to the fact that it was a "heavy duty" job with a client requiring special attention.
6. The first stage of the program consisted in training and workshops preparing the participants emotionally and technically for the active job search process, the second consisted of active support during this process by individual counselling, moderated support group meetings and above all on the one -to-one work with professional telemarketer, assisting in finding job offers, adaptation of portfolio to the offer, contact with the employer, support in setting up the interview and even going to the interview!
7. Due to the legal constraints the Labor Office cannot contract the component of telemarketer services. Since we find it crucial for the success of the program, the last -7<sup>th</sup> MODULE was carried out by CAWF volunteers.
8. The total of 7 contracts for permanent job were signed, the first two (bookkeeper, 4,5 years unemployed, with depression episodes; office administrator, 1 year unemployed, with traumatic mobbing experience) found jobs right after the completion of the first stage of the program. At that time another 3 contract promises were obtained, but our clients had

to wait since it was the first decade of December and employers preferred to start after the Christmas and New Year holidays.

### **THE REGULAR PROGRAM - characteristics:**

1. CAWF was contracted to run 4 groups of clients, recruited by the Labor Office from their Data Base. The criteria were the same as in the PILOT project
2. CAWF again signed a commitment to assist in successful employment of 40% of the project participants.
3. Women participants of the program were appointed by the Labor Office. In consequence there was a wide spectrum of motivations.
4. The participants' motivations: strong desire to find a job – 30%, “permanent learners” – 25% (attending all possible courses and training: selecting the training on basis of entertainment aspect, i.e. new acquaintances and catering quality!), obeying in order to keep unemployment benefits – 30%, furious to be forced and totally negative – 15%. Such group segmentation became clear in the course of the program. The last of the mentioned groups was making the work extremely demanding. Methods used with the objective to de-motivate other participants and frustrate the whole program were indeed very creative.
5. The number of participants was 10, smaller than our regular groups of 14 and still we thought that reducing them even more might be a good move.
6. The two stages of the program were exactly the same as in the PILOT program.
7. Similarly due to the legal constraints the Labor Office cannot contract the component of telemarketer services. Since we find it crucial for the success of the program, the last -7<sup>th</sup> MODULE was again carried out by CAWF volunteers.
8. We have finally reached the target of 40% employment, but after having succeeded with the participants really interested in finding jobs, the process become much more painful. It is interesting to note that the first

woman to find permanent employment was 20 years without work and was 57 years old, which means under the “protection period” which means that by the time she reaches 60, she cannot be laid off.

### **Conclusions:**

1. The key success factor is motivation.
2. The recruitment process should be focused on the motivation aspect. Otherwise a lot of time and money is wasted. Categories, including a “very difficult client” should be established.
3. Employer’s age prejudices exist, but another very important factor in employment of older workers is ones’ own self-esteem and confidence. Here a lot can be done by personal development training.
4. Health factor was an issue in 10% of cases.
5. Both better educated clients and clients with low skills found employment. The important factors were: good matching of potential with expectations, realistic salary expectations, working conditions.
6. The instrument crucial for the success: individual sessions with a telemarketer (HR specialist combined with job advising experience).

### ***1.1. The Real Pearls – job activation program for long-term unemployed women 50+, registered in the Warsaw Labor Office***

Prepared by: Center for the Advancement of Women Foundation, Warsaw, Poland

Target Group: Women 50+, unemployed, returning to the job market, registered in the Labor Office

Program Structure: total 7 training modules

Phase 1:

- 6-week intense interactive training program, consisting of 5 training modules

Phase 2:

- 2-8 weeks work on individual basis with job counselor, job offers searcher (module 6)
- Support group, moderated by experienced job counsellor (module 7)

## ***Program of the course***

<b>MODULE 1</b> Integration and job activation workshop	
<b>Duration</b>	<ul style="list-style-type: none"><li>• 3 h</li></ul>
<b>Educational Goal</b>	<ul style="list-style-type: none"><li>• Group integration</li><li>• Finding similarities of professional and private issues among group members</li><li>• Raising awareness regarding professional potential of participants</li><li>• Raising self-confidence among participants</li></ul>
<b>Key issues</b>	<ul style="list-style-type: none"><li>• Life goals</li><li>• Life interest</li><li>• Life skills</li><li>• Life achievements</li><li>• Annotatation by all participants in their interests, skills, achievements of all kinds, life experience and professional resources - personal, family, intellectual.</li><li>• Finding similarities between the situation and people. Finding common features and objectives.</li><li>• Refining participants' expectations of the program.</li><li>• Reporting concerns and questions related to participation in the program including age of participants or the prevailing false stereotype.</li><li>• Discussing fears and doubts to dispel them.</li><li>• Getting to know of ones own professional potential in comparison with other people in similar situations and professional life.</li><li>• Getting to know ones professional potential in comparison with other people in similar situations and professional life.</li><li>• Understanding the importance of better insight and appreciation of ones abilities.</li><li>• Getting rid of participants concerns about the decision to undertake the work.</li><li>• The feeling of mutual support of group participants.</li></ul>



<b>Teaching methods</b>	<ul style="list-style-type: none"> <li>• Short presentations</li> <li>• Discussions</li> <li>• Group exercises</li> <li>• Quizzes, tests</li> <li>• Case study</li> <li>• Role playing</li> </ul>
<b>Materials For participants</b>	<ul style="list-style-type: none"> <li>• Questionnaire on job plans</li> </ul>

<b>MODULE 2</b>	
Assessment of competencies	
<b>Duration</b>	<ul style="list-style-type: none"> <li>• 8 h (2 meetings – 4 hours each)</li> </ul>
<b>Educational Goal</b>	<ul style="list-style-type: none"> <li>• Exploration of professional competencies</li> <li>• Analysis of job market offer</li> <li>• Assessment of differences between job market demand and participant's competencies</li> </ul>
<b>Key issues</b>	<ul style="list-style-type: none"> <li>• The concept of competence.</li> <li>• Knowledge of methods of self-evaluation of competencies and seeking information about the competition.</li> </ul> <p>Determination:</p> <ul style="list-style-type: none"> <li>- their competencies</li> <li>- missing competencies</li> <li>- labor market trends,</li> <li>- competence analysis of selected occupations</li> <li>- analysis of the positions, the requirements of employers</li> </ul>
<b>Teaching methods</b>	<ul style="list-style-type: none"> <li>• Short presentations</li> <li>• Group exercises</li> <li>• Problem solving</li> <li>• Life incident analysis</li> <li>• Tests</li> </ul>
<b>Materials For participants</b>	<ul style="list-style-type: none"> <li>• Self – tests</li> <li>• Handbook</li> </ul>

### MODULE 3

#### Job search workshop

<b>Duration</b>	<ul style="list-style-type: none"><li>• 12 h<ul style="list-style-type: none"><li>◦ 3 h – the methods of finding and understanding job offers</li><li>◦ 3 h – physical appearance workshop</li><li>◦ 6 h (2 x 3h) – practical exercises of job interview</li></ul></li></ul>
<b>Educational Goal</b>	<ul style="list-style-type: none"><li>• Practical preparation of participants for the job search suitable with competencies</li><li>• Methods of job search</li><li>• Practical exercises of job interview</li><li>• Goal: 40 percent of participants will find an employment</li></ul>
<b>Key issues</b>	<ul style="list-style-type: none"><li>• Methods of job searching and offers finding</li><li>• Networking</li><li>• Selling time and skills</li><li>• Job interview<ul style="list-style-type: none"><li>• Self-presentation: professional image building, presentation skills</li><li>• Assessment of own competencies from the employers perspective</li><li>• Practical exercises</li></ul></li><li>• Physical appearance workshop</li></ul>
<b>Teaching methods</b>	<ul style="list-style-type: none"><li>• Short presentations</li><li>• Group exercises</li><li>• Role playing</li><li>• Video</li><li>• Discussion</li></ul>
<b>Materials For participants</b>	<ul style="list-style-type: none"><li>• Handbook</li></ul>

## MODULE 4

### Support group meetings

<b>Duration</b>	<ul style="list-style-type: none"><li>• 20 h (10 meetings – 2 hours each)</li></ul>
<b>Educational Goal</b>	<ul style="list-style-type: none"><li>• Strengthening and supporting the motivation of participants for the intensive job search.</li><li>• Development of job searching skills.</li><li>• Acceptance and skills development for the technical and cultural changes in the work place.</li></ul>
<b>Key issues</b>	<ul style="list-style-type: none"><li>• Development of skills to build the network and support group</li><li>• Development of information gathering skills</li><li>• Motivation and goal adjustment</li><li>• Coping with change in professional world: conflict management, stress management, new trends in management</li></ul>
<b>Teaching Methods</b>	<ul style="list-style-type: none"><li>• Discussions</li><li>• Small groups</li></ul>
<b>Materials For participants</b>	<ul style="list-style-type: none"><li>• Information materials<ul style="list-style-type: none"><li>○ Articles</li><li>○ Links</li><li>○ Handouts</li></ul></li></ul>

## MODULE 5

### Modern employee: refreshing computer skills

<b>Duration</b>	<ul style="list-style-type: none"><li>• 15 h (5 meetings – 3 hours each)</li><li>• Groups of 5 participants</li></ul>
<b>Educational Goal</b>	<ul style="list-style-type: none"><li>• Using IT in professional activation of older people</li><li>• Acquiring, developing computer skills</li><li>• Building skills in using modern technologies</li></ul>
<b>Key issues</b>	<ul style="list-style-type: none"><li>• Windows</li><li>• MS Office</li><li>• Internet</li></ul>

<b>Teaching Methods</b>	<ul style="list-style-type: none"> <li>• Presentations</li> <li>• Practical exercises</li> <li>• Homework</li> <li>• Individual consultations</li> <li>• Plays and games</li> </ul>
<b>Materials For participants</b>	<ul style="list-style-type: none"> <li>• Information materials</li> <li>• Exercises materials <ul style="list-style-type: none"> <li>◦ Graphic printouts of computer functions</li> </ul> </li> </ul>

<b>MODULE 6</b> Job placement	
<b>Duration</b>	<ul style="list-style-type: none"> <li>• Through the duration of the course</li> </ul>
<b>Educational Goal</b>	<ul style="list-style-type: none"> <li>• Job placement</li> <li>• Job matching</li> </ul>
<b>Key issues</b>	<ul style="list-style-type: none"> <li>• Contacts with employers</li> <li>• Finding job offers</li> <li>• Using telemarketing as a tool</li> </ul>

## 2. Best Practice Milan, Experience and sample course - Associazione Nestore

### Introductory remarks

Personal decisions of seniors in Italy are mostly affected by the national economic situation and a social legislation which **do not foresee** the possibility of remaining at work at the same conditions as before, once the age and the deadline for retirement have arrived. There can be exceptions to this rule when, in agreement with one's employer, seniors can remain at work negotiating individually new terms for their contract (i.e. from dependent work to consulting; reduced time and functions, etc.) but no general rule exists.

The only realistic patterns of personal choices in Italy at present are: a) the pursuit of a **personal well-being** through a free use of one's own time and the building of new projects of life for private individual goals (permanent learning, travelling, reading, sport, leisure, sex, etc.); b) the pursuit of an **active ageing** aimed at the benefit of themselves and/or their own family or friends, through the building of social networks (club and group work, empowerment and self-consciousness for a profitable use of competencies and experiences to be shared with others, etc.); c) the pursuit of **voluntary work** as the most common social commitment, aimed at contributing to the welfare of society, if not enough covered by public structures (personal direct voluntary work, group voluntary work in any sector).

### Philosophy and approach

To retire is one of the most critical moments in life for everybody: for the great changes involved at the individual level, for the moment it arrives (when people start ageing), and because scarce or no attention has been and is still being given to the problem, at least in our country.

On the other hand, since the majority of people work and the medium span of life is getting longer, the number of people involved is increasing and the cost of retirement is growing for all countries, which have to pay more pensions for longer periods.

The legal age for retirement is slightly different from country to country (Denmark 67, Germany 65, Greece men 65, women 60 (that is subject to

change), Italy: men 65, women 60, Poland: a little less than 65 for men, nearly 60 for women). But with the present biological and health improvements, at the age of retirement men and women are still in good health with a positive psychological approach to life, which enables them to contribute effectively to their personal and family needs, as well as to the society.

At the moment of retirement, all these people find themselves suddenly out of the working life, with a large span of time at one's disposal, and in most cases with a deep disorientation inside about where to go and what to do for the next day and the days to come.

In this regard retirement should not be considered a deadline and an important change in life, but a long process, which begins some years before the date established for leaving one's job, and may not have an end. Its impact can last for years and may open the way to "active ageing" or to lasting unhappiness. Through pre-retirement training we can help people live the whole process better, to their benefit and to the advantage of the society.

Retirement is above all a sequence of changes and discontinuities: in the rhythm of time, in the environment, in the type of occupation, in family relations, in the counterparts, in income, in food, in status, in interests, in health, and so on.

Complexity and changes are such that it is imperative to manage them in agreement with social and political partners (government, companies and trade unions), in so far as we are dealing with a collective asset of competencies and experiences of great social value which it would be foolish to lose or disperse.

Moreover, the need for a generational turnover cannot be realised at the cost of such losses, and a solution must be pursued, in the full respect of the personal choices of the people involved.

### **Variables entering in a pre-retirement course:**

- **Age:** the age of people (young senior, senior, old senior) influences the expectations of future life
- **Age of retirement:** people retire at different ages according to the various countries. In Italy 65 years for men and 60 for women is at present in the average.

- **Reasons for retirement:** people can reach retirement without conflicts or problems (age or work seniority) or can be forced to anticipated retirement by company problems and/or family or health reasons.
- **Gender:** women generally live better their retirement, since the family commitment practiced throughout life helps them to maintain an equilibrated vision of their opportunities and potentials
- **Experience:** it can influence the future choices of retirement and the possibility of an “active ageing”
- **Professional status:** if the status acquired during the working life is at a high level, the risk of depression and frustration after retirement is greater
- **Level of education:** people with high school or university degrees have generally more interest in permanent learning and attend pre-retirement courses with more curiosities and profit.
- **Health:** it can heavily influence the quality of post retirement life
- **Economic situation:** it is one of the major changes, generally in a negative sense (less money). It compels people to adapt their life accordingly and influences the quality of family and personal life
- **Hobbies/interests:** they assume a major role after retirement since the time freed from work allows people to cultivate them with more intensity and greater pleasure.
- **Family and social relations:** they can become more central during retirement in different ways: grandparents can find new reasons for life, social relations can be more genuine, if they survive the change.
- **Social/political commitment:** it is the most challenging outcome for all those who have energies and desire an active and useful ageing. It helps people to remain part of the society at large, and continue to play a positive role in it. In Italy social/political commitment means generally that it can be pursued on a voluntary/non paid basis.
- **Aspirations/dreams:** they answer a need for freedom which can be pursued after retirement in a more realistic way, with no more ties to a

working routine. Sometimes they represent a drastic change in one's life. But sometimes they remain a dream.

- **Solitude:** when one leaves the prescribed and regulated working world, many relations, rhythms and social links weaken, and this can leave a great sense of disorientation and solitude, unless one is capable of recreating new links and a new social network.
- **Location:** retirement changes the future perspectives of social life a great deal according as to whether one lives in a big city or in a small village, in one country or another. There may be many more opportunities, or the risk of isolation and loneliness.

### **Summarizing Nestore Objectives:**

- Sensitise social, political and economic partners, as well as public opinion about the importance to orient and support a national culture in the direction of pre-retirement education.
- Promote pre-retirement education as a mean for the implementation of equal rights and equal opportunities for all those who retire after a life of work so as to foster their personal well-being and their integration in the society to avoid waste of resources.
- Train trainers to implement a continued and systematic process of pre-retirement education.

### ***Guidelines for a pre-retirement "syllabus"***

*Any approach to pre-retirement education, in our opinion should take into account that:*

- Pre-retirement courses cannot be imposed but depend on the senior's personal decision.
- Objectives and contents depend on the moment when the course takes place (before or after retirement) and must take into account individual, social and national differences characterizing the participants.
- Everyone's history of life can influence plans for the future and has to be taken into consideration.



- A “follow up” course can help to improve the achievement of the course objectives and of the participants’ personal and social well being.

### ***Course aims and objectives:***

*The course should help participants:*

- To become aware of the dynamics of change which are investing them
- To rethink and analyse their personal working history and their approach to “work”
- To weigh and evaluate their own competencies, strong and weak points
- To formulate a project for their future life, as a safeguard for their own personal well being and as a contribution to a social welfare
- To become aware of their personal motivations toward their choices (i.e. social commitment), as a possible outcome of their human and professional experiences

***Final users:*** Unless we all agree that pre retirement education has to be addressed only to people **prior** to their retirement, we may take into consideration the possibility (which is up to now the rule in our country) that pre retirement courses can be addressed a) to people (men and women) which can find themselves in the period **before** retirement (from some years to the very moment of retirement; b) **after** retirement (immediately after until some years after); **c) both** to people **before and after** retirement. The type of course participants affects focus and topics of the course

### ***List of possible contents***

- Presentation of the group of participants and contents of the program
- Retirement as a transition
- The dynamics of change (time, social relations, money, etc.)
- Histories of life
- The necessary resources (territory and environment opportunities and services, etc.)

- The necessary abilities to be developed (learning how to listen, self-empowerment, group work)
- To become aware of one's own potentials and weaknesses (a balance of competencies)
- Basics to design a project for life (what it is, what does it mean, etc.)
- How to build a project of life
- The pursuit of well-being (for him/herself, for neighbours, for other people)
- Social/political commitment
- Review session

*Optional:* (after two/three months) one or more follow up sessions to assess impact of course

**Methods:** Lessons, class and group discussions, individual homework, group exercises, testimonials, role playing, projects, readings. An active participation of seniors in the learning process is a prerequisite for the effectiveness of the process itself to the benefit of the attendants.

**Format and duration:** To be adapted to various national situations. (From a minimum of 5 to a maximum of approximately 12-15 sessions of 2 –4 hours each). The course can be preferably offered on a sandwich basis.

**Nestore sample courses:** Associazione Nestore's approach to pre-retirement education is aimed at *preparing people to retirement and accompanying them in their life so as to help them for their choices towards a happy ageing, an active ageing and a useful ageing (social commitment and voluntary work)*

Nestore's experience has been going on for 13 years now, trying to pursue the goal of promoting pre-retirement education both for *people before and after retirement*. Other seminars and workshops have been planned and are being offered with the purpose of analysing the problems of retirement in a monographic perspective, and might be a starting point to train "trainers" or

“social workers”. As of today more than 650 seniors have attended 31 Nestore courses. The main Nestore courses are:

### **2.1. PPN Course – Nestore Preparation to retirement**

**Objectives:** The main emphasis of the course lies on making participants aware and capable to tackle the problems involved in the process of retirement, empowering them in their search for individual well-being through an awareness of their own past history and personal and professional experiences. The course helps them to design/build new projects of life, whatever these may be, aimed at their own well-being and as a contribution to the social/collective welfare.

**Final users:** Retirees and newly-retired people aiming at recognizing and empowering their own personal and professional resources, in order to learn from past life and experiences toward new future projects of life.

**Format:** The basic structure of PPN course consists of 9 sessions (the first one of one day, the others of half a day), plus a final meeting for socialization and exchange of ideas, for a total of 38 and ½ hours. (excluding follow up)

#### **Contents:**

- Reception and introduction; retirement as a transition (one day)
- The resources of the environment (territory opportunities and available services) – (half a day)
- The dynamics of change (how to read and interpret them) (half a day)
- Histories of life (to review and analyse past events, personal and working experiences (two half days)
- Learn and listen to ourselves to learn listening to others (half a day)
- Basics for a project of life (what it is, what a project means, how to get involved...) (half a day)
- Build a project of life together with other people (for personal and others' well being) (half a day)

- Review session and conclusions (morning)
- Social gathering toward a networking and the opening of future perspectives (afternoon)
- Half a day follow up session after 2 – 3 months

**Methods:** Besides lessons, the course adopts active methods such as group and class discussions, individual group work and exercises, testimonials and projects. The group should not exceed 25 persons in order to allow everyone to participate.

**Teachers/trainers:** They are all trainers, or experts in the specific subject, with a recognized and consolidated experience in the field of adult education. A tutor throughout the course is strongly recommended in order to guarantee a positive link between teachers and participants.

**Course location:** The course can take place at Nestore headquarters, c/o Società Umanitaria, or at any place chosen by a possible sponsor.

**Information and enrolment:** Applicants are required to fill in a form with personal information useful to the trainers.

## ***2.2. PROV Course – Orientation and Preparation for voluntary work for retirees and pensioners***

**Objectives:** To provide participants with the basic knowledge and capabilities to work and become involved in the field of voluntary work and guide the interests of the participants.

### **Participants:**

Adult people:

- Who are considering proposing themselves as a resource for voluntary work
- Who are already voluntary workers and wish to acquire new skills
- Who choose to improve the effectiveness of their social work

- Who consider voluntary work a feasible and useful social choice, and therefore, feel the need to explore their personal motivation in this direction

**Format and duration:** The course is held once a year. It consists of 14 sessions plus follow up for a total of 49 hours, plus follow-up, twice a week; from 9.30 a.m. to 1.00 p.m., within the space of two months.

### **Contents:**

- Reception, and introduction (1/2 day)
- Retirement as a Transition (1/2) day)
- The project that I expect: what is a project? What does projecting mean? (1/2 day)
- Life stories: my life as a fundamental resource for my project (1/2 day)
- Combining retirement and Voluntary Work (1/2 day)
- Meeting with some Voluntary Associations which present their specific work (1/2 day)
- What does it mean to be a voluntary worker (1/2 day)
- The basic skills for a voluntary worker: *learning how to listen* (1/2 day)
- The basic skills for a voluntary worker: *establishing a help relationship* (1/2 day)
- The basic skills for a voluntary worker: *team work* (1/2 day)
- Identifying one's own project for voluntary work, examining reality (1/2 day)
- How to introduce oneself to the association (1/2)
- Planning one's own project for voluntary work (1/2 day)
- Review session to conclude the training programme (1/2 day)
- After two - three months (approximately): Follow up session (one afternoon)

**Methods:** Besides lessons, the course uses active methods such as: group and class discussions, individual and group work, exercises, testimonials and projects. It is recommended that the group does not exceed 25 people.

**Information and enrolment:** Applicants are required to fill in a form with personal information useful to the trainers. The course is offered free of charge to volunteers, aspiring voluntary workers, and officers of voluntary associations. Payment of the Nestore annual fee is required.

**Satisfaction questionnaires:** The PROV course has been offered once a year since 2001. It has now reached its 11th edition, and 243 participants. We have analysed 121 questionnaires of the last 7 courses. They highlight the fact that this group of participants represents an “elite” among the average retired people in Italy, and their characteristics are very specific:

- Women (55%) and men (45%);
- Age: 68% from 61 to 65 years, the others for the larger part over 65 (i.e. much older). Retired people have generally from 1 to 15 years of seniority after retirement, which brings us to the present average age of Nestore associates, ranging around and over 70 years. Italy has largest, or one of the largest, longevity in Europe.
- Graduated (50%) and with senior high school diplomas ( 44%): i.e. 94% overall with a very good level of schooling;
- retired (80%) or retirees (14%)

**General evaluation of the course:** nearly 70% (about 75 people) judge the course from **good to excellent**, 30% rate it as **satisfactory**

- **Specific aspects of the course:** the most preferred topics are:
- the development of the abilities to **work in group**, to learn **how to listen** and to **help other people**, followed by **voluntary work** and **designing a project of life**.
- Another interesting evaluation concerns the various **methods** adopted, among which the most positive judgement has been expressed in regard

to the **teachers' contribution**, and to all the **interactive methods** (class discussion, exercises, group work). **Lessons** are the least appreciated, since they force people to a passive attitude and do not leave space for interaction or individual contributions.

- A surprisingly good appreciation has been given to the **length of the course** since the majority has considered that "14 sessions are too short".
- Finally, answering the last question regarding the **usefulness of the course**, **97%** of the total questionnaires examined (i.e. nearly all the participants) have considered the **course completely useful, very useful or useful** for their plans.

**Note:** *If a final comment can be made, there seems to be enough evidence that seniors can benefit a lot from an **active learning process** where they can dialogue and interact with others, and above all "participate in a group" and find space to express themselves. This is a strong indication of the potential ability of seniors to be integrated and useful to the society at large, and might deserve further exploration.*

### **2.3. TWR – Transition to retirement: monographic seminars**

#### **Objectives:**

- Explore and analyse thoroughly, with a monographic approach, the complex problems and variables involved in the process of retirement.
- Promote and disseminate at all levels of territorial and associative contexts the awareness that pre retirement education is a need to prevent personal and social discomfort, and an opportunity to avoid a waste of human, professional and social resources.
- Encourage and help all those willing to engage in social work on these problems

**Participants:** in the assumption that preparation to retirement is a need to prevent personal and social discomfort, the seminar is addressed to adult men and women wishing to deepen their awareness and act more professionally

regarding the specific aspects involved in the process of retirement, and wishing to contribute disseminating and promoting the idea of pre-retirement education. No specific limitation to the number of participants.

