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## Active Ageing –The EU’s Response To The Demographic Challenge

### Abstract

*Europe’s demographic problem (an ageing population) is well-known and has been the object of a number of research projects in the EU. As an example of the scale of the problem, the percentage of persons 55 or older in the overall population of the EU was 30% in 2010, and is expected to rise to 37% in 2030. Raising the retirement age – the response implemented in a number of EU Member States in recent years – cannot be considered as a comprehensive solution to the problem. Older persons encounter more difficulties finding employment, even though they possess knowledge and experience which could be valuable in the conduct of economic activities. Recent years have witnessed a growth in the trend toward “active ageing”, which is considered to be ‘a process of optimization of the chances for good health, active participation, and security, in order to improve the quality of life over the passage of time’, a concept closely correlated with the idea of entrepreneurship among the elderly. It can be noted that there is no comprehensive policy supporting entrepreneurship of elderly people in the age of the Ageing Society in Europe. The aim of the paper is to present the foreseen benefits of the development of entrepreneurship of elderly people supporting policy in the EU and in Poland.*

**Keywords:** *demographic challenge, active ageing, entrepreneurship of elderly people*

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## 1. Introduction

Europe's demographic problem (an ageing population) is well-known and has been the object of a number of research projects in the EU. As an example of the scale of the problem, the percentage of persons 55 or older in the overall population of the EU was 30% in 2010, and is expected to rise to 37% in 2030.<sup>1</sup> Raising the retirement age – the response implemented in a number of EU Member States in recent years – cannot be considered as a comprehensive solution to the problem. Older persons encounter more difficulties finding employment, even though they possess knowledge and experience which could be valuable in the conduct of economic activities. Recent years have witnessed a growth in the trend toward “active ageing”, which is considered to be ‘a process of optimization of the chances for good health, active participation, and security, in order to improve the quality of life over the passage of time’,<sup>2</sup> a concept closely correlated with the idea of entrepreneurship among the elderly.

The scale and tempo of ageing in the general population depends on a number of factors, such as: the mortality rate (usually measured using a negative average indicator, comparing average and actual lifespans, i.e. projecting the number of years a newborn can be expected to live based on particular coefficients against the actual data with respect to the death rate); the birth rate (i.e., the mean number of births per woman of child-bearing age); and the actual number of births and deaths occurring in a given period. It is expected that the average life-span of EU male citizens will increase from 76.7 years (in 2010), to 84.6 years in 2060, and in the case of women from 82.5 to 89.1 years. The mean birth rate in the EU is expected to rise slightly, from the current 1.59 children per woman of child-bearing age to 1.71 in 2060. The overall rise in population (births over deaths) is expected to be approximately 60 million in 2060,<sup>3</sup> mainly as a result of the accumulation of those factors favoring a longer life.

In the upcoming decades the EU Member States are expected to experience a dramatic rise in the percentage of the actively engaged older population, together with a significant decline in the percentage of actively engaged youth as well as persons in their productive years. Although the increase in the average life span of EU citizens is an important accomplishment, it is accompanied by significant challenges to the functioning of the economy and systems of health

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<sup>1</sup>‘Policy Brief on Senior Entrepreneurship, Entrepreneurial Activities in Europe’, OECD/ European Union, 2012.

<sup>2</sup> [http://ec.europa.eu/news/economy/120515\\_pl.htm](http://ec.europa.eu/news/economy/120515_pl.htm)

<sup>3</sup> As above: [http://ec.europa.eu/news/economy/120515\\_pl.htm](http://ec.europa.eu/news/economy/120515_pl.htm)

and social care. The change in the overall demographics of the EU is thus considered to be one of the major challenges facing the EU.<sup>4</sup>

Older employees constitute an important part of the contemporary workforce, and their number will grow in upcoming decades. These employees differ from the younger generation in terms of their skills and competences. Their absence in the workforce would signify a failure to make use of available professional and structural potential, as well as a waste of their network of contacts. Older employees also play an important role in the transfer of knowledge and accumulated experience to younger generations. The optimal use of competences in the workplace would be the right combination of the relative strengths of the different generations.

Unfortunately, the statistical indicators for the employment of older workers (55-64 years of age) in the EU-27 are currently below 50%. In the world there are only 15 developed countries where older workers are employed at a rate higher than 50%. For a variety of reasons, more than one-half of older workers resign from the workforce prior to reaching the fixed retirement age. In order to finance and support the projected longer life-spans of EU citizens, an urgent need thus arises to provide opportunities for better and longer professional careers.<sup>5</sup>

Persons older than 60 may still have many years of life ahead of them, and society is coming to better appreciate what they have to offer. This is the core principle behind the concept of ‘active ageing’ – to make use of the possibilities arising from longer life-spans, whether in the workplace, the home, or in local society. Active ageing involves not only a higher quality of life for the senior citizens themselves, but also offers advantages to society as a whole.<sup>6</sup>

The prospect of better health and a longer life offers, to older workers, the possibility of strengthening the binds that create a society more friendly to its senior citizens. Central to this is the creation of conditions offering a high quality professional life to older workers and, at the same time, assuring that society as a whole will benefit from their accumulated knowledge, skills, and experience. In this way older workers can actively participate in the creation of a balanced and attentive society, characterized by inter-generational solidarity, based on the premise that an active and productive professional life is an integral part of active ageing. Satisfying work can lead to the avoidance of illnesses and strengthening

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<sup>4</sup> [http://ec.europa.eu/economy\\_finance/structural\\_reforms/ageing/index\\_pl.htm](http://ec.europa.eu/economy_finance/structural_reforms/ageing/index_pl.htm) (22/5/2009).