**Contents:**

- Existential change and new social opportunities
  - Retirement and the labour market: facts, figures, problem
  - Health and physical well-being
  - Talking about ourselves in order to know ourselves better
  - Money and economic problems
  - Family, couple and sex relationships: men and women
  - Generational solidarity and social networks
  - Grandparentship
  - Liberated time from work and new opportunities
  - Ageing as a personal and social resource. Preparing for retirement.
- General discussion

**Teachers and trainers:** The advanced level of this workshop requires participation of highly qualified teachers and trainers, such as professional experts in their own specific field and university researchers and professors.

**Methods: TWR** requires active participation on the part of those attending. The format of each seminar consists of an introductory session (half an hour to one hour) conducted by the trainers, followed by a group work or a class discussion among the participants, and by a conclusive review all together (or by a class discussion aimed at finding an agreement about the specific aspects to be discussed in the next session)

**Format and duration:** Ten workshops from 2.30 p.m. to 6.00 p.m. (3 ½ hours each) on a weekly basis. A follow up session can be foreseen after some months.



**Note:** *The seminar was held in 2011 (previously in 1998 and 2000). It is possible that from now on it can be organized systematically once a year, although some of the chosen items might need to be adapted and new ones introduced in accordance with the evolving problems of ageing, pre-retirement education, environment impact, etc.*

#### **2.4. Autobiographic Narration Laboratory**

**Objectives and contents:** Retiring means leaving one's job, which has been up to date the main source of our personal and social identity. After an immediate, unavoidable sense of emptiness and uselessness, we feel soon afterwards the need to return to life, to rethink, to "remember" the beautiful events which have been the source of our pride and satisfaction: we need to remember how we were able to afford and overcome the difficulties in our past life, and then to "rebuild": rebuild our past can help us to recover our self-esteem. We need a "space" to reflect, to express ourselves and share our memories with others to grow together.

The course consists of an autobiographic narration laboratory in which the value of (self) training in writing is experimented as an instrument of awareness and self-meditation, aimed also at transmitting to others the value of every story, the interweaving of individual stories, local and community events, and the great history itself.

**Participants:** All those who, independently from age and level of education, feel the need to tell, narrate and share their own life stories. It is strongly recommended that the group does not exceed 20-22 people.

**Methods:** We can say that the success of this laboratory lies in the strong need of participants, whose life is getting less and less interesting to anybody, except for themselves and their immediate relatives and friends: they need to tell and express themselves, and to have someone listening to them. It lies also in the highly empathic and professional abilities of the trainer (a young PhD university researcher and professor) who softly and effectively shows and conducts them

in the direction they want to go, opening to them new positive paths for their future.

***Format and duration:*** Six sessions of 3 hours each on a weekly basis, once a year since 2008. A four-day follow up has been requested and paid by the participants after the end of course.

### ***2.5. Conclusive remarks***

The characteristic of Associazione Nestore is that of a centre for studying and researching the problems of transition from work to retirement, and at the same time a living association of mainly retired people who want to be accompanied toward a happy, active or useful ageing. They are extraordinary men and women whom we try to help, but who are also helping us to achieve our goals by their own choices and the way they are living their own retirement. We must mention that, among our associates (70% women), no less than 150 do voluntary work of any type, and however all of them live an active ageing to the benefit of themselves, their families (children and grandchildren), and of their own local community. At present, they are the main laboratory to maintain the voluntary work of Associazione Nestore.

### 3. Best Practice Aarhus. A 2- days Pre-retirement course, A3Career, Aarhus

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#### PROGRAMME

#### A3Career - a 2-day Pre-Retirement Course

##### 1. day

8.30 - 9.45

##### **Welcome and presentation**

- Programme – objectives and activities

10.00 - 11.30

##### **When I am best – and what I prefer to do in the future?**

- Personal and professional competencies, and how to get them?

11.30 - 12.15

##### **Economy 1**

- How to handle the income – after last paycheck?

12.15-13.00

##### **Lunch break**

13.00 - 14.30

##### **Health Habits - (guest teacher)**

- Is it time to adjust your health habits – and how to get started?

14.30 - 15.30

##### **Images of your future 1. What's going to happen on the job?**

- Why wait till you get 65 to do what you want to do?

##### 2. day

8.30 - 9.30

##### **Senior Career - next years in a job – fulltime or part-time**

- Wishes for the next few years in a job

09.30 - 10.15

##### **Economy 2 - (expert)**

- Rules, pension, savings etc.

10.30 - 11.15

##### **Network–**

- How to cope with changes in one's own network – and to create new ones?

11.30 - 12.30	<b>Meet the volunteers-</b> ( <i>volunteers</i> ) - Personal stories on being senior and volunteer
12.30-13.15	<b>Lunch break</b>
13.15 - 13.30	<b>Images of your future 2. What can happen, after the job?</b> Entrepreneur in the company 'Myself'
13.30 - 14.30	<b>Images of your future 3. What's going to happen- from now on?</b> Personal goals and activities in the senior career
14.30 - 15.15	<b>Plans</b> - individually and in groups – first step in the senior career
15.15 – 15.30	<b>Sum up and evaluation</b>

**Pre-Retirement Course - Day 1**  
**A3Career – Aarhus, Denmark – 2011**

**Key points**

“hard” knowledge: the theoretical concepts and research findings based on each country data

**Suggestions for the Trainer**

How to introduce the issue, what exercise to use, what to say, how to wrap up the topic

**(1) Welcome and presentation (75 mins.)**

Presentation of participants and the programme

Focus on

- Demography and longevity – background for the big shift
- Dialogues with decisionmakers: Managers and seniors – on retirement myths and the new reality
- What can managers do
- What can seniors do - the seven themes (economy, health habits, network, the job, activities, changes and the personal goals for the third age – purpose, passion and paycheck)

Groups

Participants are placed in groups with four - around a table. Five tables for 20 participants

Name-snake

Learning each other names and everyone speaking from the very start : each participant say his/hers own name together with the names of the participants, who have already said their names (a name-snake exercise)

Presenting the programme

Group discussion – adjustment of expectations

NB: Important that everyone is active listening and speaking in groups and in plenum from the start

**Break**

**(2) What am I doing when I’m best – and what will I prefer to do future years? (90 mins)**

Short introduction: Competencies- prof. & personal

After the early-career comes the senior-career. It starts at the time in life when you know, who you have become, and what you will - and that you can do it. Then start going for it. Either the next years in the full-time job or the many years after in part-time or as volunteer.

Opening question

How can you identify your core competencies and interests – as compass on your way to a senior career?

Use exercise: Competence - 10 things

Group discussion – senior competencies

Individual exercise – When you were best

Distribute the scheme. Individual reflection in 10-15 min – immediately followed by:

Group discussion – exchange of experiences

Discuss your listings - for mutual inspiration (homework: Exercise – ‘When you were worst’)

**Break**

<p><b><u>(3) Economy ONE (45 mins)</u></b></p> <p><u>Focus on</u></p> <ul style="list-style-type: none"> <li>• The possibilities of public support – after becoming 60 years old in DK - and the level of public pensions and support in DKR</li> <li>• The possibilities of private supplement by – pension, income or savings</li> </ul> <p>On day two an expert will follow up and answer questions at a general level</p>	<p>General introduction to income after the last paycheck from the full-time job. Based on danish figures – but the model can easily be transformed to other countries</p> <p>Excercise: Budget before and after – for your self and for a partner. Distributed for homework</p>
<p><b>Lunch break</b></p>	
<p><b><u>Healths Habits (90 mins)</u></b></p> <p>Health is more than just eating nourishing food, stop smoking etc. Various health definitions emphasise that you have a responsibility for your own health. Even if some 80% of our behaviour is deeply rooted in our subconscious it is still possible to change one’s habits. It is never too late to make change in small steps and gradually incorporate a new healthy lifestyle.</p>	<p>Trainer presentation, dialogue, individual reflection, plenum discussion, individual exercise on the following main topics: Definitions of Health (WHO, the Danish National Competence Account). When do you feel healthy - and happy? Theories on habits. Your own sound health practice? Something you would like to change? Introduction to the Kaizen philosophy. How can you practise it in order to change <u>your</u> health habits?</p>
<p><b>Break</b></p>	
<p><b><u>Images of your future - 1 . What is going to happen on the job? (60 mins)</u></b></p> <p><u>Focus on</u> the present job before retirement. What is going to happen in the future – before retirement. Individual reflection and presentation in plenum of considerations.</p>	<p><u>Opening Question:</u> Are you satisfied with the job as it is – or do you want to change something – or do your want to quit the job.</p> <p><u>Individual Exercise:</u> Fill in the exercise ‘Why wait to 65’ _ immediately followed by</p> <p><u>Plenum round:</u> where each participant tells the score in the exercise and how he/her feel about the job right now – and what they intend to do - to maintain or to change the situation.</p> <p><u>Comment:</u> If the participants at this time of the day feel safe – they will be very openminded about their own situation and towards others. Very often a network based on confidence has been created after this round - the first day - and all get inspiration from other participants’ reflections.</p>

### ***3.1. Exercises - Examples from SeniorForce - Pre-Retirement Course***

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- 1) Who were you - when you were at your best
- 2) You don't have to be 65 to do what you want to do
- 3) Five attitudes of successful Ageing
- 4) Budget – income and costs

## Who were you - when you were at your best?

Your satisfaction highlights - Who were you when you were at your best?

Your past 'flow states' provide pivotal clues about what generally makes you fulfilled. To get started, think back to those environments or situations in which you've been most creative. They can be from school, work, hobbies, your book club, playing with your kids – where ever you've felt that you were completely satisfied to be doing what you were doing in the way you were doing it.

Try to come up with ten such situations.

<b>1</b>	
<b>2</b>	
<b>3</b>	
<b>4</b>	
<b>5</b>	
<b>6</b>	
<b>7</b>	
<b>8</b>	
<b>9</b>	
<b>10</b>	

Try then to go through the top-ten-list – and focus on the five memories, where you were most involved and committed

Describe them further – or tell the stories in detail. Try to explain, why things were so successful. Was it the persons you were together with? Was it the assignment in itself? Was it the environment or special circumstances? What really happened and the explanations are key factors, when the final plan for the senior career is going to be designed.

Quoted from: 'Your retirement your way' – of Bernstein and Trauth



## **You don't have to be 65 to do what you want to do**

1. I dread my work and the pay is terrible

2. I dread my work but the pay is decent

3. I hate this work but the pay is excellent

4. This work is okay but the pay isn't good

5. This work is okay and the pay is okay as well

6. This work is okay and the pay is excellent

7. This work is great but the pay isn't

8. This work is great and the pay is okay

9. This work is great and the pay is excellent

10. I'm having a blast and can't believe I get paid this kind of money to do it !

**Which of the ten expressions cover best – where you are right now?**

### **Scoring key**

- ◆ **8-17 you are collecting a paycheck**
- ◆ **18-24 danger zone – change may be needed**
- ◆ **25-35 You're on your way to a paycheck**
- ◆ **36-45 Congratulations! You are collecting a paycheck**

## Five attitudes of successful Ageing - The Vitamin C for successful Ageing

- Ageing reflects the relationship of time on your life.
- Ageing describes in large part the state of our body.
- Old on the other hand describes our state of mind.

### Test your own attitudes on ageing or being old!

Attitudes		Circle a number
<b>Connectivity</b>	How connected am I to those people who energize me and are energized by me?	Not enough          Some          Very much 1----2----3----4----5----6----7----8----9---- 10
<b>Challenge</b>	How much intellectual and physical challenge do I have in my daily life?	Not enough          Some          Very much 1----2----3----4----5----6----7----8----9---- 10
<b>Curiosity</b>	How focused am I on increasing and expanding my knowledge?	Not enough          Some          Very much 1----2----3----4----5----6----7----8----9---- 10
<b>Creativity</b>	How much creativity/enjoyment do I have in my life?	Not enough          Some          Very much 1----2----3----4----5----6----7----8----9---- 10
<b>Charity</b>	How much of myself (time, energy, resources) do I give toward helping others?	Not enough          Some          Very much 1----2----3----4----5----6----7----8----9---- 10
From: Mitch Anthony 'The new retirementality'		

<b>BUDGET</b>				
<b>INCOME</b>	<b>BEFORE</b> last day on the job		<b>AFTER</b> last day on the job	
	My self	Partner	My self	Partner
<b>Salary</b> (net paid)				
<b>Salary</b> (extra parttime)				
<b>Pension</b> (public)				
<b>Pension</b> (private)				
<b>Pension</b> (other)				
<b>Savings</b> (shares)				
<b>Dis-saving</b> ( )				
<b>Other income</b>				
<b>TOTAL</b>				

<b>BUDGET</b>				
<b>COSTS</b>	<b>BEFORE</b> last day on the job		<b>AFTER</b> last day on the job	
	My self	Partner	My self	Partner
<b>Rent</b>				
<b>Electricity</b>				
<b>Water</b>				
<b>Heating</b>				
<b>TV</b>				
<b>Telephone</b>				
<b>Subscriptions</b> (papers/periodicals)				
<b>Insurance</b> (house- family)				
<b>Car</b> (insurance-tax)				
<b>Saving</b>				
<b>Loans</b>				
<b>Subscriptions</b> (Societies...)				
<b>Leasing</b> (tv - car -)				
<b>Food</b>				
<b>Car</b> (petrol- maint)				
<b>Holidays</b>				
<b>Clothing</b>				
<b>Transport</b> (bike-bus-train)				
<b>Hobby</b>				
<b>Entertainment</b>				
<b>TOTAL</b>				

#### 4. Differences between countries - and the impact on design of Pre-retirement courses

**Pre-retirement courses** are not just meant to postpone retirement, but to turn 'the new stage in life' into **active ageing**. Elements of **active ageing** are supposed to be

- **Senior work** with postponed or part time retirement from labour market
- **Voluntary activities** of any kind from family care to association management
- **Self-reliance** by handling as much as possible of one's own needs for daily life.

Each one of those three elements and any combinations of the elements constitute **senior careers**.

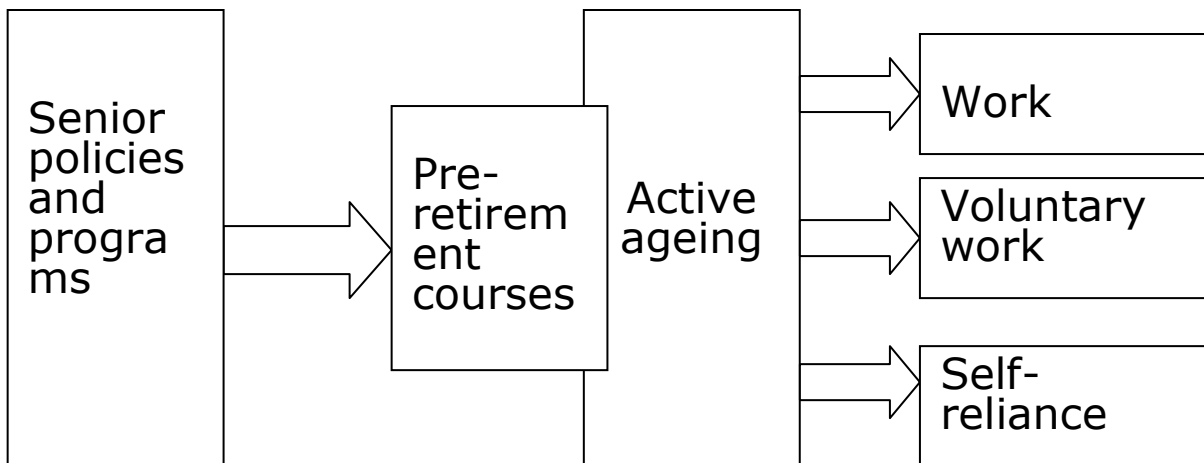
For **active ageing** of seniors in European countries **pre-retirement courses** are needed as senior education to motivate and create competences to establish senior life as a career to the benefit of society and seniors.

Any society may have senior policies and programs for **active ageing**. Such policies and programs may come from European, national, regional and local governments, as well as from any kind of communities and enterprises.

But neither senior policies nor senior programs may reach seniors as their target groups without introduction to the seniors themselves and without any educational efforts for motivating and qualifying people for a senior life intended by senior policies and programs.

That is why **pre-retirement courses** are compulsory for making goals of **active ageing** successful by way of individual development of **senior careers**. **Pre-retirement courses** are that kind of education which makes more or less complicated policies and programs accessible and workable for people facing senior life. An educational offer before retirement has to be just as compulsory for a European society as education of young people for an active working life.

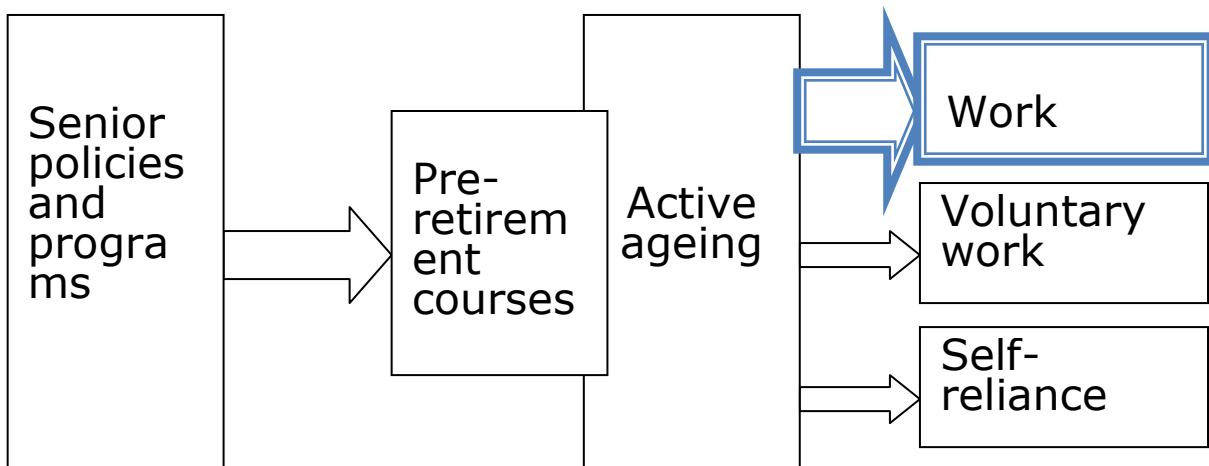
Involving **pre-retirement courses** as a prerequisite for implementing senior policies and programs is illustrated by following diagram:



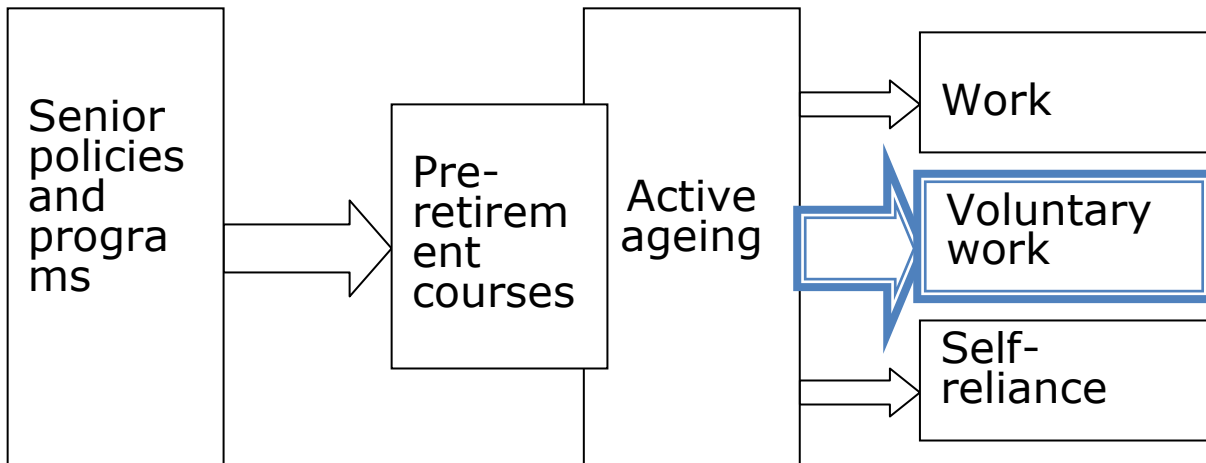
Focus of the **senior career** project is on **pre-retirement courses** in Europe whichever senior policy or senior program are to be found in different European countries.

Comparisons between the five countries involved in the project indicate that **senior careers** may differ from country to country by **active ageing** consisting of different elements or of different combinations of **active ageing** elements.

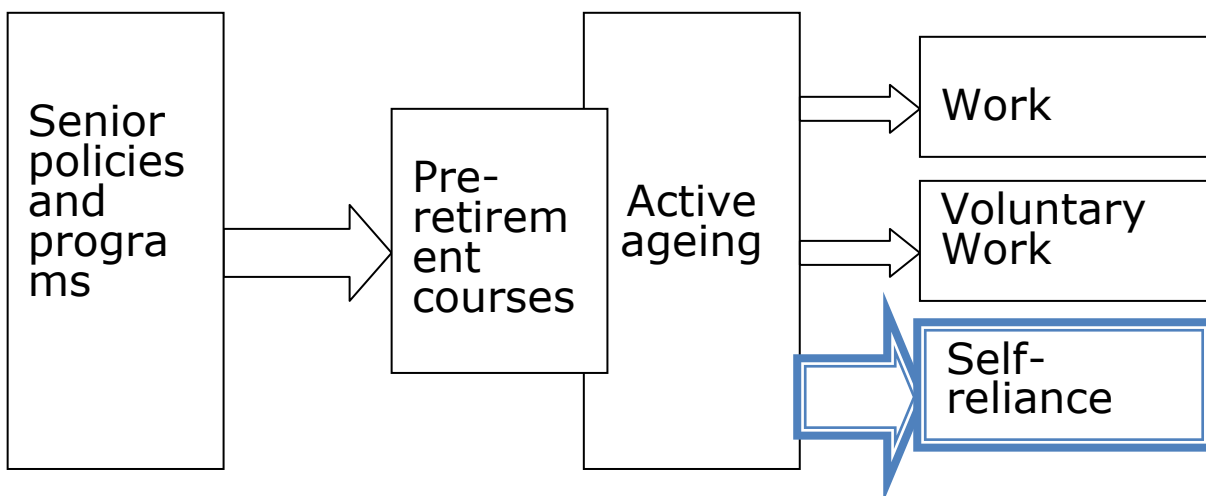
In the **Danish case** focus is primarily – but not exclusively - on **work** due to a national governmental policy based upon an assumed lack of people in the labour force to keep up private as well as public productions in the future:



In **Italy** seniors are heavily needed as volunteers for social sustainability in both families and society. This implicates **voluntary work** as an important element of active ageing:



In large parts of **Germany** geographic mobility of young people leaves a lot of local communities with mainly elder people. This gives reasons for special attention to senior competencies for taking care of themselves and each other through **self-reliance**:



Economic problems and public deficits in Greece have caused unemployment that does not make demand of senior workers likely in the nearest future. On the other hand heavy public savings seem to put **self-reliance** on the agenda.

As far as Poland is concerned, senior work may be unlikely due to widespread burn-out among seniors. Still **active ageing** is needed for senior quality of life.

Whichever senior policy or program pre-retirement courses are necessary for fulfilment and for senior adoptions of ways and means for **active ageing** to the benefit of society and themselves.

Even if contexts for courses vary between the five partner countries syllabuses of **pre-retirement courses** are supposed to be created upon the same three elements of **active ageing**. This does not prevent filling out the syllabus in any European country with information to seniors about relevant programs of any kind established by any policymaker supporting **active ageing** through **work, voluntary work** and **self-reliance**.



## 5. Organization and Financing of Pre-retirement Courses

During the past decades, when lifelong learning throughout all stages of life has become increasingly important, also the types of learning have changed, often even multiplied. As a result different financial schemes to promote lifelong learning have appeared, too.

According to standard economics, education can be classified as a private good. A good is private rather than public when people can be excluded from consumption and when there is rivalry in consumption. Private goods can in principle be provided through the market. Without any form of cooperative action (for example, government intervention) a certain positive quantity of the good will be provided. This is not true for pure public goods. If it is impossible to exclude a person from the use of a good and if there is no rivalry in consumption, then provision without some form of cooperation or coordination will be impossible. No single individual will pay for all of the costs, except in the rare case that their private benefits exceed the full costs.

But while private provision of education is possible, in almost every country in the world there is some level of government intervention. Intervention takes the form of regulation and/or of financing. The amount and form of government intervention in the lifelong learning market differs considerably from country to country. Motives for intervening in the market for education relate to efficiency and equity. The form of intervention is, therefore, typically evaluated in terms of its effects on these criteria.

The following concepts describe examples of organizing and financing pre-retirement courses, which from a more general point of view might be implemented throughout any European country.

### Customers

Despite the many forms of organizing learning this report particularly considers seminars to deliver pre-retirement courses to the learners. In this scope there might be differentiated between **open public seminars** and **closed seminars**.

Customers of open public seminars are the participants themselves who are final beneficiaries at a time. This means the seniors themselves identify the learning need during their pre-retirement.

In contrast, closed seminars are usually not requested by learners or participants, but by legal entities. This could be public institutions, such as job centres, social or health insurances, pension funds or trade unions. With regard to their legal purpose those institution either organize pre-retirement seminars themselves or purchase the training content and delivery from external trainers in order to provide the seminars to their members.

Moreover, also private legal entities, such as companies, associations, networks or employers' associations could demand for closed seminars, which they will provide to their employees, retirees or members.

## Market

As for any other product or service, also learning or other educational offers are targeted to a certain group of customers. According to this target groups, different communication and marketing channels can be used in order to address both final beneficiaries and stakeholders.

With reference to the different forms of delivering pre-retirement courses, i.e. open public seminars or closed seminars, the following channels are supposed to be effective:

<b>Open public seminars</b>		<b>Closed seminars</b>
<i>Direct channels</i>	<i>Indirect channels</i>	<i>Direct channels</i>
<ul style="list-style-type: none"> <li>• press / media</li> <li>• websites / online</li> <li>• printed materials</li> <li>• word-of-mouth</li> </ul>	<ul style="list-style-type: none"> <li>• training institutions</li> <li>• health insurances</li> <li>• pension funds</li> <li>• trade unions</li> <li>• workers associations</li> <li>• employers associations</li> </ul>	<ul style="list-style-type: none"> <li>• mailing</li> <li>• websites / online</li> <li>• printed materials</li> <li>• personal contacts</li> </ul>
		Result: awareness raising

## Financing

As pointed out, lifelong learning is not just a special type of education, training or other learning activity, such as vocational education and training or web-based learning, but covers various forms of formal and non-formal learning which are now at present largely separate and operate in isolation from each other, including the way they are financed. Particularly, this applies to learning activities which are focused on the “third stage” of life, i.e. learning of elderly people who are in transition from working life to retirement.

Today, many different models (of financing learning and education can be distinguished, ranging from single funder and single purpose to more comprehensive models. Most of these models do not cover the whole gamut of learning activities that fall under a comprehensive lifelong learning concept, nor do all cover the various costs involved with learning, both the direct ones such as tuition and other closely associated cost, and the indirect cost. In other words, the different models vary widely with respect to their comprehensiveness in terms of financing of the range of learning opportunities they cover. While some support only specific activities, or target specific groups (for example labour-market training for the unemployed, or language education for immigrants), others provide a single financing system for all lifelong learning activities.

Financing models	Characteristics	Scope	Cost covered	
			Direct	Indirect
<b>Self-funding</b>	Participants bear all costs (pay-as-you-use)	not applicable	all	all
<b>(single) employer funding</b>	On-the-job-training, apprenticeship and professional continuing education	complementary	all or some	all
<b>State funding</b>	Institutional funding from general tax revenues or through specific taxes	complementary	all or some	some
<b>Parafiscal funding</b>	Funding from employers' and workers' contributions and public	complementary	all or some	some

	subsidies administered through autonomous public bodies			
<b>Income contingent</b>	Deferred financing by the individual, however partly subsidized and risk of non-completion of studies or not finding a job with commensurate income alleviated	complementary	all or some	none
<b>Individual learning accounts</b>	Tax-friendly individual savings for the purpose of increasing vocational skills, augmented by contributions by the state	complementary	all or some	none
<b>Individual entitlements</b>	Public funding given to students/learners instead to institutions, mostly covering fees	complementary	all or some	none
<b>Individual 'drawing rights'</b>	Comprehensive transfer system of extending social security to cover all non-work activities	complementary	all or some	some

Three basic types of financing models can be distinguished with respect to their scope:

- 1) single financing systems for all lifelong learning activities (integrated model);
- 2) multiple systems for different activities and/or populations however with a certain degree of consistency and a certain level of coordination (coordinated model); and
- 3) single purpose or program systems, unconnected to and complementing others.

### Sample calculation of pre-retirement courses

The following table gives an example of how to calculate a 2-day training course for 20 learners. Unit prices and quantities may vary.

<b>A. Staff</b>			
<b>Job Title</b>	<b>Job Function</b>	<b>Calculation</b>	<b>Total</b>
Trainer	Training facilitation	2 days at EUR 400 per man day	EUR 800,00
Administrative	Preparation, accounting	4 hours at EUR 25 per working hour	EUR 100,00
<b>Staff total:</b>			<b>EUR 900,00</b>
<b>B. Travel and Training</b>			
<b>Travel Description</b>		<b>Travel Calculation</b>	<b>Total</b>
N/A			EUR 0,00
<b>Travel Total:</b>			<b>EUR 0,00</b>
<b>C. Equipment</b>			
<b>Description</b>	<b>Quantity</b>	<b>Unit Price</b>	<b>Total</b>
Depreciation of notebook and overhead	2	EUR 4,25 per day	EUR 9,50
Depreciation of training room furniture	2	EUR 15,00	EUR 30,00
<b>Equipment Purchase Total:</b>			<b>EUR 39,50</b>
<b>D. Supplies</b>			
<b>Description</b>	<b>Quantity</b>	<b>Unit Price</b>	<b>Total</b>
Participant handouts, pens	20	EUR 5,00	EUR 100,00
Catering (food and beverages)	20	EUR 20,00	EUR 400,00
Electricity, water	1	EUR 10,00	EUR 10,00
<b>Supplies Total:</b>			<b>EUR 510,00</b>
<b>E. Contractual &amp; Consulting</b>			
<b>Type of Good or Service</b>	<b>Cost Calculation</b>	<b>Duration</b>	<b>Total</b>
Web-programming	EUR 30,00 per hour	2 hours	EUR 60,00
<b>Contractual &amp; Consulting Total:</b>			<b>EUR 60,00</b>
<b>F. Facilities</b>			
<b>Description</b>			<b>Total</b>
Rent for training rooms (including cleaning)			EUR 300,00
<b>Facilities Total:</b>			<b>EUR 300,00</b>
<b>G. Other</b>			
<b>Description</b>	<b>Calculation</b>		<b>Total</b>
Marketing materials (leaflets)	1.000 pcs. at EUR 100		EUR 100,00
Advertising	2 adverts at EUR 250 each		EUR 500,00
Insurances	EUR 25		EUR 25,00
<b>Other Total:</b>			<b>EUR 625,00</b>
<b>Seminar Total:</b>			<b>EUR 2.434,50</b>

## 6. What we learned from each other

### 6.1. Associazione Nestore, Milan – What we have learned:

This note reflects some considerations shared by the participants in the Project, in the perspective of possible benefits for Associazione Nestore for its members, learners and trainers.

1. Participating in the various meetings has been **very pleasant and enriching because of the different perspectives of the various partners involved**, both from the point of view of each one's mission and objectives, and for their role in their own country. Exchanging experiences, information and ideas with others is a value in itself and has helped us to better evaluate our strong and weak points, and to have a clearer idea of the impact that the national situation can have on our projects and actions.

In the specific, we have realized: **a) a wider validity for our objectives**, no matter the small dimension of our association and no matter the fact that we operate on a volunteering basis; in other terms we have learned that we are not alone to worry about preretirement training and counselling, but others pursue the same goals in other European countries; **b) we have also been reassured about the good comparative quality** of the projects we have accomplished so far. **c) On the other side we have realized the unavoidable limitation of our actions and their scarce impact** on the Italian environment just because of our small size and lack of human and financial resources, and the need to continue learning and working.

2. The **Grundtvig project and its financial support** might be a concrete help for us (not only at the European level), to improve what we are doing in Lombardy and in Italy, for the benefit of retirement education and for the aim of sensitising institutions, political decision makers and public opinion on this need. In fact official bodies, Government, local authorities and even unions in Italy have always pursued different priorities in respect to pre-retirement education (the labour market, youth unemployment, temporary work, etc.)

3. We have realized that with the growing rate of population ageing and a changing “scenario” all over Europe (and specifically in Italy), the problem and the need for **preretirement education and counselling is one of the corners of many interrelated and more complex perspectives** (ageing, unemployment, need for staying longer on the job, intergenerational relations, economic crisis and development, etc.) which governments cannot ignore any longer, and which will undoubtedly **affect Nestore projects** from now on. In other terms we have learned that pre-retirement education is not only an individual problem but a social one, and we are ready and willing to introduce environment analyses and quantitative data in our training programs.
4. Finally, starting from the assumption that preparation to retirement is a specific pedagogical aspect of “adult education” aimed at empowering adults, and that it is strictly intertwined with the problems of ageing, we have broadened our view and have realized that a correct approach to a personal and collective dimension, should not only take into consideration the perspective of an *active ageing*, but also of *a rich ageing, a happy ageing and a useful ageing*.

### **What might be transferable from this Grundtvig experience?**

If we may express a trivial consideration, we believe that we can transfer to others is the **awareness** that we live in a globalized world where many problems and trends are common and interdependent, but all that we do for pre-retirement has a great value for those to whom we address it, and at the same time it is only a drop in the ocean of the good intentions. In concrete:

- a) the idea of repeating this Grundtvig experience, extending it to other partners might be a useful tool in this direction;
- b) second, to prepare specialized trainers for accomplishing the job in a professional way might help a great deal to increase its impact.

Fiorella Nahum  
Associazione Nestore  
Milan

## **6.2. A3Career, Aarhus – What we have learned:**

When we joined the Grundtvig Learning Partnership on Pre-Retirement Counselling and Active Ageing, it was – and still is – our conviction, that retirements that promise 30 years of leisure are no longer sustainable for society – or for individuals.

But we have also learned, that national differences between partner countries in surprisingly many ways modify the general statement above.

When we had our first partner meeting in 2010 – it was the general assumption among partners that ‘The era of early retirement was over’. But statistical research into the matter – as presented in the first part of our report – showed, that not all partner countries would be in severe shortage of labour in the future - according to the general demographic development.

It also became clear to us, that though seniors 55+ first of all are characterized by being different, the differences between partner countries makes the differences between senior workers and senior citizen - even wider and broader.

In the second part of the report in the chapter on National Differences comparisons indicated, that senior careers may differ from country to country by different combinations of active ageing elements.

In the **Danish case** for example focus is primarily – but not exclusively - on **work** due to a national governmental policy based upon an assumed lack of labour force to keep up production in the future.

In **Italy** seniors are heavily needed as volunteers for social sustainability in both families and society, which more implicate **voluntary work** as an important element of active ageing:

Finally in **Germany** geographic mobility of young people leaves a lot of local communities with mainly elder people. This gives reasons for special attention to senior competencies for **taking care of themselves** and each other through self-reliance.

Finally the meetings and exchange of experiences between partners also convinced us of the new paradigm: that it is time we recognize, that people in



their 50s, 60s and 70s are in a new stage of life and work, a stage with a senior career, that provides the chance to make a real difference in the world.

Poul-Erik Tindbæk

A3Career

Aarhus

### ***6.3. Center for the Advancement of Women, Warsaw – What we have learned from our Partners***

The participation in Grundtvig project made us strongly aware that although professional activation of senior workers does not belong to the most urgent problems in Poland recently – it will become a serious challenge in the next ten years. The governmental plan of prolongation of the retirement age up to 67 for men and women announced in November raised strong negative opinion of 80 percent of society. (TNS OBOP, 26 Nov.2011)

As the result of discussions with our partners we are convinced that the attempt to prolong professional life of an elderly people must go parallel with all kinds of measures helping people to stay active in all areas of life. Our visits to senior centers in partners' countries and the results of research presented by the experts show great motivation of elderly people for active participation in educational and social activities. We've also learned from Association Nestore how this energy can be used in volunteering activity.

Regardless the legal age of retirement in partners' countries many older adults cannot afford to retire or choose not to retire raising the significance of the issue of proper employment for this age group. The concrete examples showing how our partners' countries approached this issue lead us to the conclusion that the solutions must be the complex one and "fitted" to each country. The numerous studies reviewed by our Greek partner revealed however, that there are some common traits among the older workers across all societies. They encounter discriminatory practices based on stereotypical attitudes in the workplace, they feel "push out" from the job market under the excuse of losing their abilities and as the result they experience a negative self-image.

Such attitudes are unjustified in the light of research findings. A longitudinal study shows increases in three (out of "Big Five") traits valued by the employers. The "conscientiousness", "agreeableness" and "positive feelings" show tendency to raise after midlife. They are great assets in all kinds of jobs but especially of those in the service market. Regarding the productivity the studies report that older workers perform more consistently and produce high

quality work than young workers. Furthermore the peaks of productivity in some fields like medicine reach the highest marks in the 50s or 60s. These findings look like the best kept secret to the job market stakeholders, so stereotypes prevail. Thus we need to translate such findings into some “practical knowledge” and spread it widely among employers and policy makers and especially among older workers if we want to help them to defeat their low self-esteem and to make plans for active future.

We have learned from Denmark which has already experienced the shortage of skilled workers, that there is a good way to approach this problem through special pre-retirement counseling. Evaluations of such courses shows their positive impact on people’s decisions to stay active either on the job market, in volunteering activity or just by joining other people and having fun. The originality of pre-retirement counseling is to guide people through the new way of thinking of their age and their abilities and to induce their motivation for planning with the support of tools developed on the base of research findings.

Furthermore, the Danish example made us aware in what way counseling for the elderly must differ from educational or career counseling which are offered to people in other stages of life. It requires a holistic approach – consistent with lifestyle counseling. Older persons often have simultaneous counseling needs which should be treated by experienced counselors with attention and respect. They are living in various stages of health and ability. They are more different from each other than are members of any other age group and must be treated as individuals.

The counseling courses should focus on:

- Emphasizing elder people strengths, not weaknesses
- Developing independence while diminishing dependence
- Encouraging decision making and action taking
- Motivating to make life plans at every stage of life

Our main concerns upon completing the project are:

- preparing a pre-retirement workshop fitted to the needs of Polish employees and offering them to the workers

- finding the ways of reaching with our ideas the group of decision makers in Poland
- building the coalitions with other Polish organizations interested in the issue and identifying age friendly companies
- become a member of international network on active aging
- seeking financial support for our plans.

Anna Jancewicz

Alicja Kostecka

Centre for the Advancement of Woman, Warsaw

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# APPENDIX 1

## Section 1: Population

### European Union 27

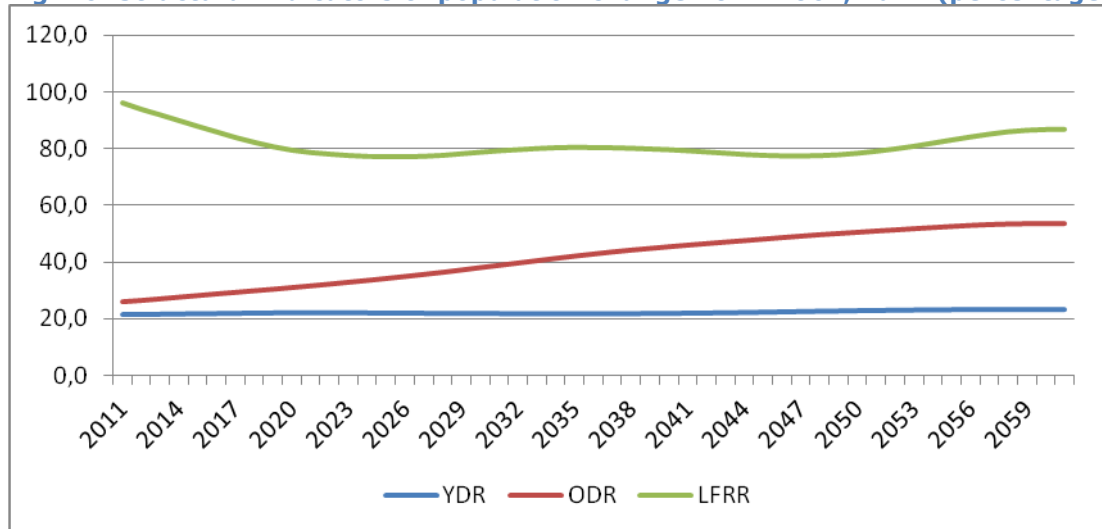
#### Structural indicators

YDR: young dependency ratio, it is calculated as the ratio between the population younger than 15 years and the population in working age (15-64 years), expressed as percentage

ODR: old dependency ratio, it is calculated as the ratio between the population older than 65 years and the population in working age (15-64 years), expressed as percentage

LFRR: labour force replacement ratio, it is calculated as the ratio between the population entering the working age (15-24 years) and the population coming out of the working age (55-64 years), expressed as percentage

**Fig. 16: Structural indicators of population change 2011-2061, Eu27 (percentages)**



Source: processing Eurostat

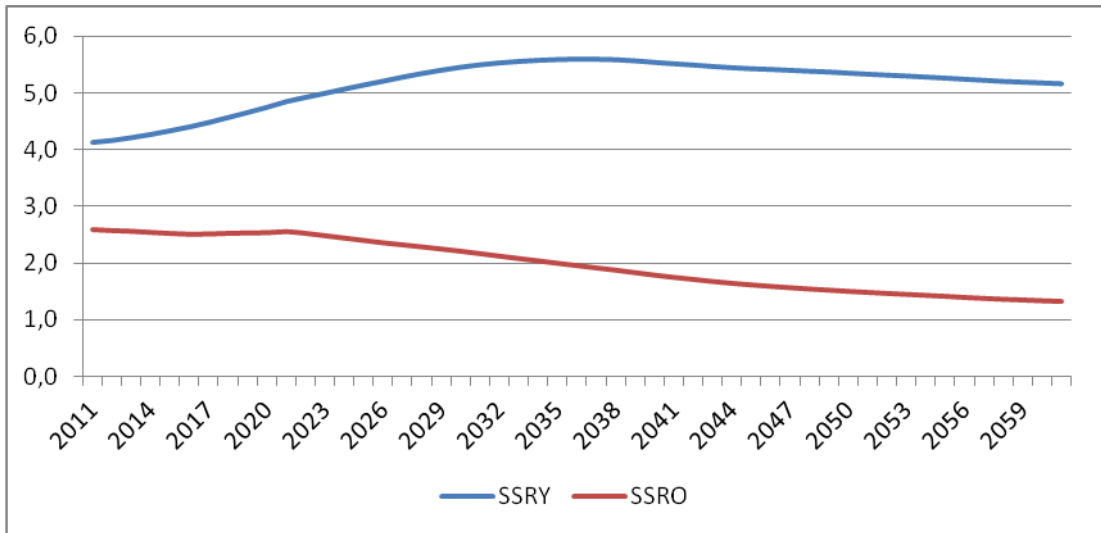
#### Social sustainability

SSRY: social sustainability ratio of younger population, it is calculated as the ratio between number of potential adults and elderly caregiver (55-74 years) and number of preschooler children (0-5 years).

SSRO: social sustainability ratio of older population, it is calculated as the ratio between number of potential adults and elderly caregiver (55-74 years) and number of 75+.

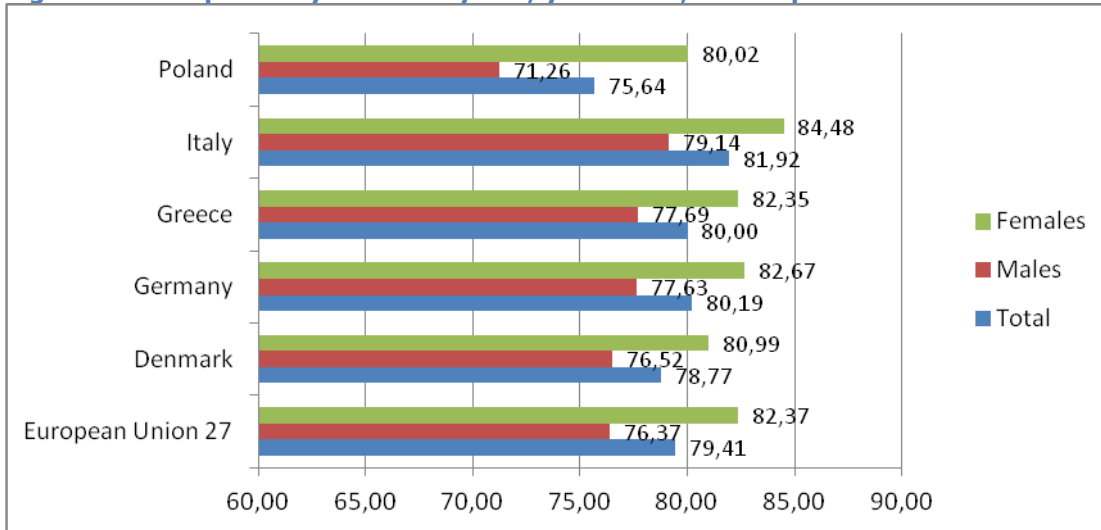
**Fig. 17: Social sustainability of population change 2011-2061, Eu27 (a.v.)**





Source: processing Eurostat

**Fig. 18: Life expectancy at birth by sex, year 2008, all the partner countries and Eu27 (a.v.)**



Source: processing Eurostat

## Germany

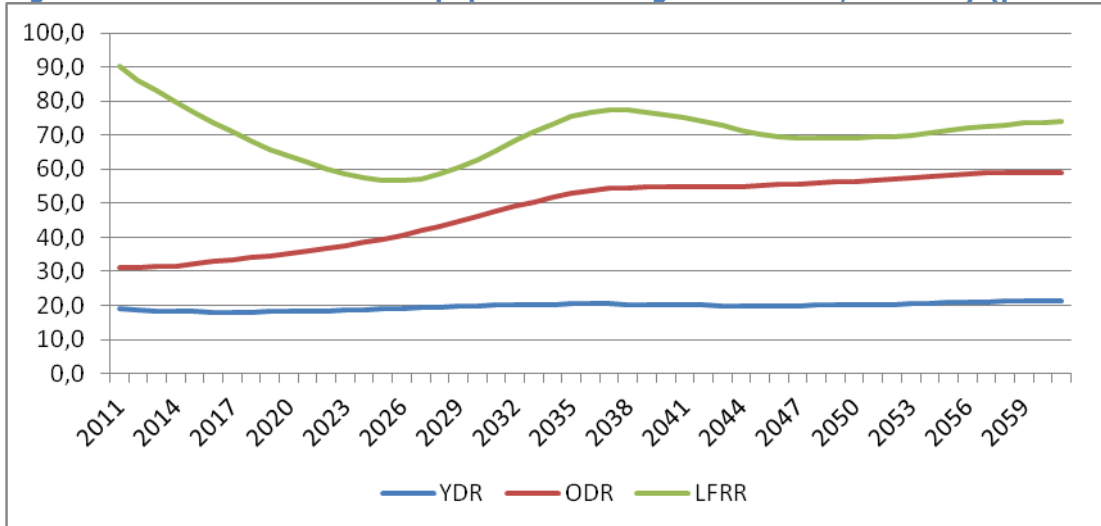
### Structural indicators

YDR: young dependency ratio, it's calculated as the ratio between the population younger than 15 years and the population in working age (15-64 years), expressed as percentage

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LFRR: labour force replacement ratio, it is calculated as the ratio between the population entering the working age (15-24 years) and the population coming out the working age (55-64 years), expressed as percentage

**Fig. 19: Structural indicators of population change 2011-2061, Germany (percentages)**



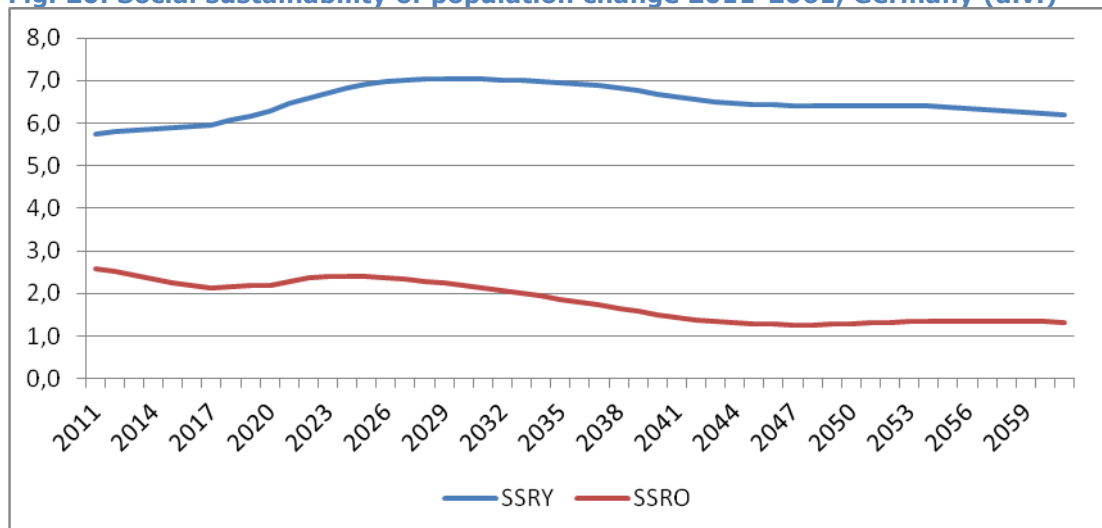
Source: processing Eurostat

### Social sustainability

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**Fig. 20: Social sustainability of population change 2011-2061, Germany (a.v.)**



Source: processing Eurostat

## Denmark

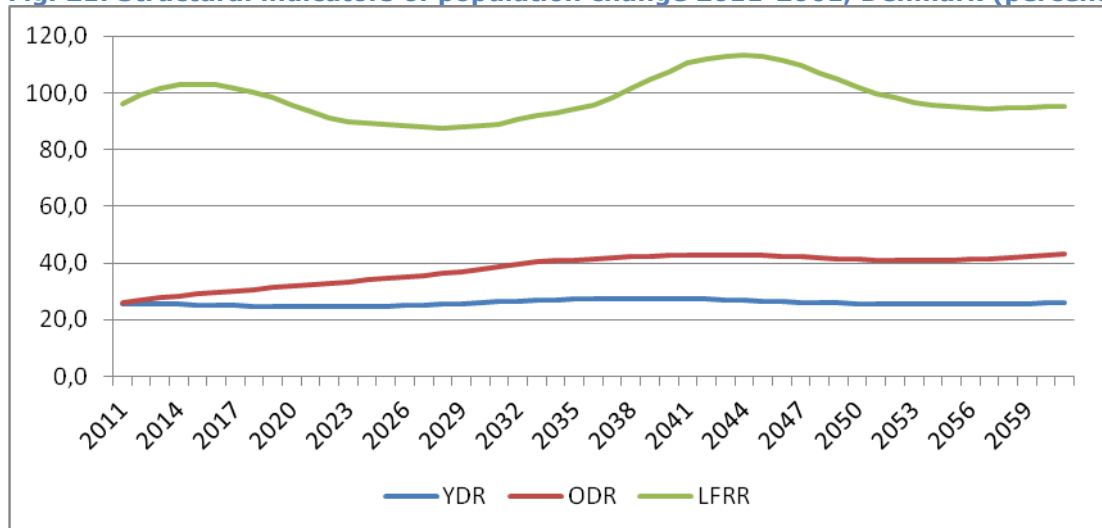
### Structural indicators

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ODR: old dependency ratio, it's calculated as the ratio between the population older than 65 years and the population in working age (15-64 years), expressed as percentage

LFRR: labour force replacement ratio, it is calculated as the ratio between the population entering the working age (15-24 years) and the population coming out the working age (55-64 years), expressed as percentage

**Fig. 21: Structural indicators of population change 2011-2061, Denmark (percentages)**



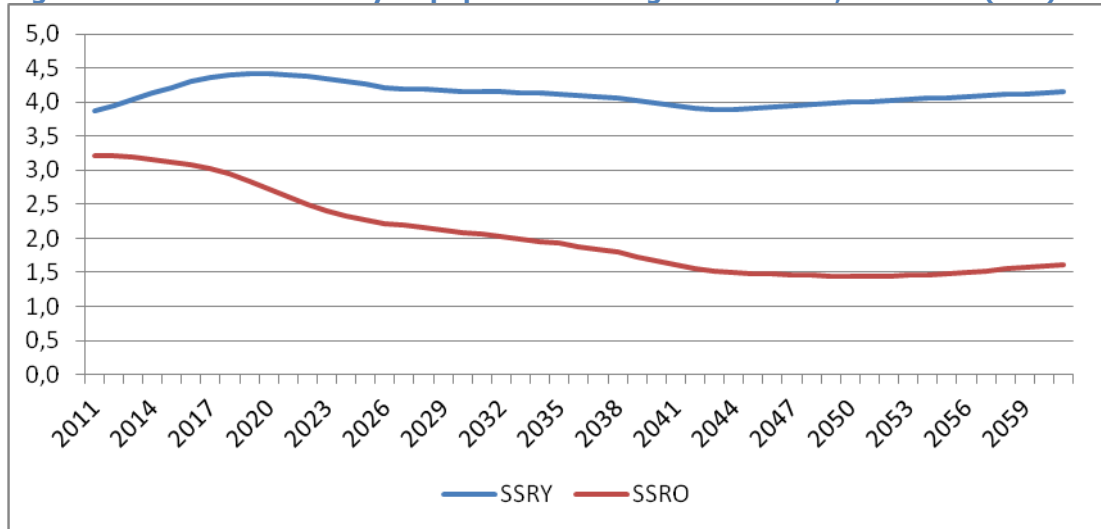
Source: processing Eurostat

### Social sustainability

SSRY: social sustainability ratio of younger population, it is calculated as the ratio between number of potential adults and elderly caregiver (55-74 years) and number of preschooler children (0-5 years).

SSRO: social sustainability ratio of older population, it is calculated as the ratio between number of potential adults and elderly caregiver (55-74 years) and number of 75+.

**Fig. 22: Social sustainability of population change 2011-2061, Denmark (a.v.)**



Source: processing Eurostat

## Greece

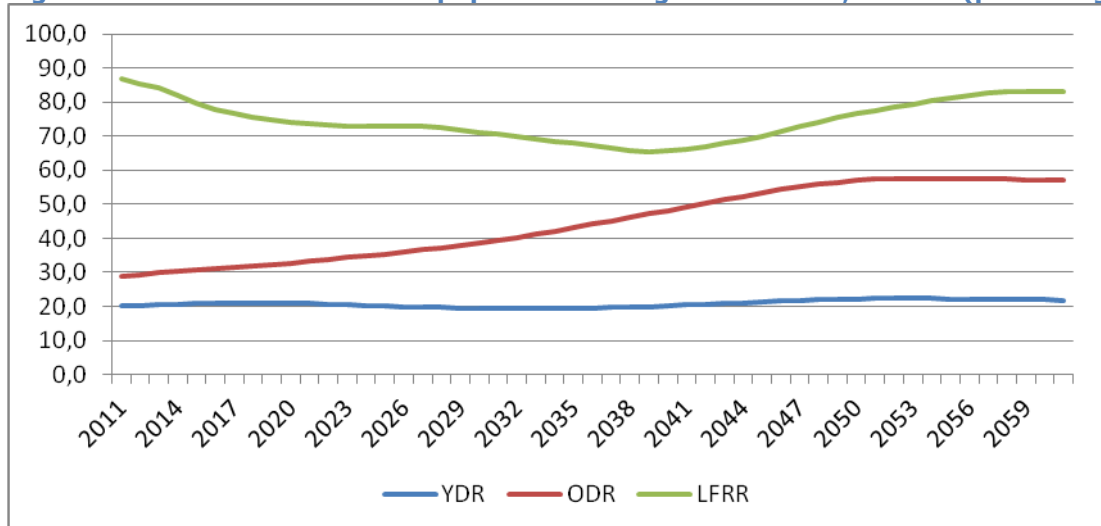
### Structural indicators

YDR: young dependency ratio, it is calculated as the ratio between the population younger than 15 years and the population in working age (15-64 years), expressed as percentage

ODR: old dependency ratio, it is calculated as the ratio between the population older than 65 years and the population in working age (15-64 years), expressed as percentage

LFRR: labour force replacement ratio, it is calculated as the ratio between the population entering the working age (15-24 years) and the population coming out the working age (55-64 years), expressed as percentage

**Fig. 23: Structural indicators of population change 2011-2061, Greece (percentages)**



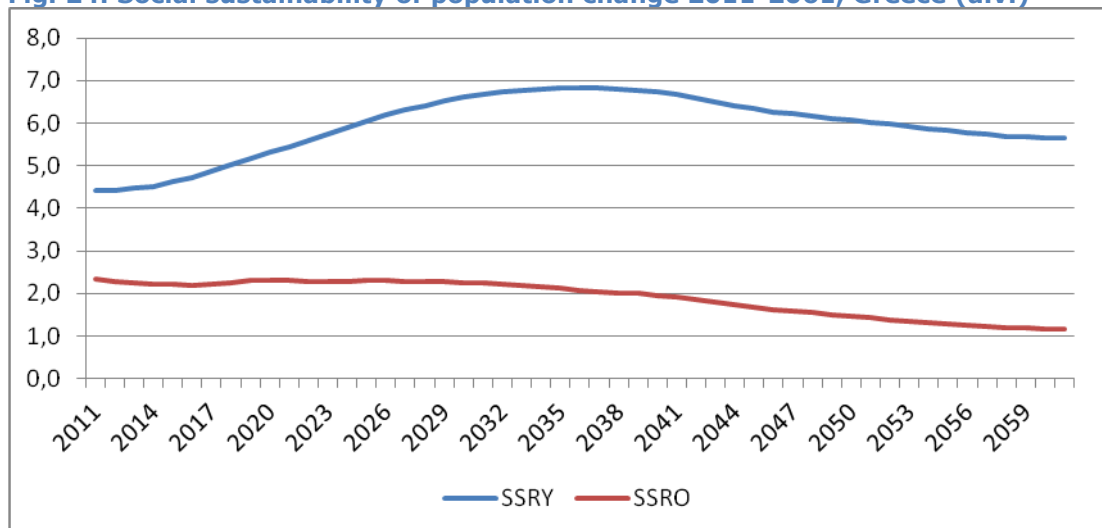
Source: processing Eurostat

### Social sustainability

SSRY: social sustainability ratio of younger population, it is calculated as the ratio between number of potential adults and elderly caregiver (55-74 years) and number of preschooler children (0-5 years).

SSRO: social sustainability ratio of older population, it is calculated as the ratio between number of potential adults and elderly caregiver (55-74 years) and number of 75+.

**Fig. 24: Social sustainability of population change 2011-2061, Greece (a.v.)**



## Italy

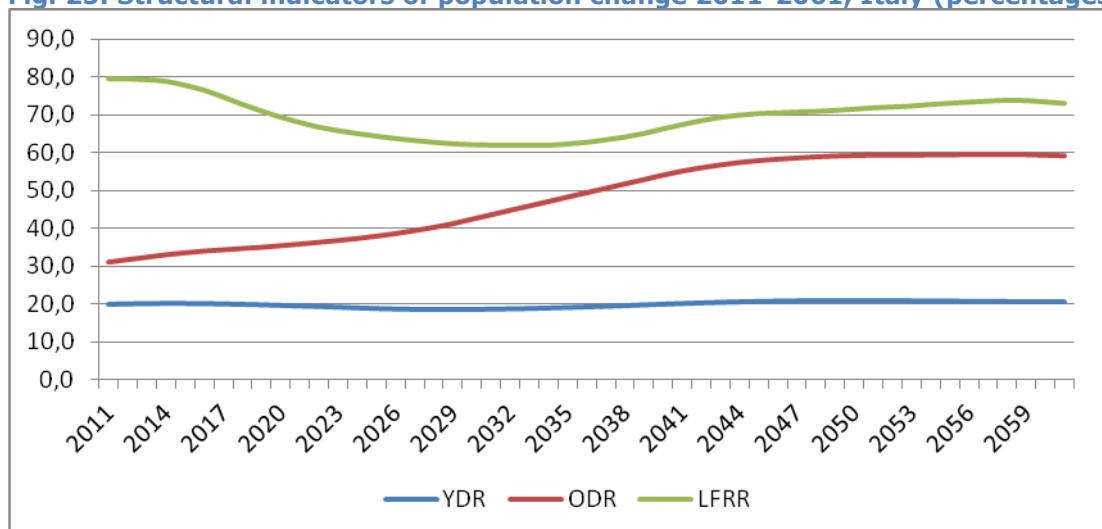
### Structural indicators

YDR: young dependency ratio, it is calculated as the ratio between the population younger than 15 years and the population in working age (15-64 years), expressed as percentage

ODR: old dependency ratio, it is calculated as the ratio between the population older than 65 years and the population in working age (15-64 years), expressed as percentage

LFRR: labour force replacement ratio, it is calculated as the ratio between the population entering the working age (15-24 years) and the population coming out the working age (55-64 years), expressed as percentage

**Fig. 25: Structural indicators of population change 2011-2061, Italy (percentages)**



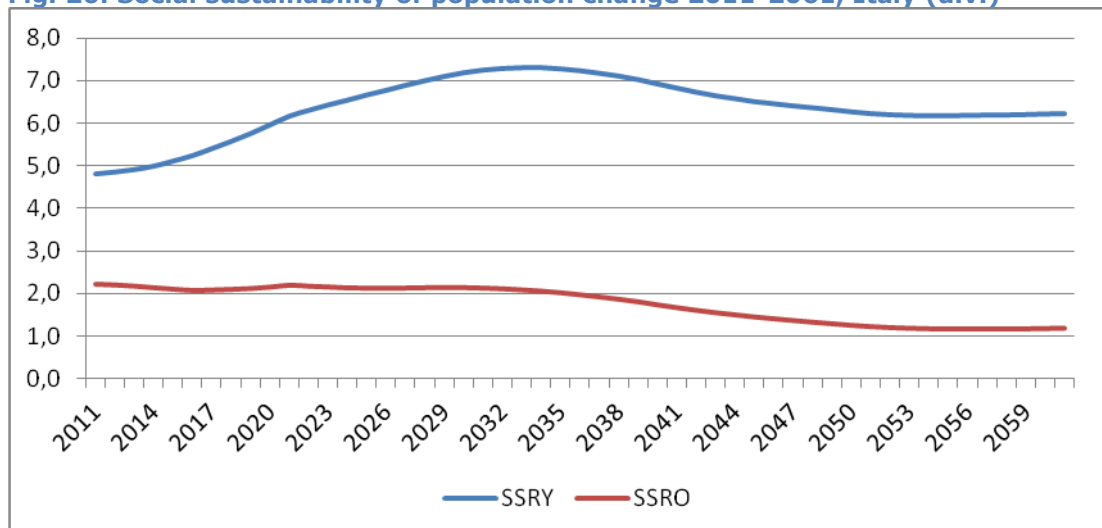
Source: processing Eurostat

### Social sustainability

SSRY: social sustainability ratio of younger population, it is calculated as the ratio between number of potential adults and elderly caregiver (55-74 years) and number of preschool children (0-5 years).

SSRO: social sustainability ratio of older population, it is calculated as the ratio between number of potential adults and elderly caregiver (55-74 years) and number of 75+.

**Fig. 26: Social sustainability of population change 2011-2061, Italy (a.v.)**



Source: processing Eurostat

## Poland

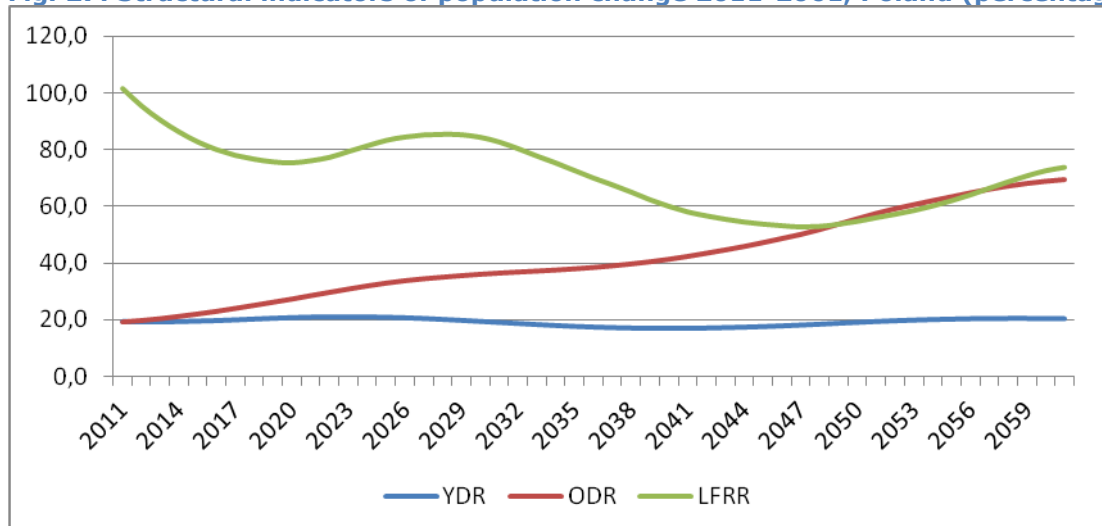
### Structural indicators

YDR: young dependency ratio, it is calculated as the ratio between the population younger than 15 years and the population in working age (15-64 years), expressed as percentage

ODR: old dependency ratio, it is calculated as the ratio between the population older than 65 years and the population in working age (15-64 years), expressed as percentage

LFRR: labour force replacement ratio, it is calculated as the ratio between the population entering the working age (15-24 years) and the population coming out the working age (55-64 years), expressed as percentage

**Fig. 27: Structural indicators of population change 2011-2061, Poland (percentages)**



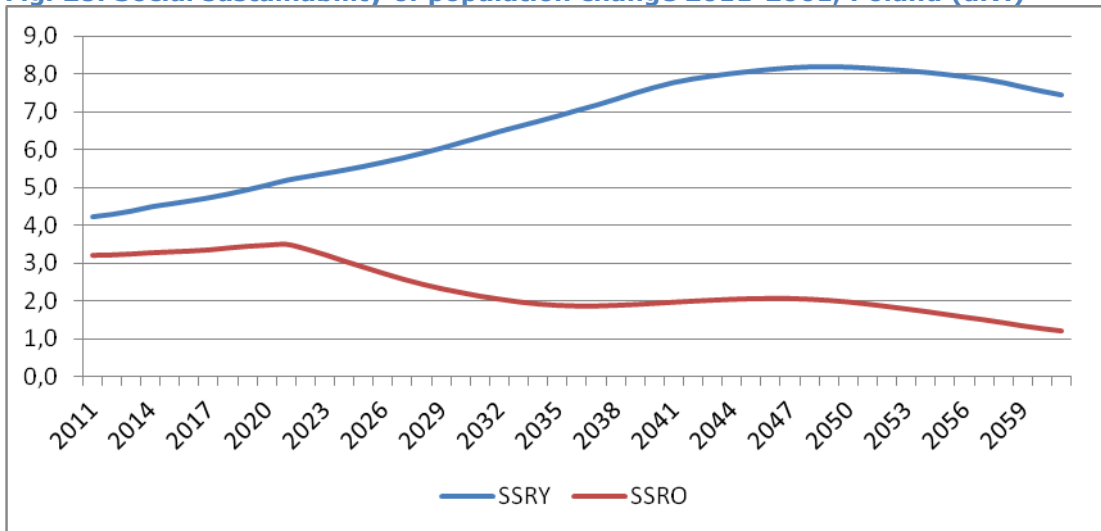
Source: processing Eurostat

### Social sustainability

SSRY: social sustainability ratio of younger population, it is calculated as the ratio between number of potential adults and elderly caregiver (55-74 years) and number of preschool children (0-5 years).

SSRO: social sustainability ratio of older population, it is calculated as the ratio between number of potential adults and elderly caregiver (55-74 years) and number of 75+.

**Fig. 28: Social sustainability of population change 2011-2061, Poland (a.v.)**



Source: processing Eurostat

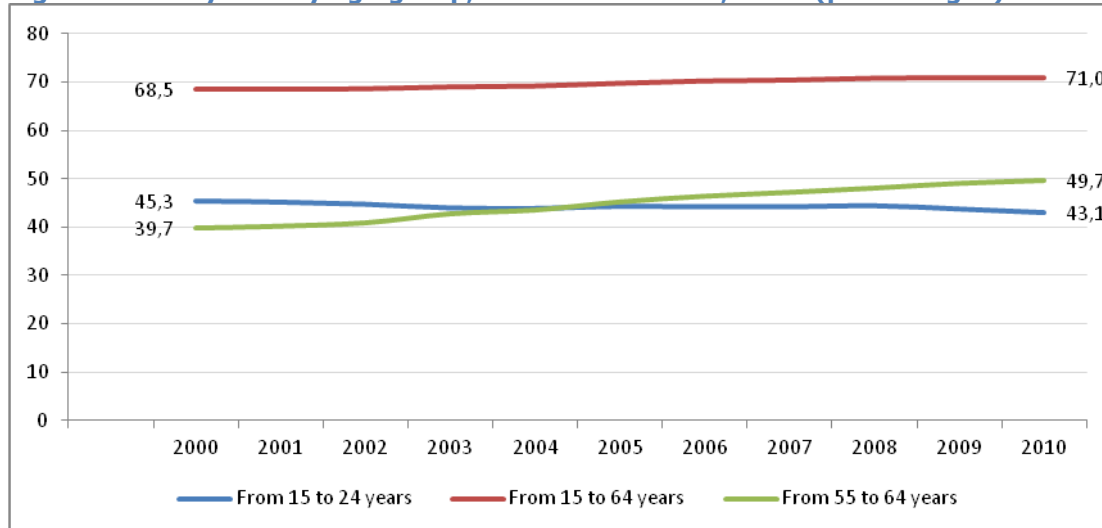
## Section 2: Labour market

### European Union 27

#### Activity rate

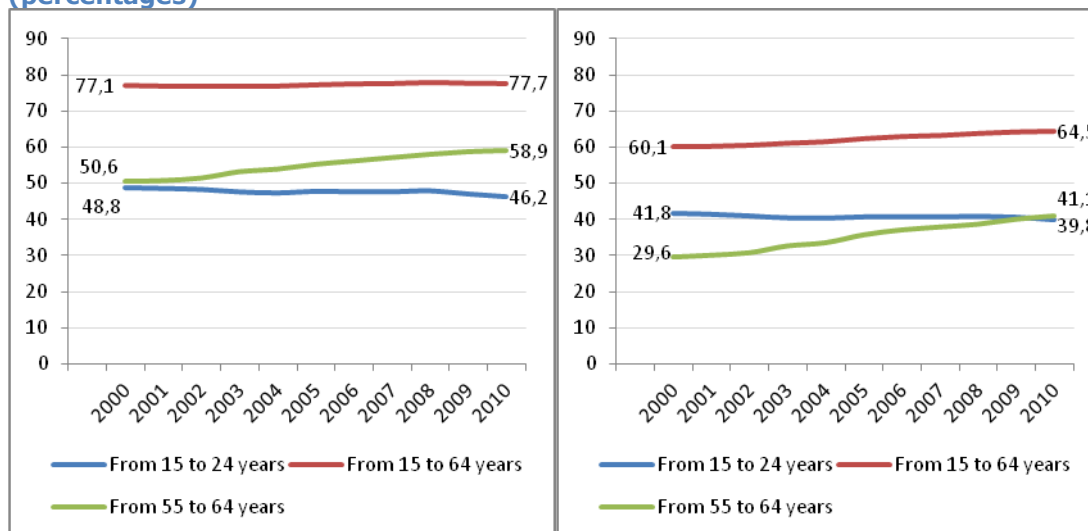
Ratio between the labour force (employed + unemployed people) and reference population by age group expressed as a percentage.

**Fig. 29: Activity rate by age group, 2000-2010 series, Eu27 (percentages)**



Source: processing Eurostat

**Fig. 30: Activity rate by age group, MALES (left) and FEMALES (right), 2000-2010 series, Eu27 (percentages)**



Source: processing Eurostat

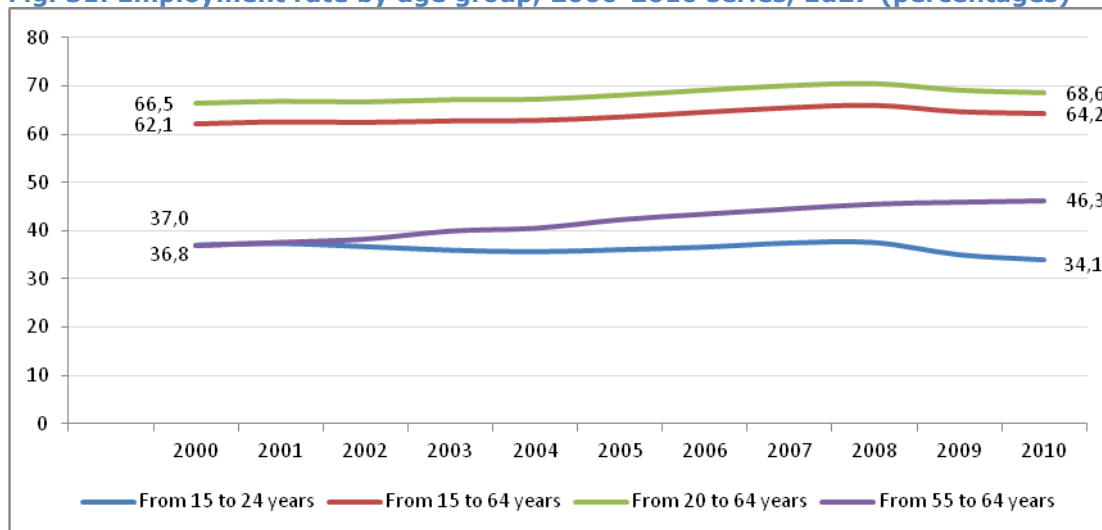


## European Union 27

### Employment rate

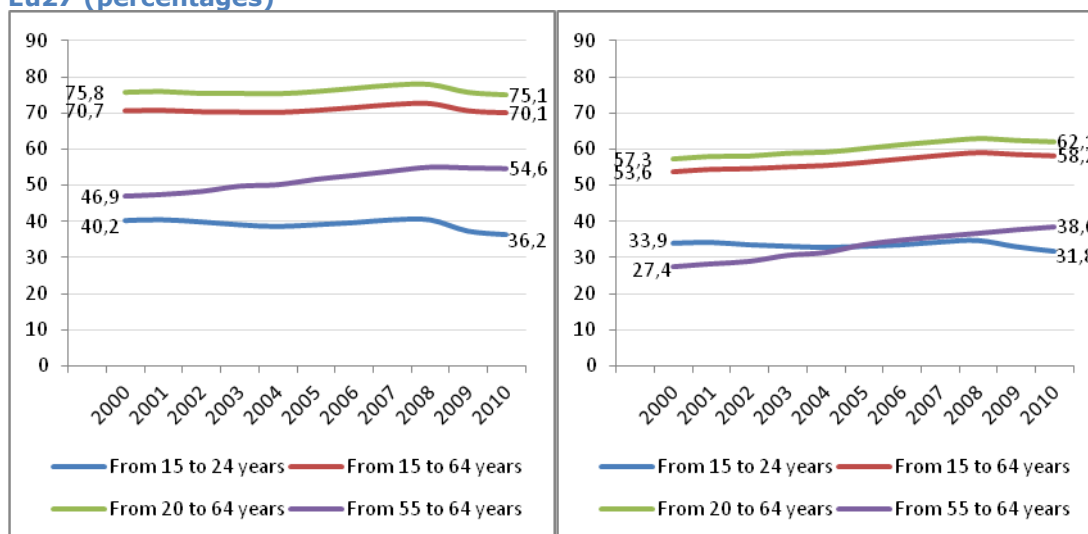
Ratio between employed people and reference population by age group expressed as a percentage.

**Fig. 31: Employment rate by age group, 2000-2010 series, Eu27 (percentages)**



Source: processing Eurostat

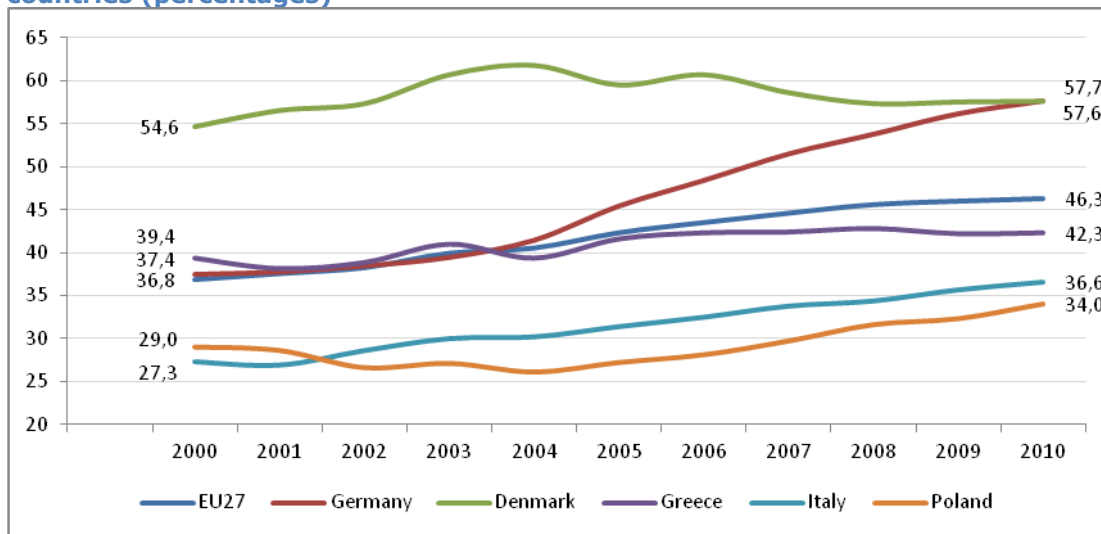
**Fig. 32: Employment rate by age group, MALES (left) and FEMALES (right), 2000-2010 series, Eu27 (percentages)**



Source: processing Eurostat

## European Union 27

**Fig. 33: Employment rate of older workers (55-64), 2000-2010 series, in Eu27 and all partner countries (percentages)**



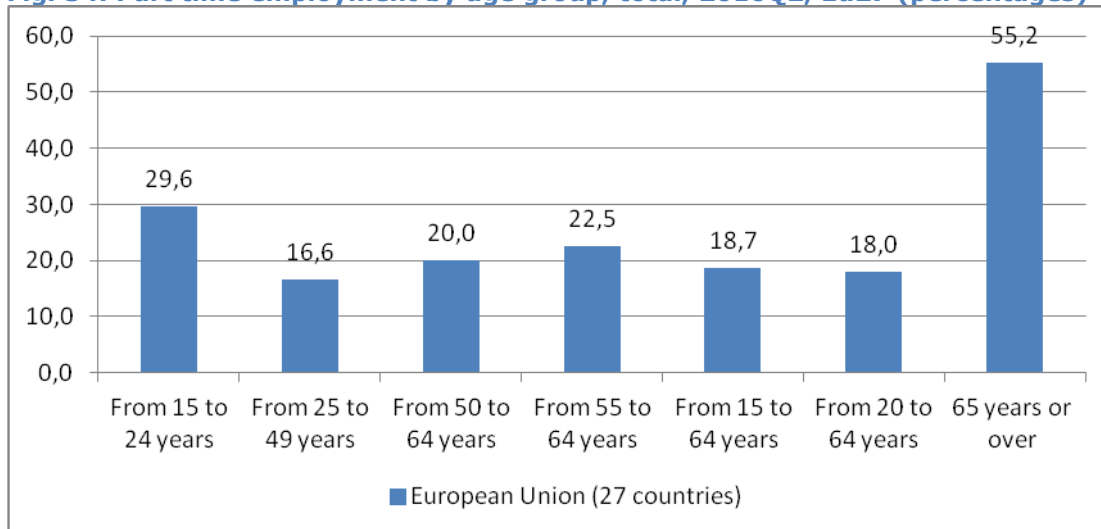
Source: processing Eurostat

## European Union 27

### Part time employment

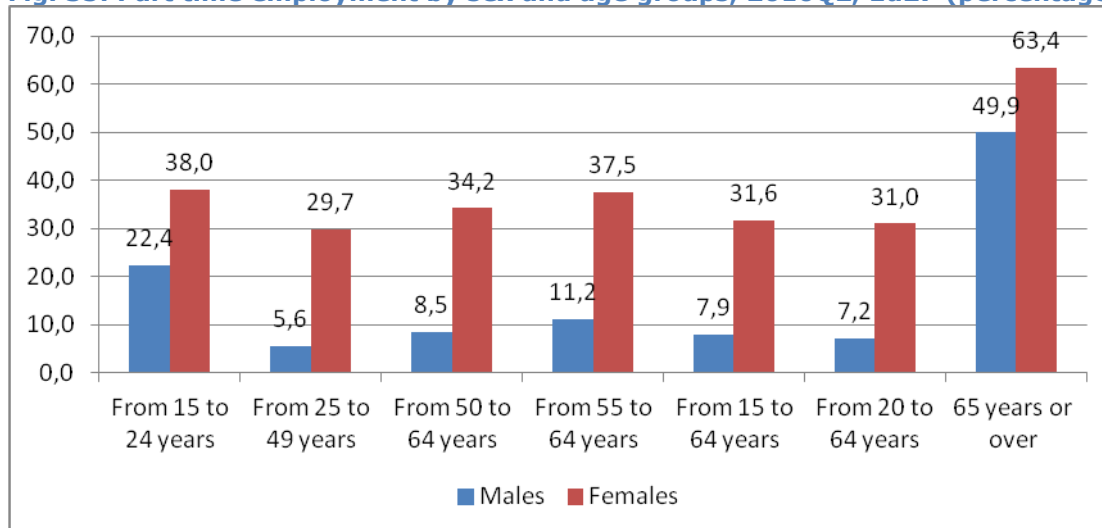
Part time employment as percentage of employment for a given age group.

**Fig. 34: Part time employment by age group, total, 2010Q2, Eu27 (percentages)**



Source: processing Eurostat

**Fig. 35: Part time employment by sex and age groups, 2010Q2, Eu27 (percentages)**



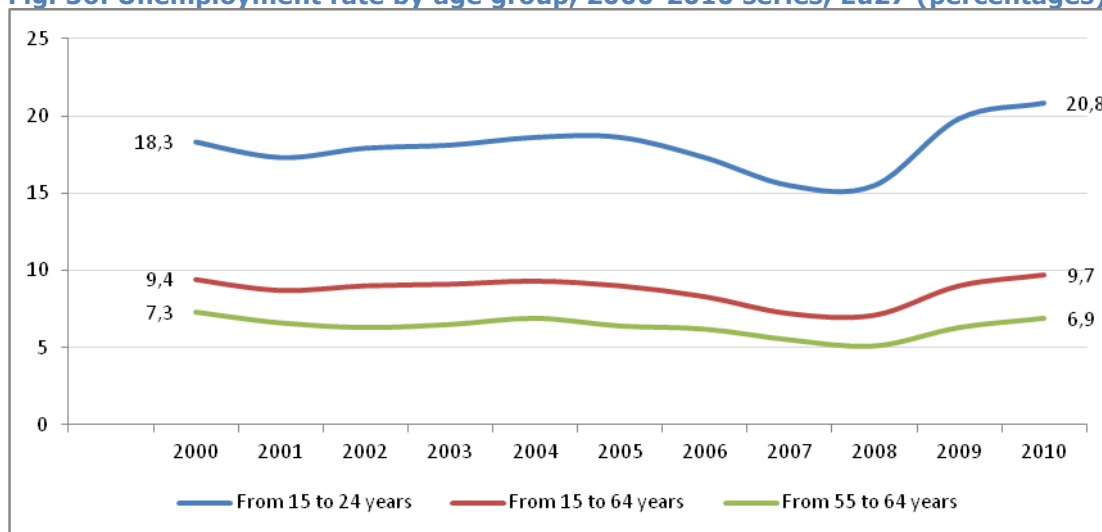
Source: processing Eurostat

## European Union 27

### Unemployment rate

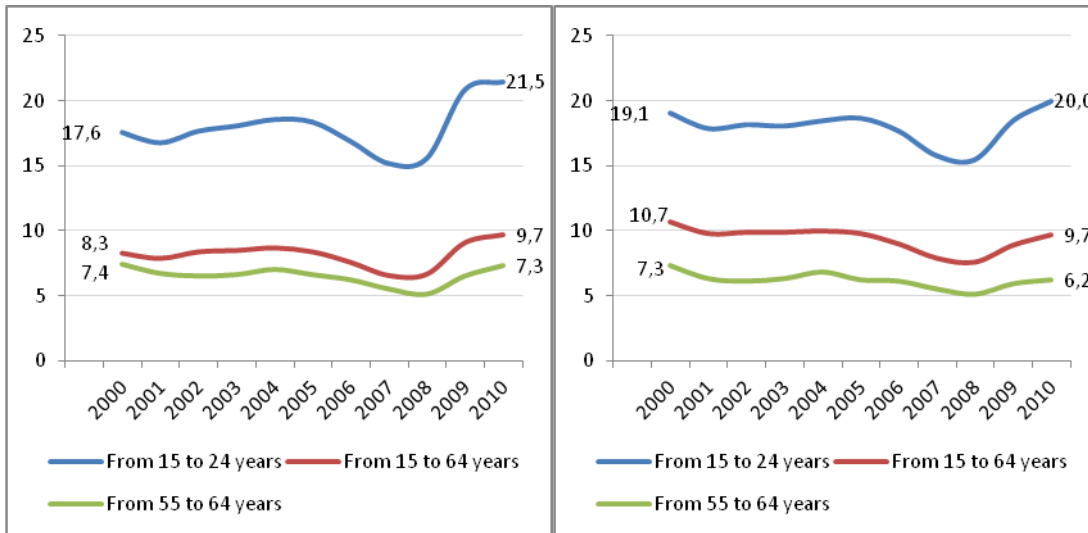
Ratio between unemployed people and the labour force (employed + unemployed people) by age group expressed as a percentage.

**Fig. 36: Unemployment rate by age group, 2000-2010 series, Eu27 (percentages)**



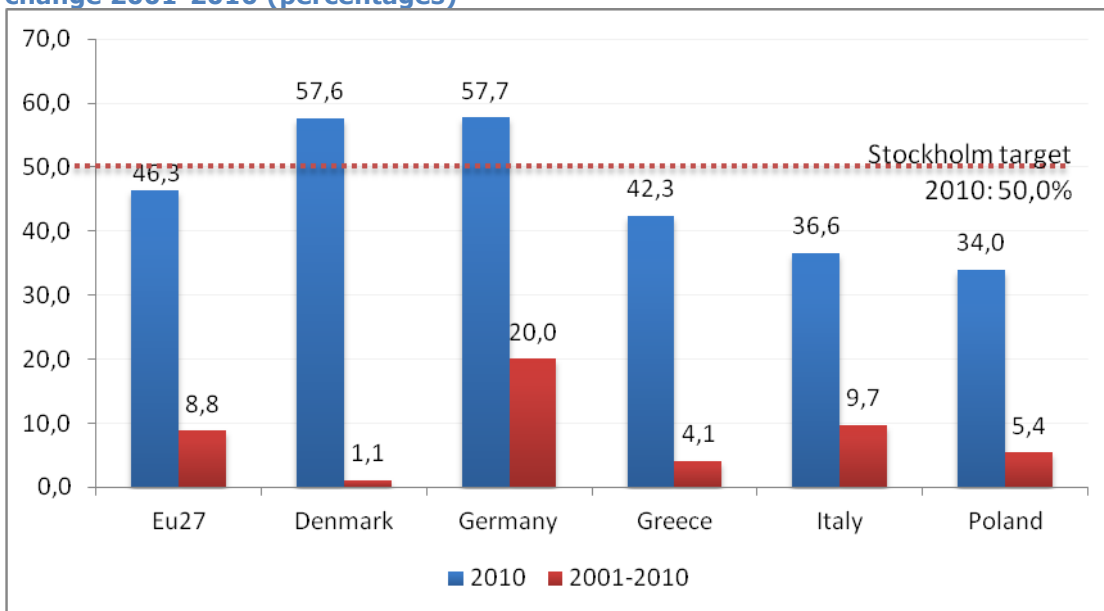
Source: processing Eurostat

**Fig. 37: Unemployment rate by age group, MALES (left) and FEMALES (right), 2000-2010 series, Eu27 (percentages)**



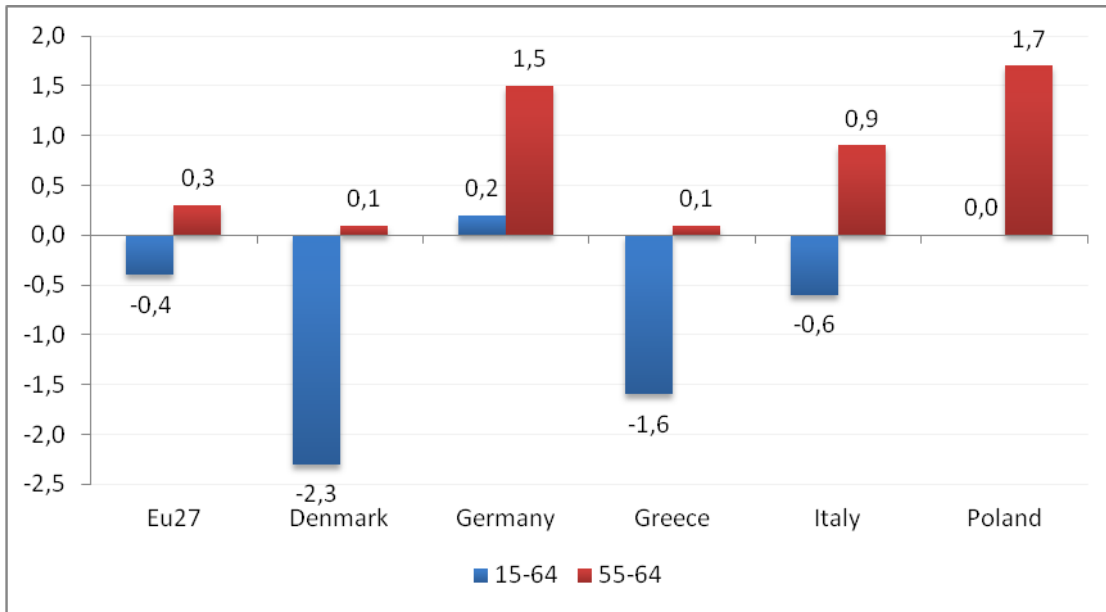
Source: processing Eurostat

**Fig. 38: Employment rate of older workers (55-64) in Eu27 and partner countries in 2010 and change 2001-2010 (percentages)**



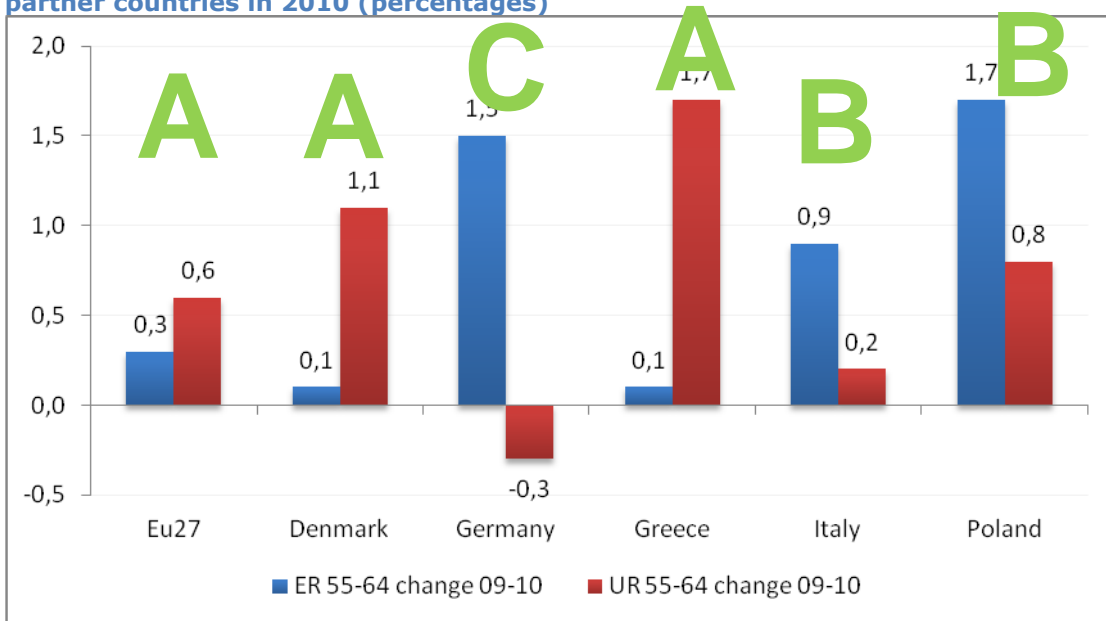
Source: processing Eurostat

**Fig. 39: Change of the total (15-64) and older workers (55-64) employment rate in Eu27 and partner countries in 2010 (percentages)**



Source: processing Eurostat

**Fig. 40: Change of older workers (55-64) employment and unemployment rate in Eu27 and partner countries in 2010 (percentages)**



Source: processing Eurostat

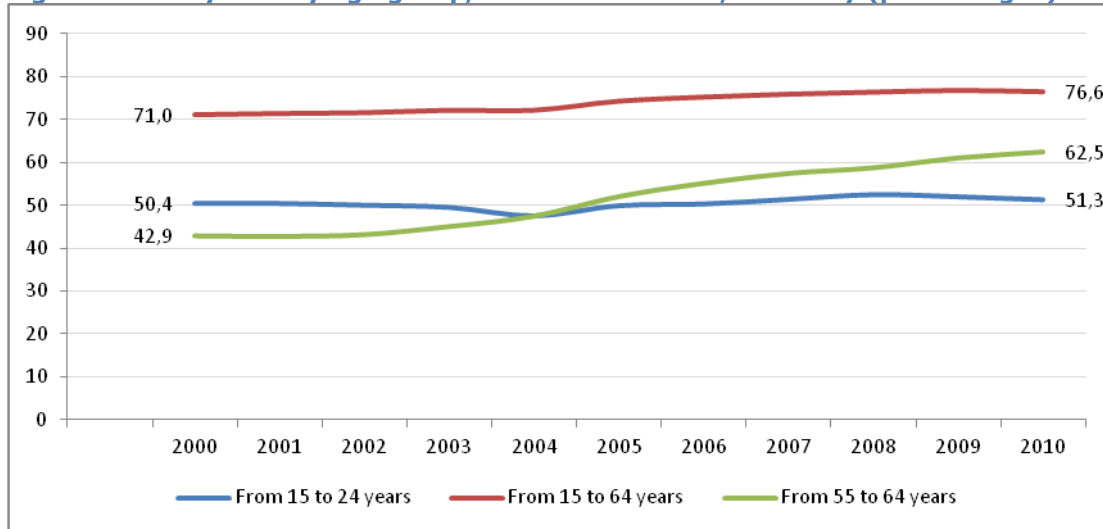
3 models: **A** = U ↑ faster than E ↑; **B** = E ↑ faster than U ↑; **C** = E ↑ and U ↓

## Germany

### Activity rate

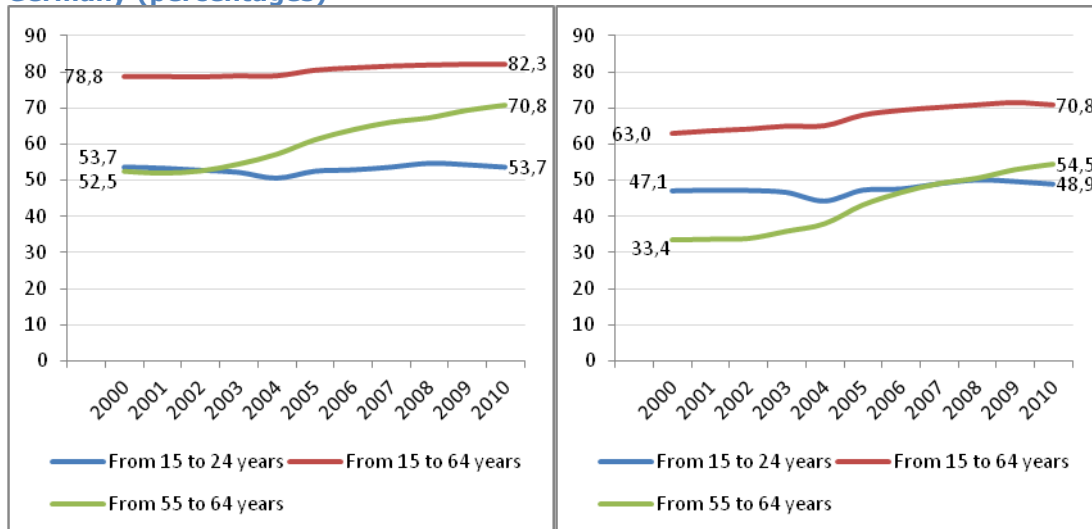
Ratio between the labour force (employed + unemployed people) and reference population by age group expressed as a percentage.

**Fig. 41: Activity rate by age group, 2000-2010 series, Germany (percentages)**



Source: processing Eurostat

**Fig. 42: Activity rate by age group, MALES (left) and FEMALES (right), 2000-2010 series, Germany (percentages)**



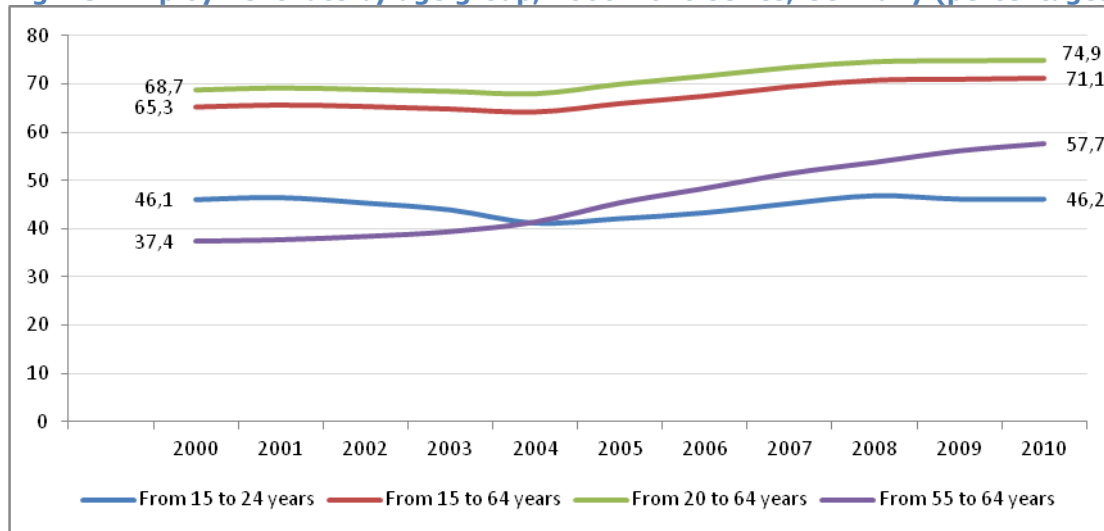
Source: processing Eurostat

## Germany

### Employment rate

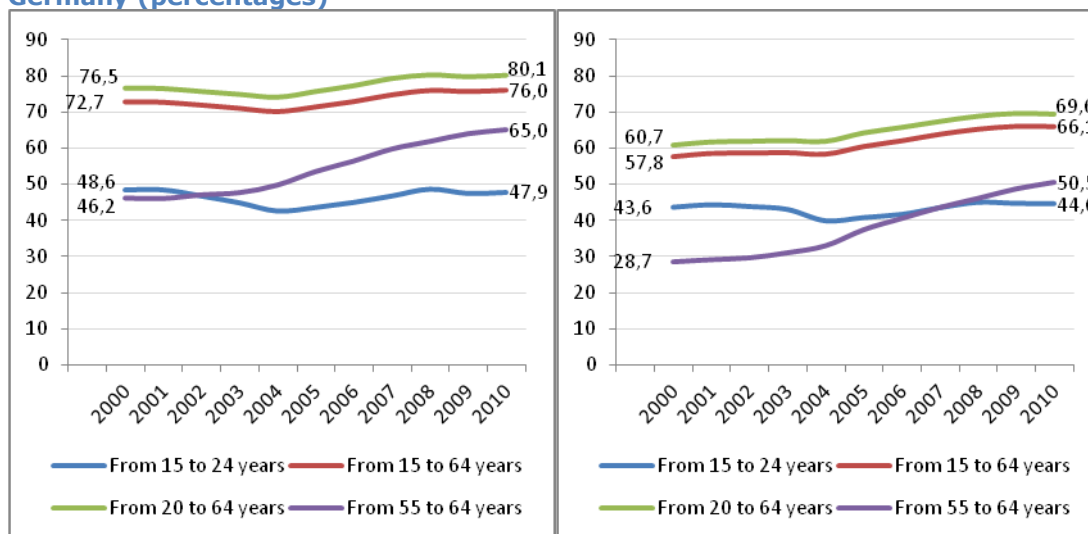
Ratio between employed people and reference population by age group expressed as a percentage.

**Fig. 43: Employment rate by age group, 2000-2010 series, Germany (percentages)**



Source: processing Eurostat

**Fig. 44: Employment rate by age group, MALES (left) and FEMALES (right), 2000-2010 series, Germany (percentages)**



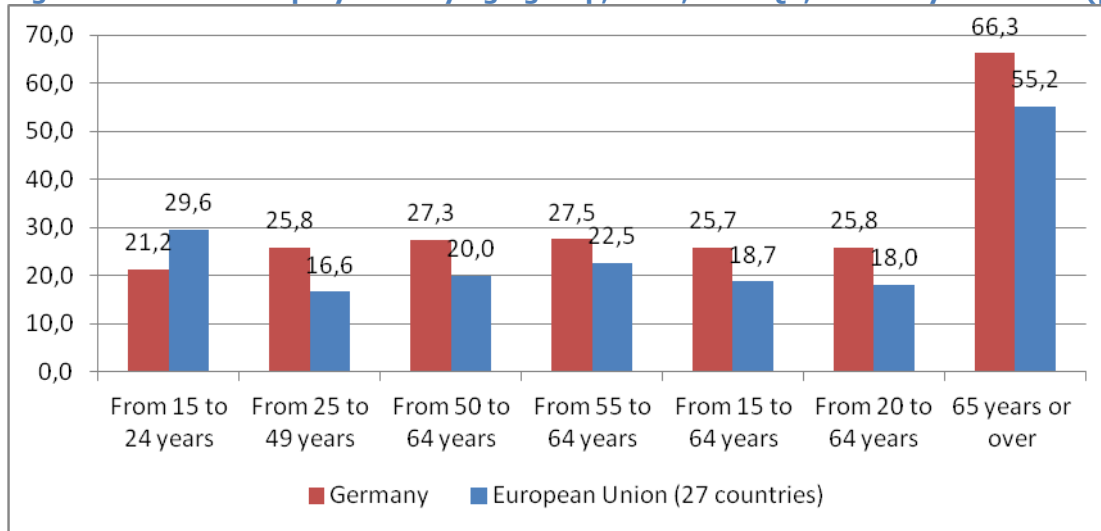
Source: processing Eurostat

## Germany

### Part time employment

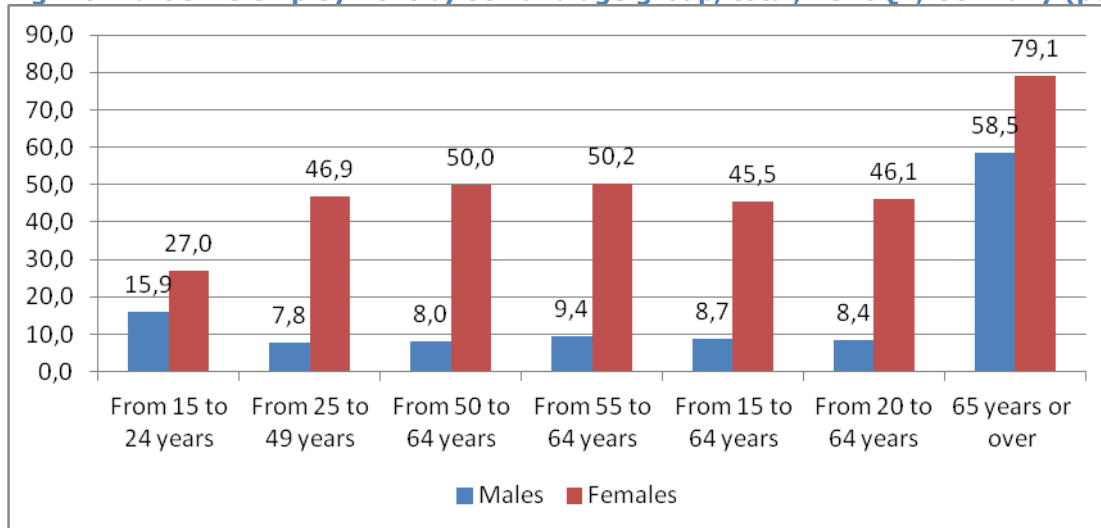
Part time employment as percentage of employment for a given age group.

**Fig. 45: Part time employment by age group, total, 2010Q2, Germany and Eu27 (percentages)**



Source: processing Eurostat

**Fig. 46: Part time employment by sex and age group, total, 2010Q2, Germany (percentages)**



Source: processing Eurostat

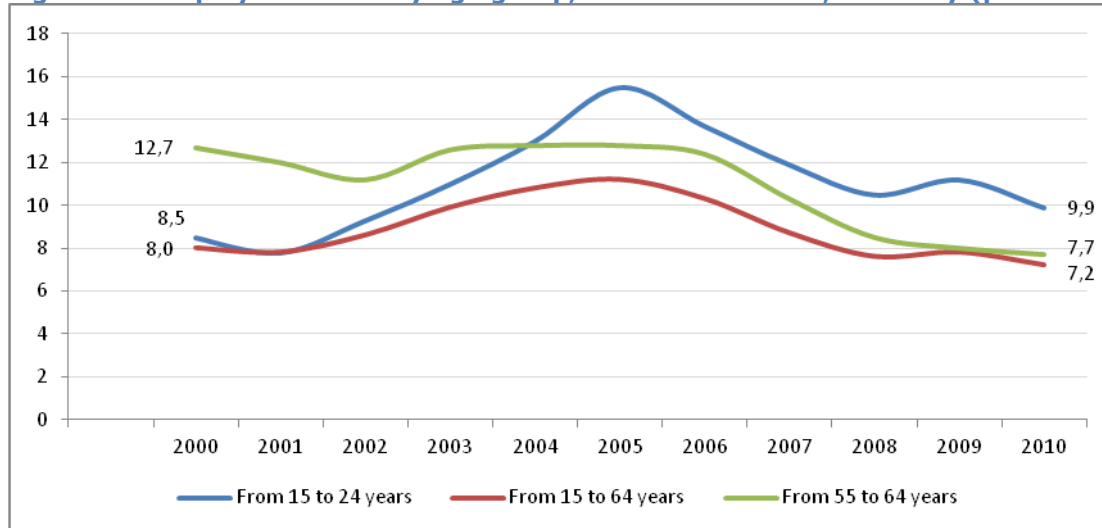


## Germany

### Unemployment rate

Ratio between unemployed people and the labour force (employed + unemployed people) by age group expressed as a percentage.

**Fig. 47: Unemployment rate by age group, 2000-2010 series, Germany (percentages)**



Source: processing Eurostat

**Fig. 48: Unemployment rate by age group, MALES (left) and FEMALES (right), 2000-2010 series, Germany (percentages)**



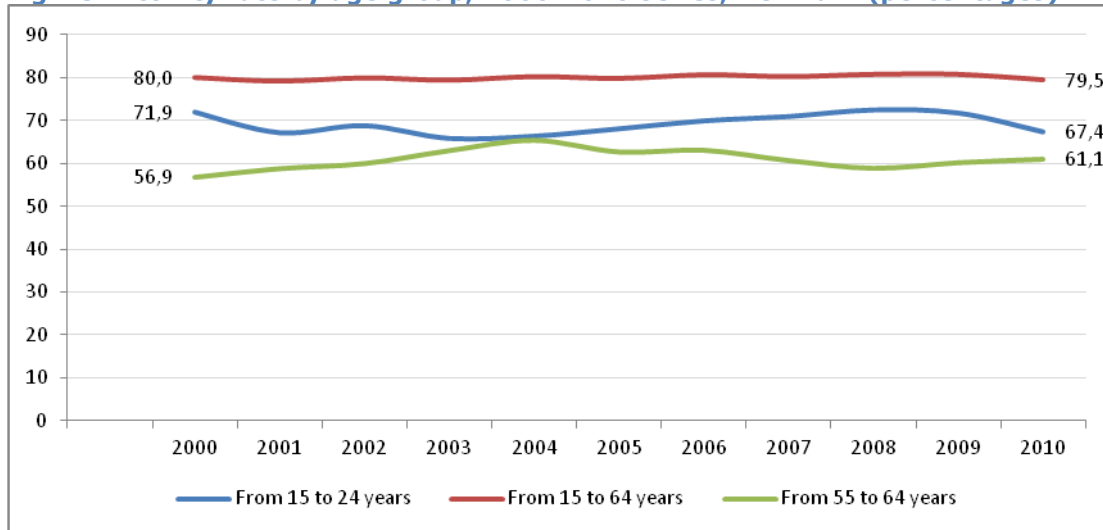
Source: processing Eurostat

## Denmark

### Activity rate

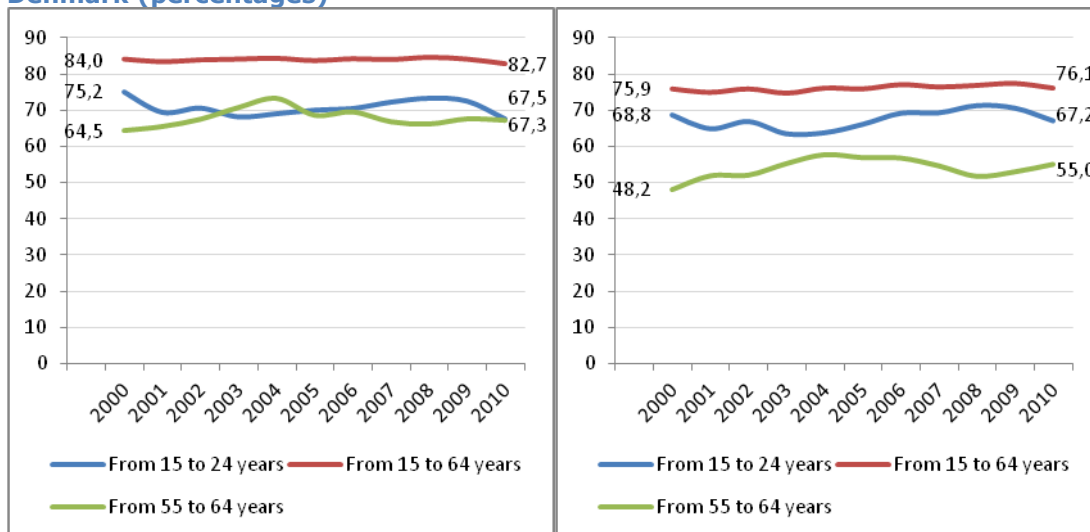
Ratio between the labour force (employed + unemployed people) and reference population by age group expressed as a percentage.

**Fig. 49: Activity rate by age group, 2000-2010 series, Denmark (percentages)**



Source: processing Eurostat

**Fig. 50: Activity rate by age group, MALES (left) and FEMALES (right), 2000-2010 series, Denmark (percentages)**



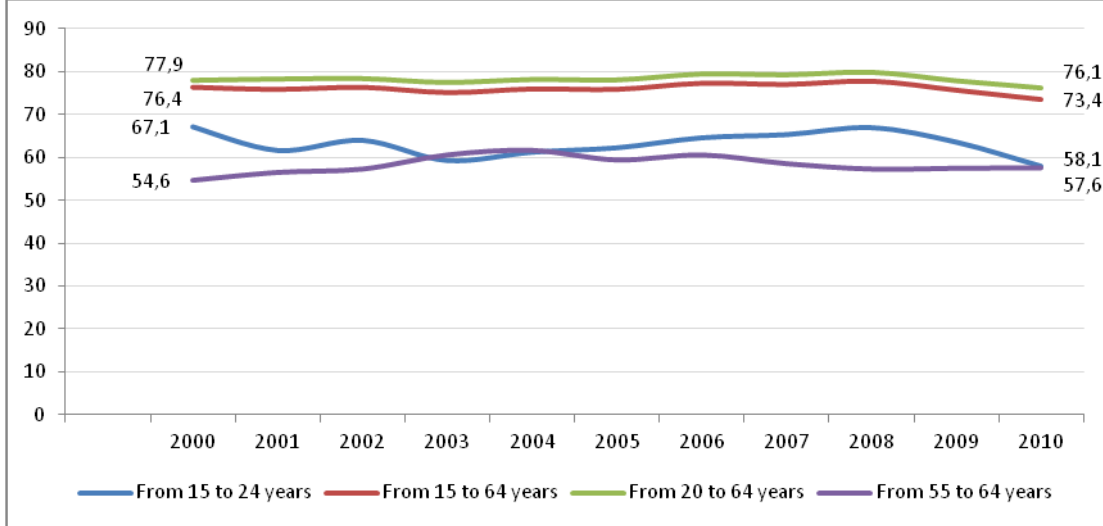
Source: processing Eurostat

## Denmark

### Employment rate

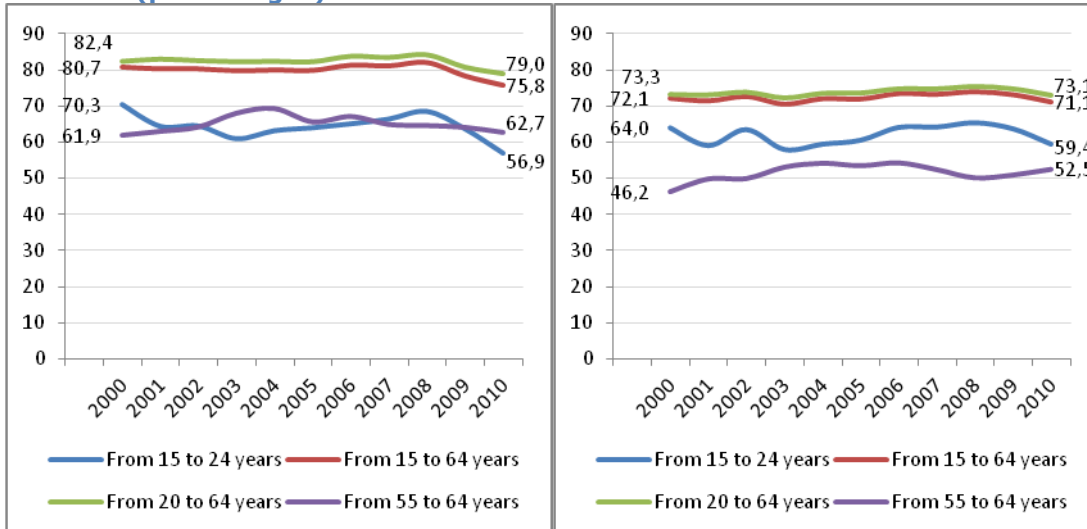
Ratio between employed people and reference population by age group expressed as a percentage.

**Fig. 51: Employment rate by age group, 2000-2010 series, Denmark (percentages)**



Source: processing Eurostat

**Fig. 52: Employment rate by age group, MALES (left) and FEMALES (right), 2000-2010 series, Denmark (percentages)**



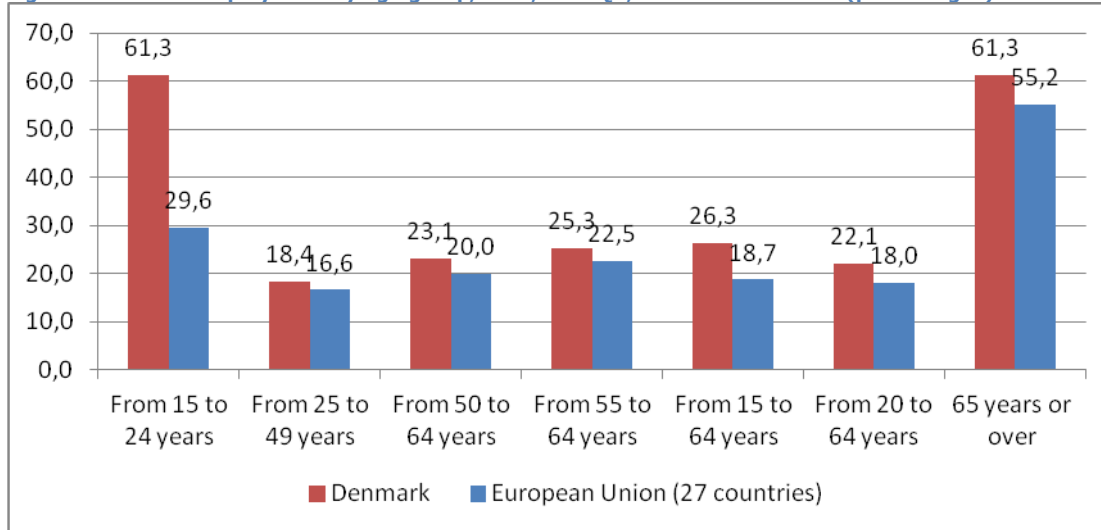
Source: processing Eurostat

## Denmark

### Part time employment

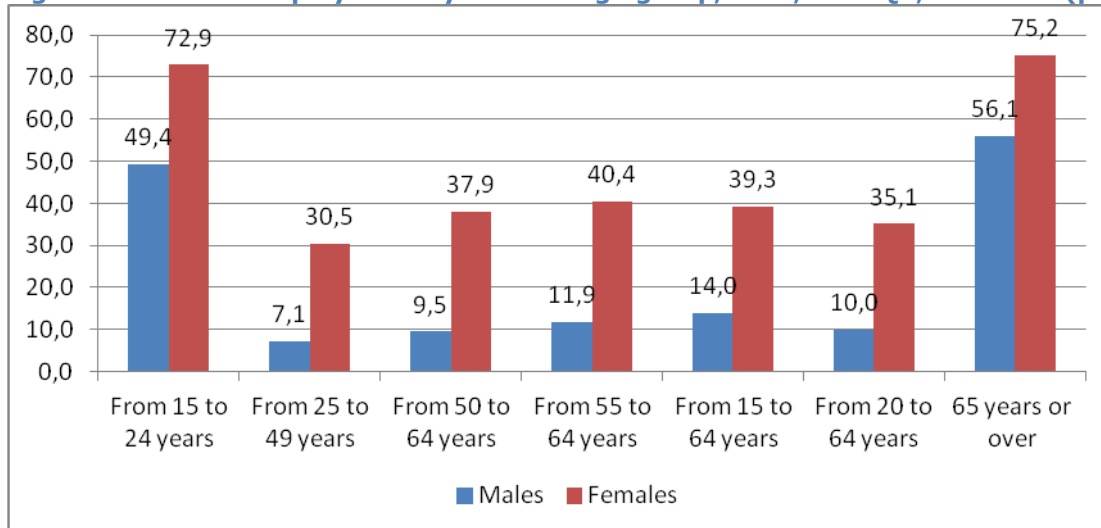
Part time employment as percentage of employment for a given age group.

Fig. 53: Part time employment by age group, total, 2010Q2, Denmark and Eu27 (percentages)



Source: processing Eurostat

Fig. 54: Part time employment by sex and age group, total, 2010Q2, Denmark (percentages)



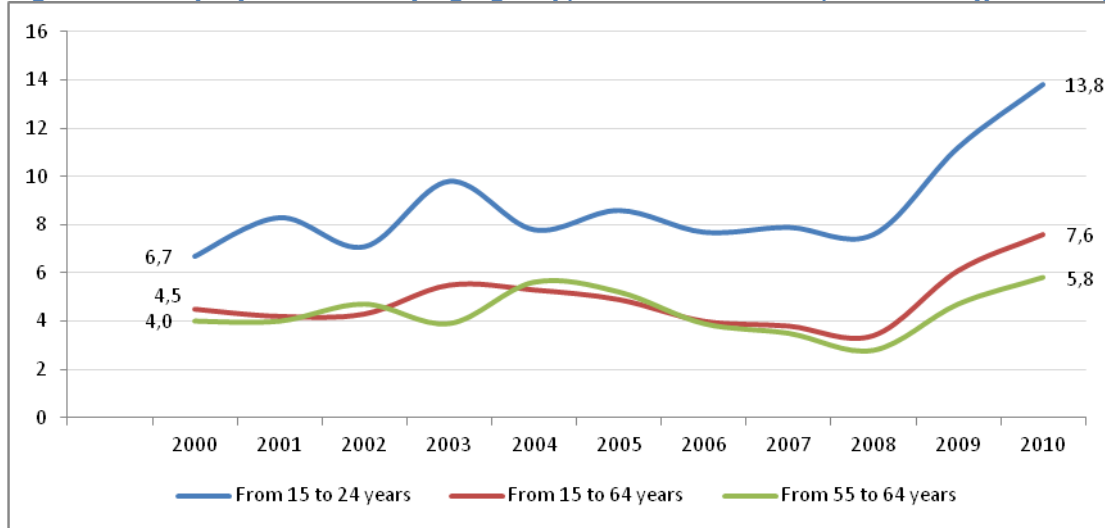
Source: processing Eurostat

## Denmark

### Unemployment rate

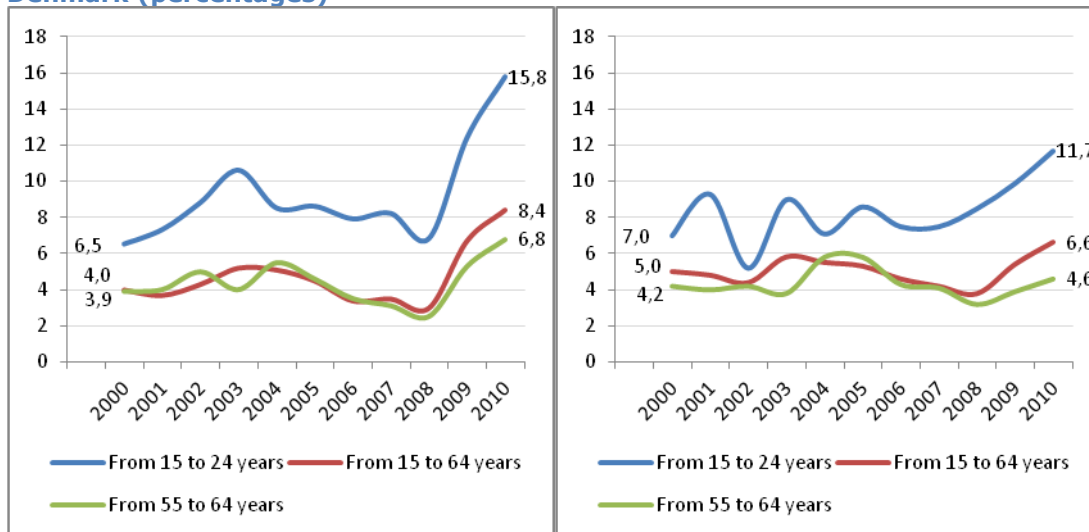
Ratio between unemployed people and the labour force (employed + unemployed people) by age group expressed as a percentage.

**Fig. 55: Unemployment rate by age group, 2000-2010 series, Denmark (percentages)**



Source: processing Eurostat

**Fig. 56: Unemployment rate by age group, MALES (left) and FEMALES (right), 2000-2010 series, Denmark (percentages)**



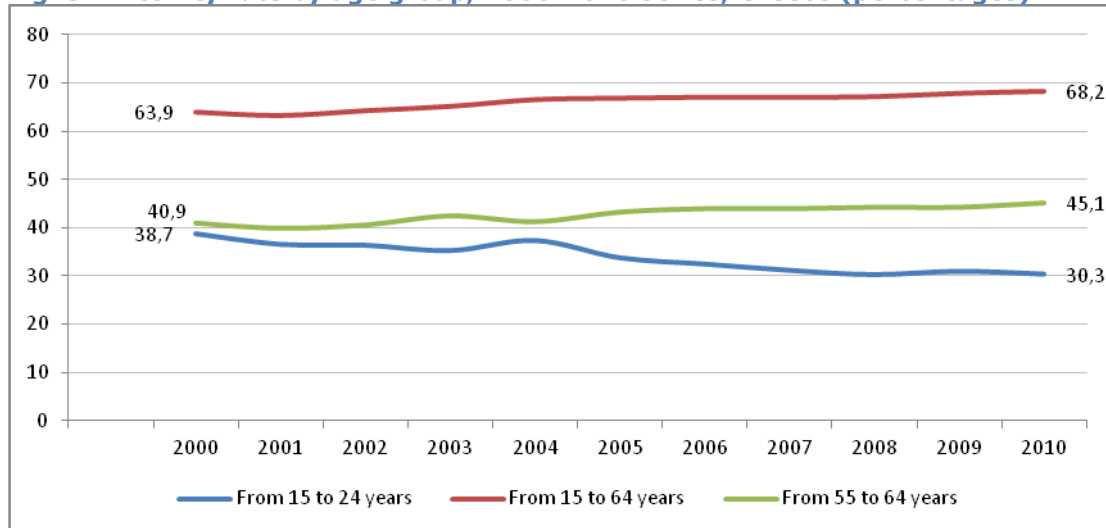
Source: processing Eurostat

## Greece

### Activity rate

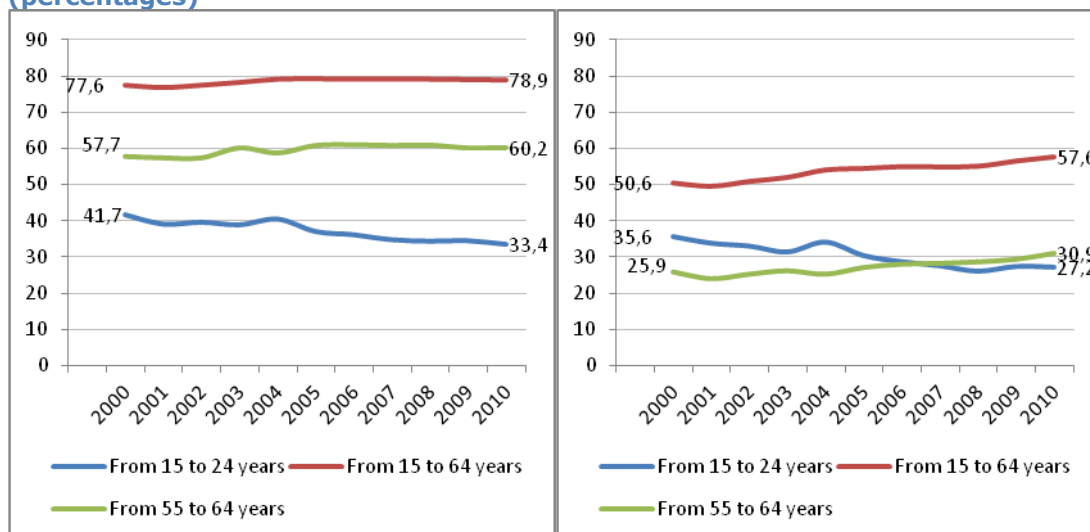
Ratio between the labour force (employed + unemployed people) and reference population by age group expressed as a percentage.

**Fig. 57: Activity rate by age group, 2000-2010 series, Greece (percentages)**



Source: processing Eurostat

**Fig. 58: Activity rate by age group, MALES (left) and FEMALES (right), 2000-2010 series, Greece (percentages)**



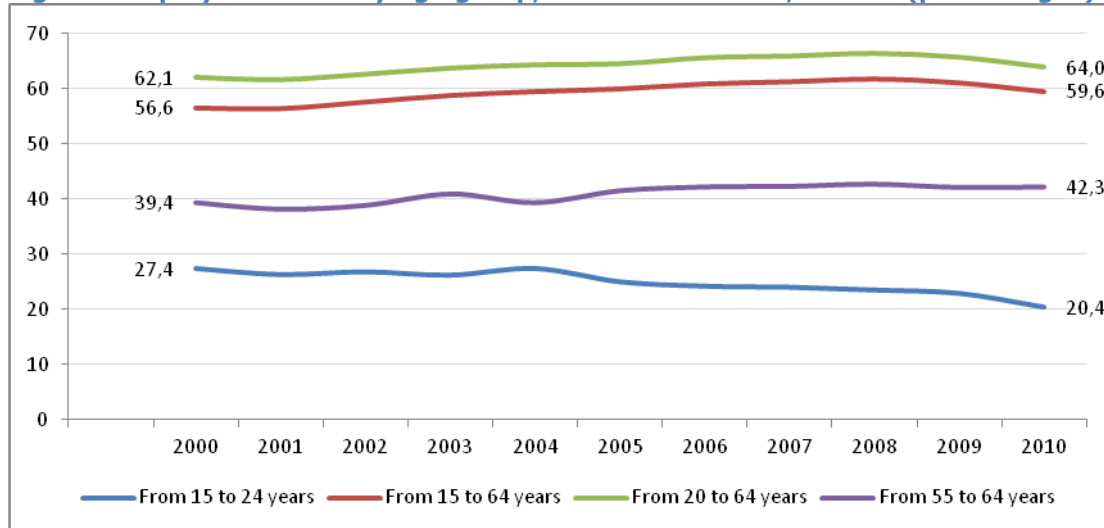
Source: processing Eurostat

## Greece

### Employment rate

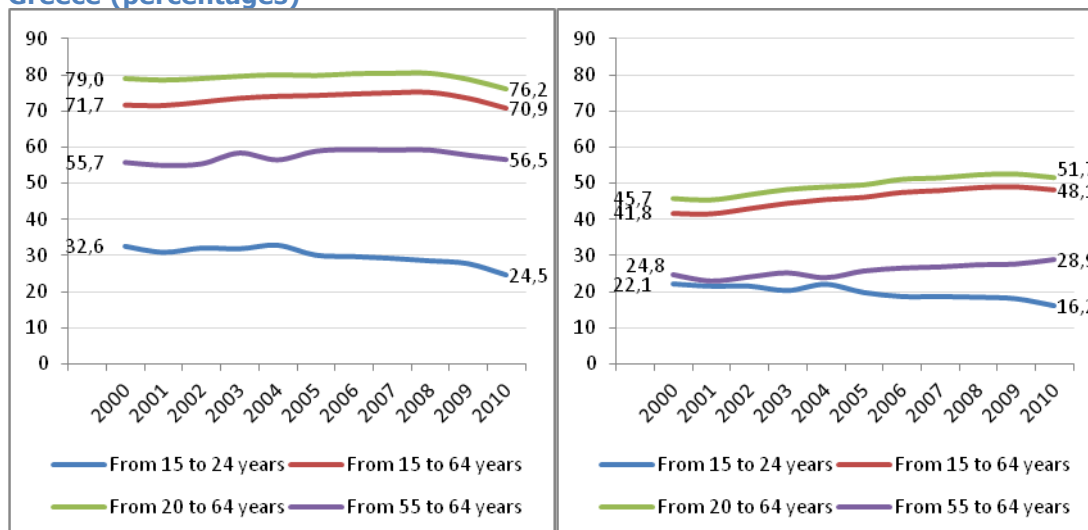
Ratio between employed people and reference population by age group expressed as a percentage.

**Fig. 59: Employment rate by age group, 2000-2010 series, Greece (percentages)**



Source: processing Eurostat

**Fig. 60: Employment rate by age group, MALES (left) and FEMALES (right), 2000-2010 series, Greece (percentages)**



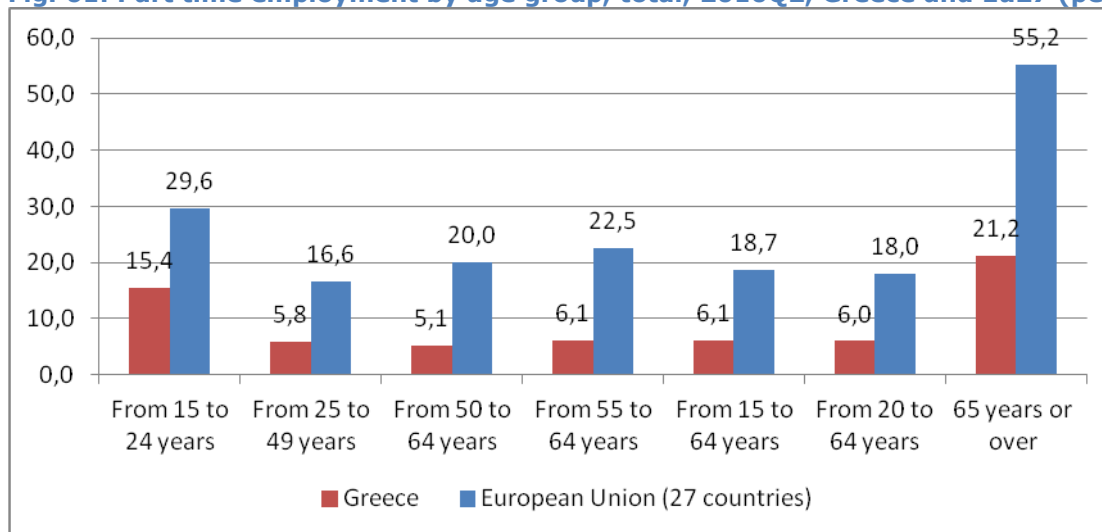
Source: processing Eurostat

## Greece

### Part time employment

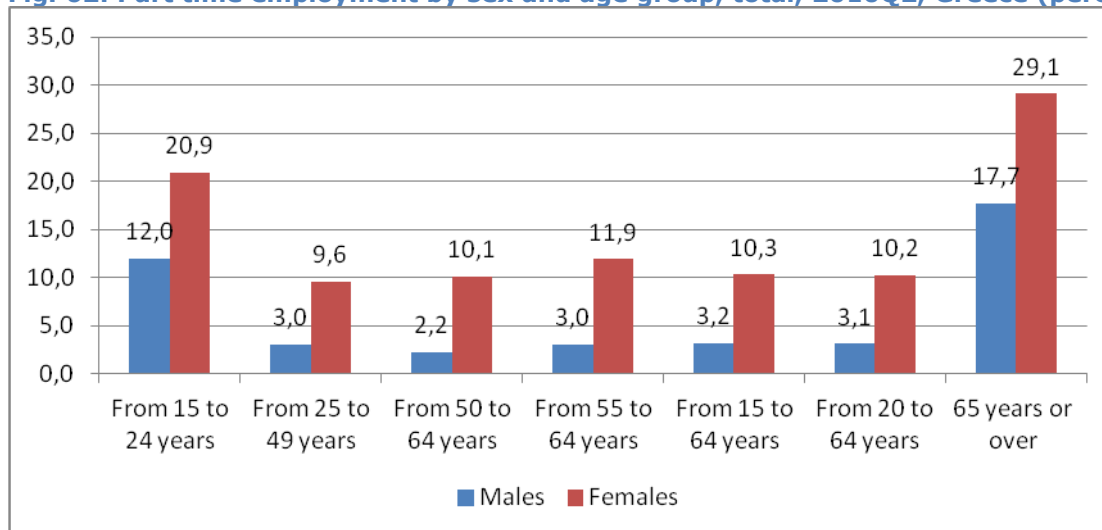
Part time employment as percentage of employment for a given age group.

**Fig. 61: Part time employment by age group, total, 2010Q2, Greece and Eu27 (percentages)**



Source: processing Eurostat

**Fig. 62: Part time employment by sex and age group, total, 2010Q2, Greece (percentages)**



Source: processing Eurostat

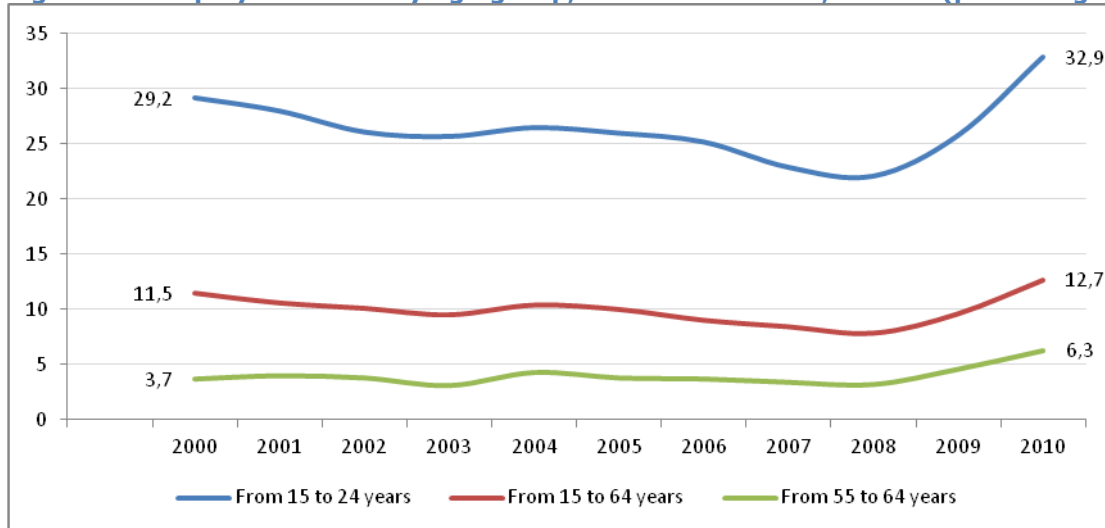


## Greece

### Unemployment rate

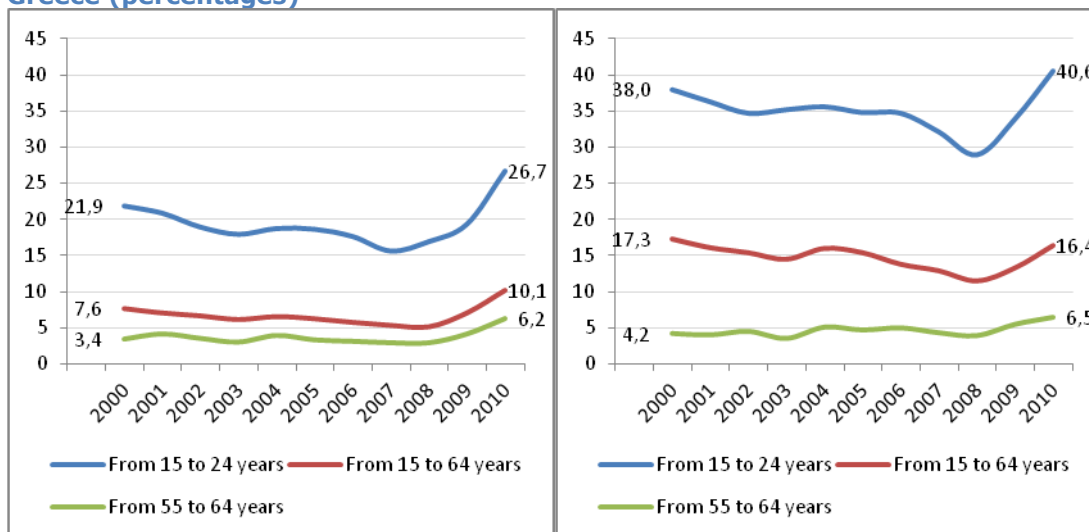
Ratio between unemployed people and the labour force (employed + unemployed people) by age group expressed as a percentage.

**Fig. 63: Unemployment rate by age group, 2000-2010 series, Greece (percentages)**



Source: processing Eurostat

**Fig. 64: Unemployment rate by age group, MALES (left) and FEMALES (right), 2000-2010 series, Greece (percentages)**



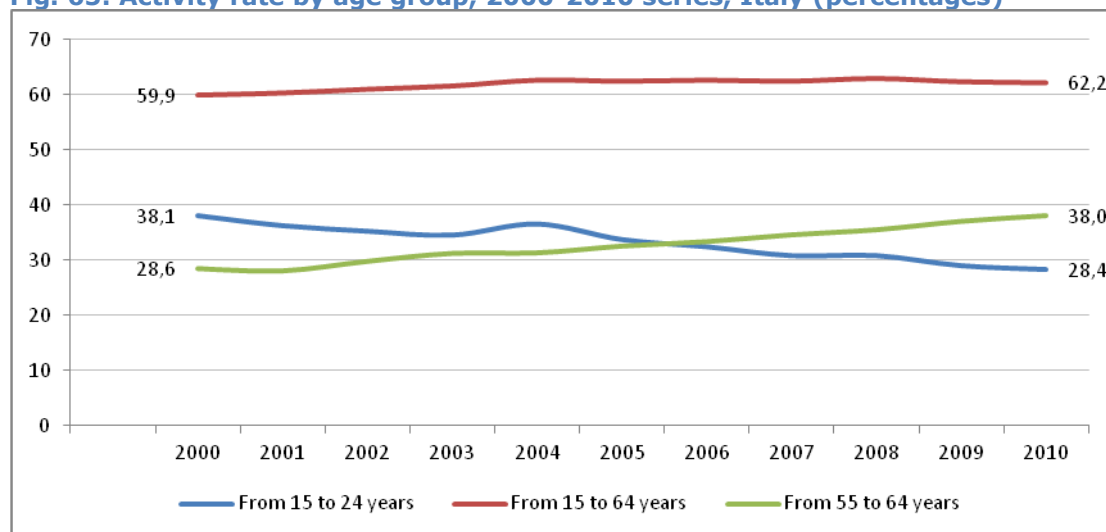
Source: processing Eurostat

## Italy

### Activity rate

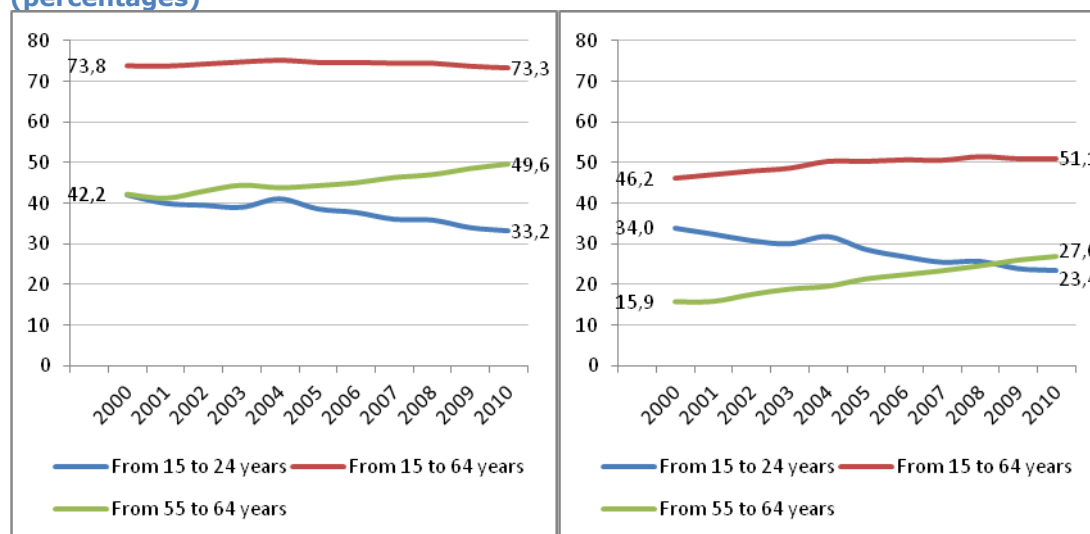
Ratio between the labour force (employed + unemployed people) and reference population by age group expressed as a percentage.

**Fig. 65: Activity rate by age group, 2000-2010 series, Italy (percentages)**



Source: processing Eurostat

**Fig. 66: Activity rate by age group, MALES (left) and FEMALES (right), 2000-2010 series, Italy (percentages)**



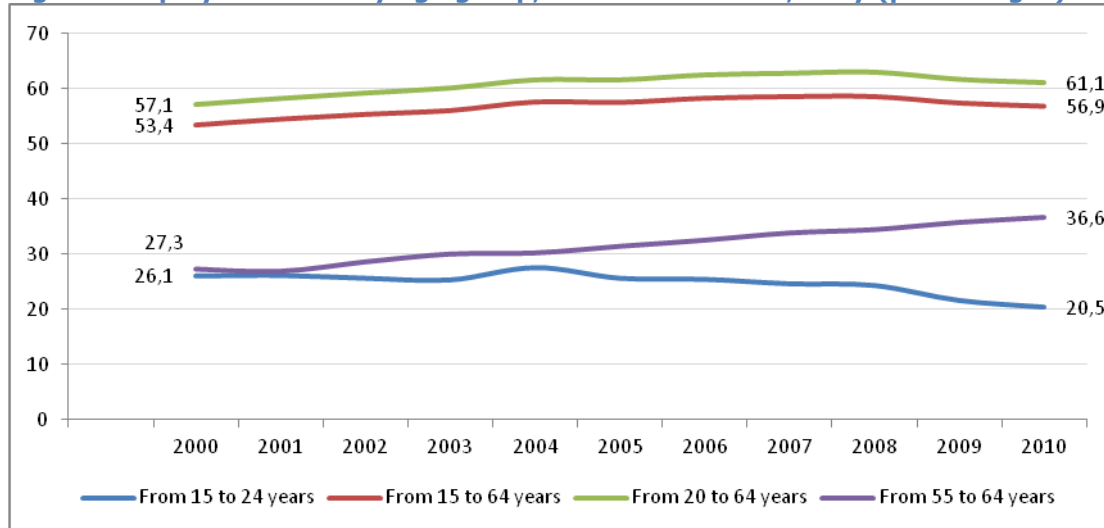
Source: processing Eurostat

## Italy

### Employment rate

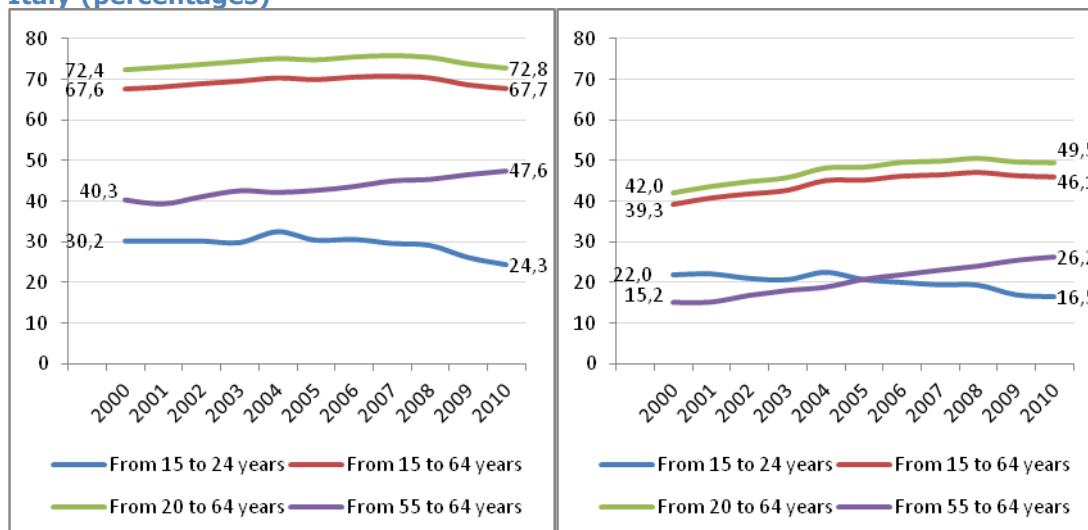
Ratio between employed people and reference population by age group expressed as a percentage.

**Fig. 67: Employment rate by age group, 2000-2010 series, Italy (percentages)**



Source: processing Eurostat

**Fig. 68: Employment rate by age group, MALES (left) and FEMALES (right), 2000-2010 series, Italy (percentages)**



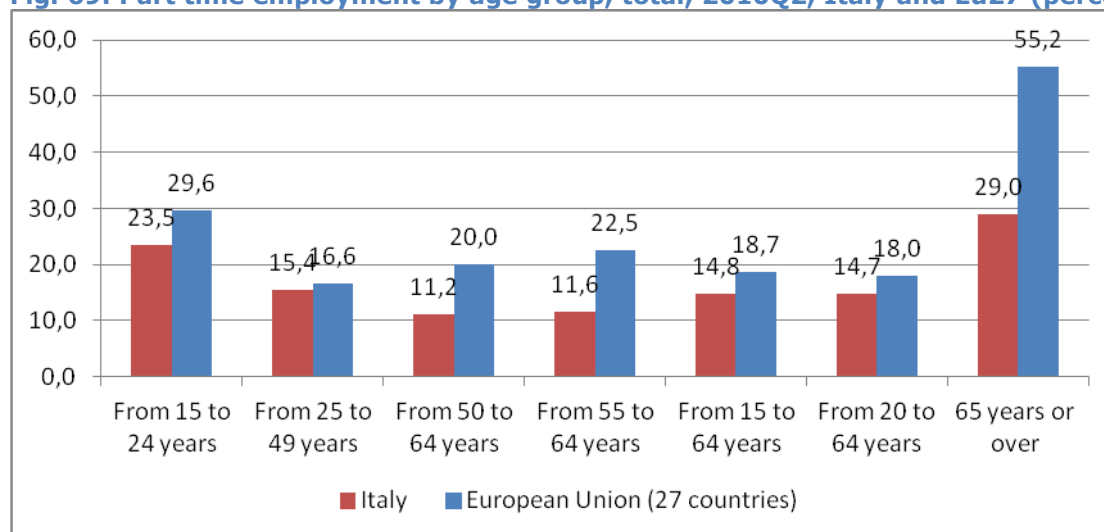
Source: processing Eurostat

## Italy

### Part time employment

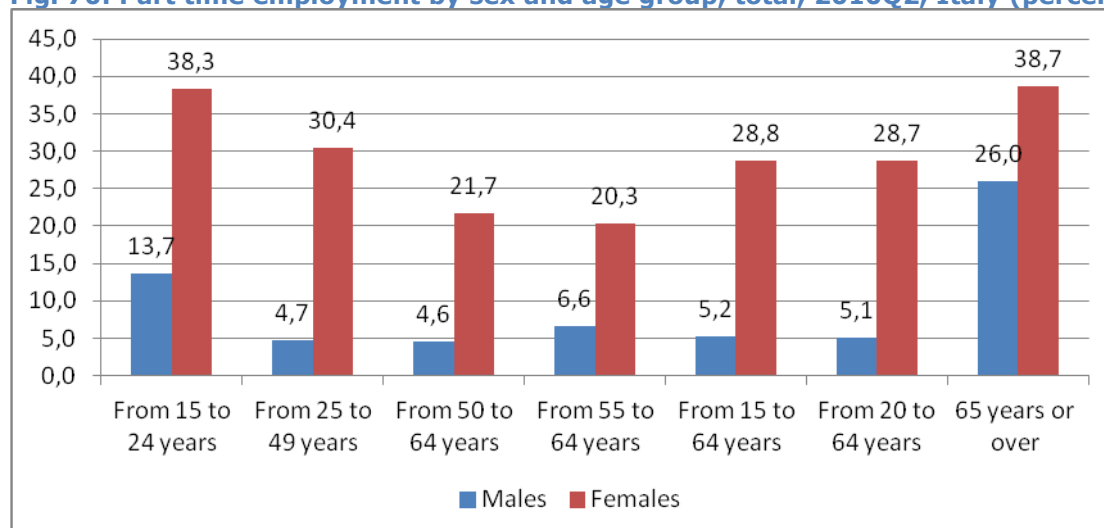
Part time employment as percentage of employment for a given age group.

**Fig. 69: Part time employment by age group, total, 2010Q2, Italy and Eu27 (percentages)**



Source: processing Eurostat

**Fig. 70: Part time employment by sex and age group, total, 2010Q2, Italy (percentages)**



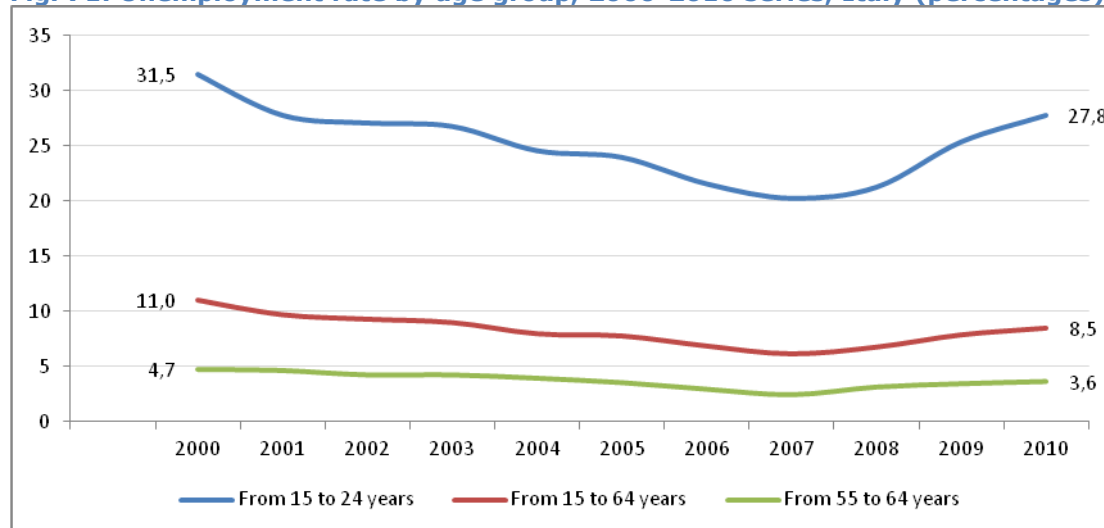
Source: processing Eurostat

## Italy

### Unemployment rate

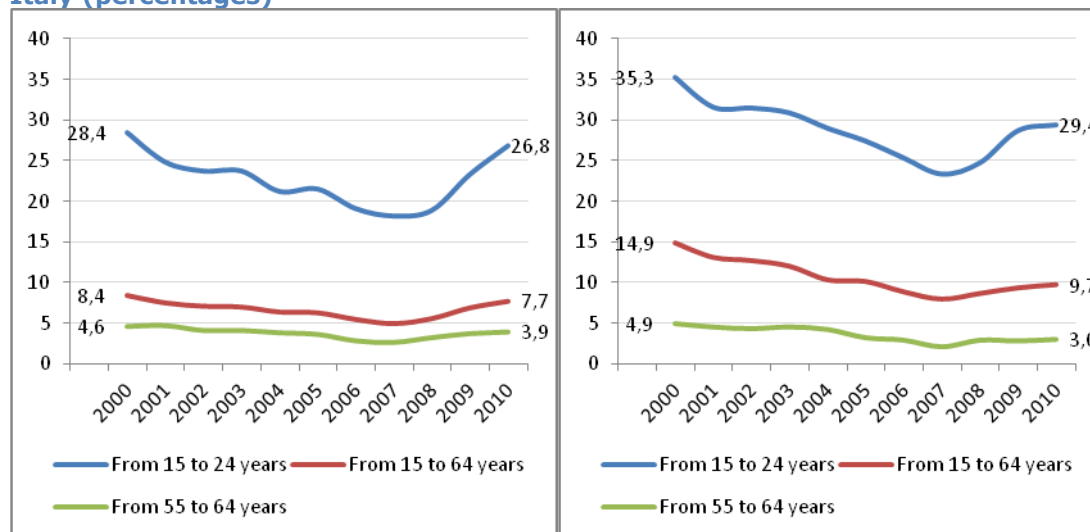
Ratio between unemployed people and the labour force (employed + unemployed people) by age group expressed as a percentage.

**Fig. 71: Unemployment rate by age group, 2000-2010 series, Italy (percentages)**



Source: processing Eurostat

**Fig. 72: Unemployment rate by age group, MALES (left) and FEMALES (right), 2000-2010 series, Italy (percentages)**



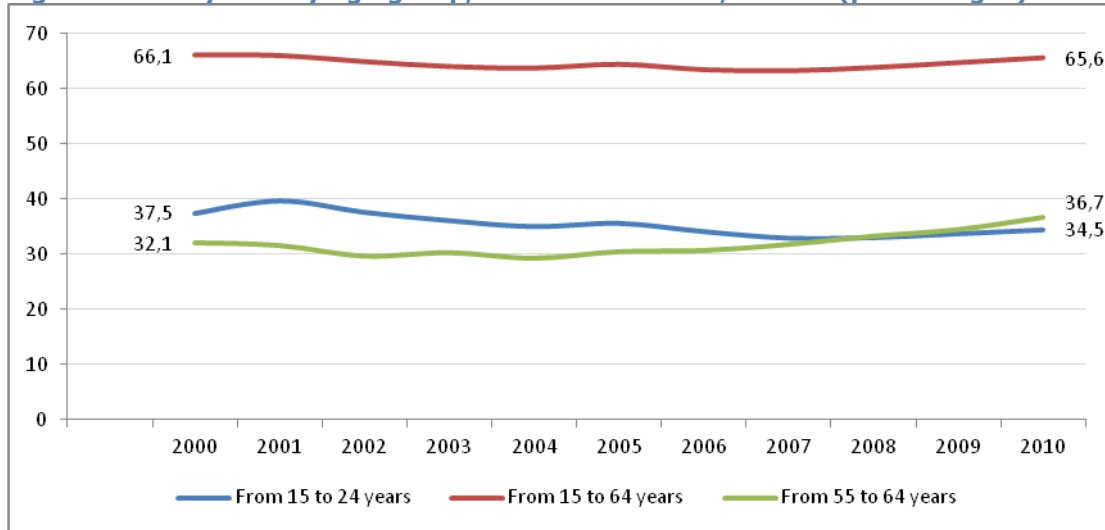
Source: processing Eurostat

## Poland

### Activity rate

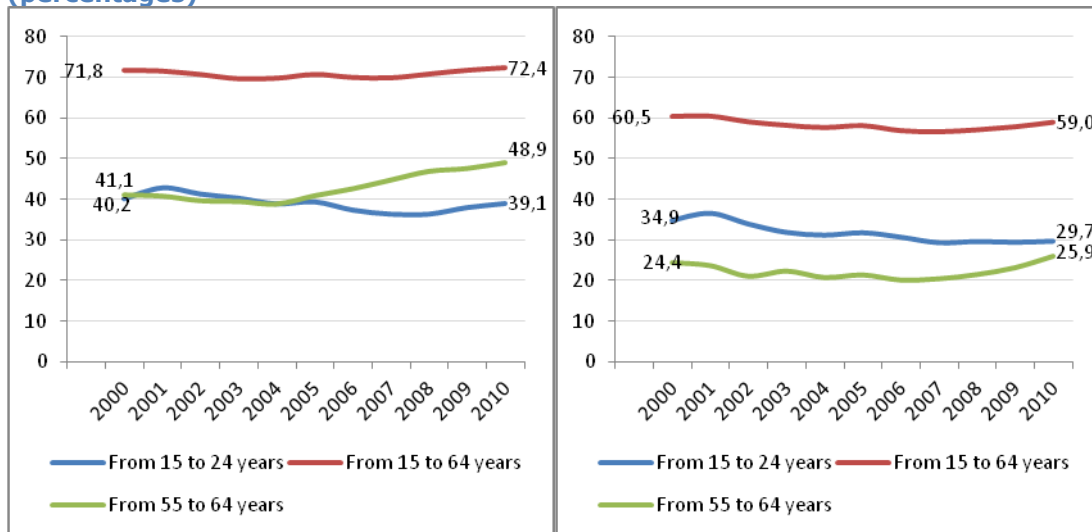
Ratio between the labour force (employed + unemployed people) and reference population by age group expressed as a percentage.

**Fig. 73: Activity rate by age group, 2000-2010 series, Poland (percentages)**



Source: processing Eurostat

**Fig. 74: Activity rate by age group, MALES (left) and FEMALES (right), 2000-2010 series, Poland (percentages)**



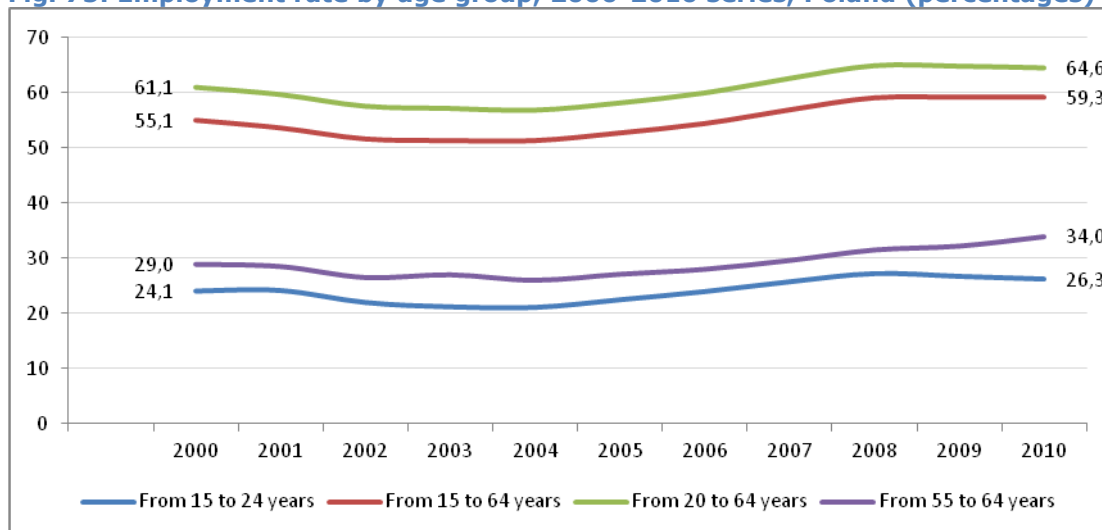
Source: processing Eurostat

## Poland

### Employment rate

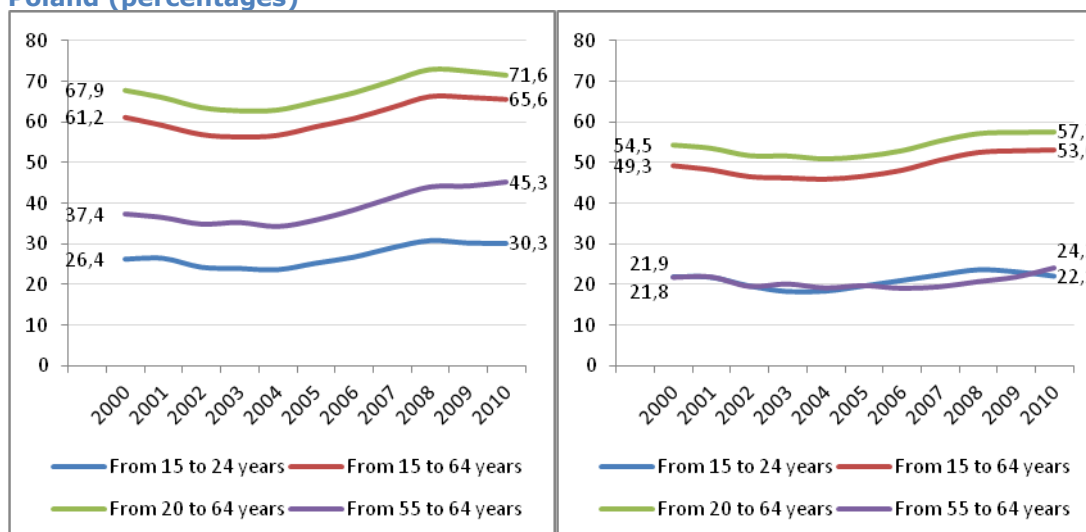
Ratio between employed people and reference population by age group expressed as a percentage.

**Fig. 75: Employment rate by age group, 2000-2010 series, Poland (percentages)**



Source: processing Eurostat

**Fig. 76: Employment rate by age group, MALES (left) and FEMALES (right), 2000-2010 series, Poland (percentages)**



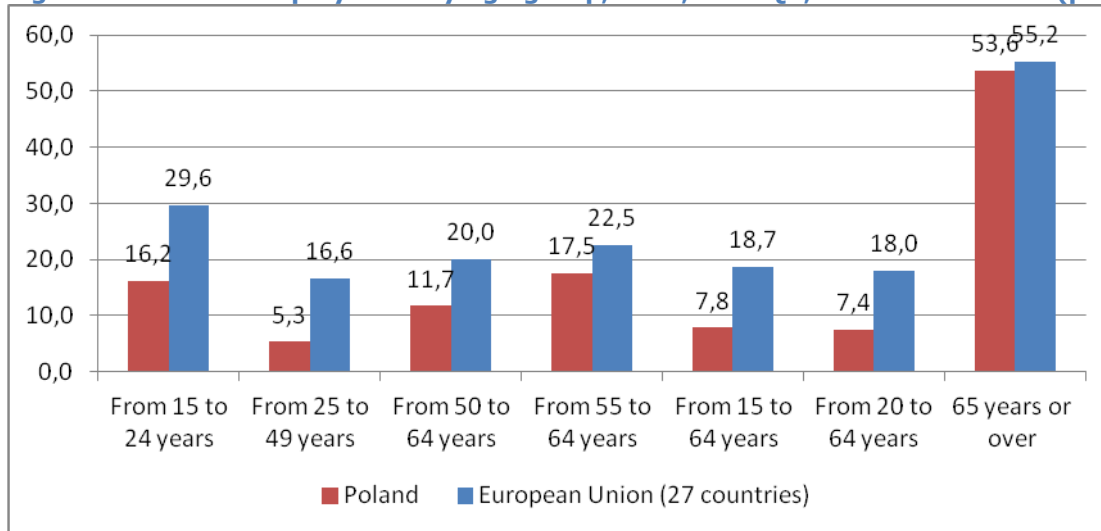
Source: processing Eurostat

## Poland

### Part time employment

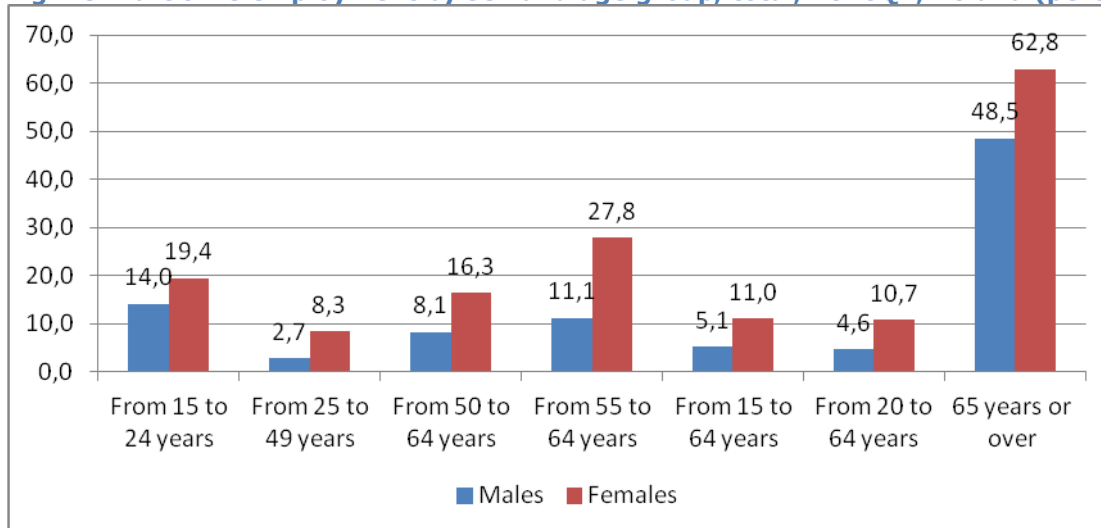
Part time employment as percentage of employment for a given age group.

**Fig. 77: Part time employment by age group, total, 2010Q2, Poland and Eu27 (percentages)**



Source: processing Eurostat

**Fig. 78: Part time employment by sex and age group, total, 2010Q2, Poland (percentages)**



Source: processing Eurostat

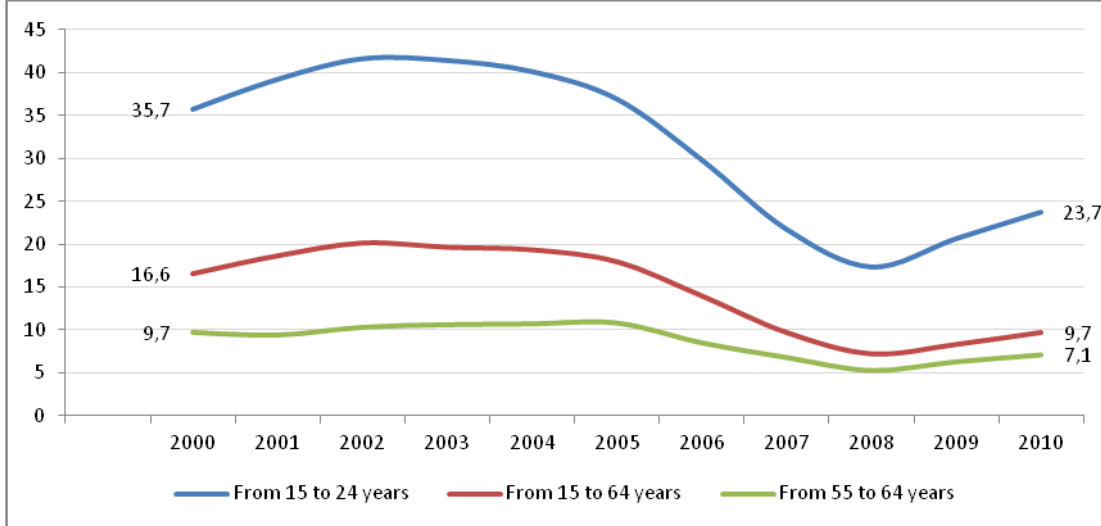


## Poland

### Unemployment rate

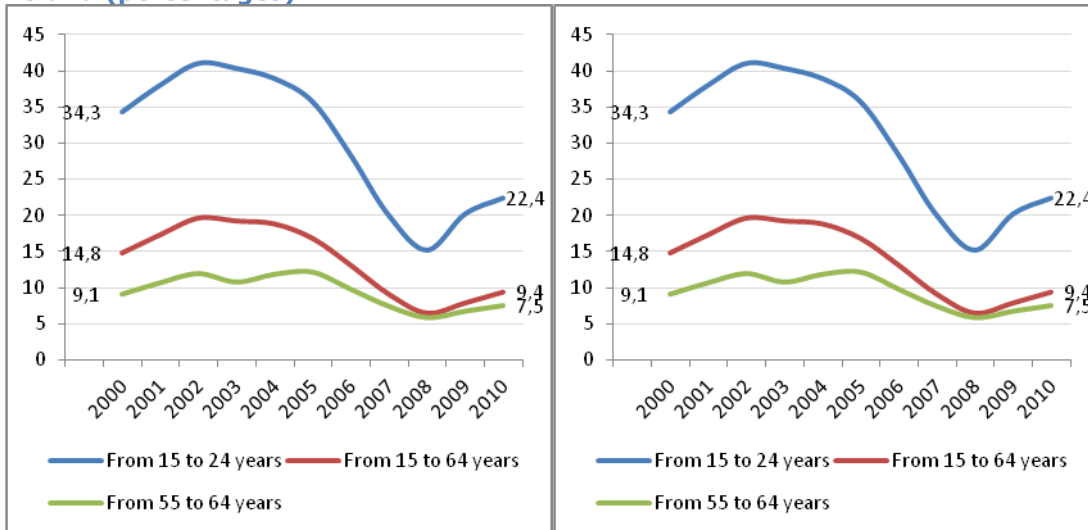
Ratio between unemployed people and the labour force (employed + unemployed people) by age group expressed as a percentage.

**Fig. 79: Unemployment rate by age group, 2000-2010 series, Poland (percentages)**



Source: processing Eurostat

**Fig. 80: Unemployment rate by age group, MALES (left) and FEMALES (right), 2000-2010 series, Poland (percentages)**



Source: processing Eurostat

## Section 3: Retirement age

**Fig. 81: Average age of retirement, 2001-2009 series, EU 27 and all partner countries (absolute values)**

	2001	2002	2003	2004	2005	2006	2007	2008	2009
EU 27	59,9	60,1	61,0	60,5	61,0	61,2	61,2	61,4	61,4
Denmark	61,6	60,9	62,2	62,1	61,0	61,9	60,6	61,3	62,3
Germany	60,6	60,7	61,6	61,3		61,9	62,0	61,7	62,2
Greece		61,3	62,7		61,7	61,1	61,0	61,4	61,5
Italy	59,8	59,9	61,0		59,7	60,2	60,4	60,8	60,1
Poland	56,6	56,9	57,9	57,7	59,5		59,3		

Source: processing Eurostat

**Fig. 82: Public expenditure for pensions (total) and old age pensions only in Eu27 and partner countries in 2008 (share of GDP)**