<sup>5</sup> J. Ilmarinen, Support for Active Ageing in the Workplace, J. Ilmarinen, JIC Ltd, Centre for Gerontological Studies, University of Jyväskylä, Finnish Institute of Work Medicine (1970–2008), European Agency for Safety and Health at Work, <http://osha.europa.eu/pl/publications/articles/promoting-active-ageing-in-the-workplace>; p. 1 (*Titles are translated from Polish*)

<sup>6</sup> <http://europa.eu/ey2012/ey2012.jsp?langId=pl>

of the overall physical and mental condition of senior citizens, which in turn produces positive attitudes and beneficial social participation. The quality of professional life of one segment of employees (e.g. the older ones) has a far-reaching influence on *all* employees. The results of studies into ageing show that functioning at a high level up until retirement is a predictor to independent functioning in the everyday life of retired persons aged 73-85. The greater is one's ability to function in the workplace until a later retirement, the higher is his/her quality of life following retirement.<sup>7</sup>

Examples of good practices with respect to the length of employment and level of professional activity of older workers demonstrate that the advantages arising from investments into the professional activities of older workers far outweigh the costs. Employees have the opportunity to continue to work and contribute to society, improve the atmosphere in the workplace, and reduce the social problems associated with ageing. A cost/benefit analysis in monetary terms shows that money invested into active ageing yields a high return, with each euro invested returning 3-5 euros after a few years. The returns are associated with the lower levels in later years of illnesses and physical and mental handicaps suffered by actively engaged older workers, as well as their higher productivity.<sup>8</sup>

## **2. Active ageing in light of sustainable development and the European Employment Strategy**

The sustainable development of a country – and/or integrated group or region – demands that social issues be taken into account in socio-economic policy and that the solutions chosen will not only alleviate social problems but also lead to economic growth. These social issues, or problems, concern above all unemployment, poverty, social exclusion, limited access to education, and various social conflicts. Every society has its own methods for combating social problems, using more or less expansive social policies, and applying mechanisms and instruments which have evolved over decades of practice. At the national level, the aim of social policy is to secure an accepted and approved minimum standard of living for a country's citizens (Jovanović 2005).

Social policy generally goes beyond employment *sensu stricto* and encompasses areas such as: wages, unemployment security, social programs, pension and disability systems, health care, workplace hygiene and safety,

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<sup>7</sup> As above, pp. 7-8.

<sup>8</sup> J. Ilmarinen, op. cit. p. 6.

education, geographical mobility of the workforce,<sup>9</sup> and more recently (as can be observed in the EU program documents, which we will examine shortly), active ageing.<sup>10</sup>

In 1999 the European Commission issued a communiqué entitled “Towards a Europe for all ages”.<sup>11</sup> The active ageing concept contained in this document was considered to be a paradigm for a European-wide policy to deal with the ageing of society. At the same time however, the concept of ‘active ageing’ itself was not defined. It was written only that the policy was to serve to provide a better life for the elderly. In principle, active ageing was the EU’s practical response to the UN’s 1993 Declared Principle to “add life to the years that have been added to life.” The EU’s communiqué sets forth a number of goals: longer professional careers, engagement in local societies, outside learning, and volunteer work. It may be said that the EU’s communiqué took a very narrow view of the concept of active ageing, linking it primarily to the issue of extended professional careers and productive activities.

In its next issued document on the topic, a Commission Staff Working Paper, the European Commission affirmed in 2001 that “the Member States should elaborate an active ageing policy by creating instruments making it possible to maintain the competencies of older employees, introduce flexible work conditions, and develop the awareness of employers with respect to the potential of older employees. Older employees should be given access to education and training, and the tax and social security systems should be revised to permit limited work schedules which would enable older employees to remain active on the labour market”.<sup>12</sup> This document suggests that the EU policy of active ageing consists primarily of encouraging older employees to remain on the labour market as long as possible, while alleviating or limiting the determining factors which account for the low professional engagement of persons of pre-retirement age, and expanding outside education programs, i.e. providing incentives for life-long learning.<sup>13</sup>

The clearest indication of the EU’s approach to implementation of an active ageing strategy is reflected in the European Employment Strategy, which sets forth a series of activities and principles applicable to older employees, including,

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<sup>9</sup> As above.

<sup>10</sup> [http://ec.europa.eu/economy\\_finance/structural\\_reforms/ageing/index\\_pl.htm](http://ec.europa.eu/economy_finance/structural_reforms/ageing/index_pl.htm) (22/5/2009).

<sup>11</sup> European Commission, *Towards a Europe for All Ages*, Brussels, 1999.

<sup>12</sup> European Commission: *Commission Staff Working Paper*, 2001 (translation from Polish version).

<sup>13</sup> See also: *The Input of the EU into promotion of active ageing and solidarity between generations*, European Commission, Directorate General for Employment, Social Affairs, and Inclusion, Chapter D3.2012; p. 19.

*inter alia*, actions aimed at encouraging and supporting older employees in their efforts to continue working, including also discouraging them from taking early retirement. The European Union has introduced a series of initiatives and programs within the framework of its active ageing policy aimed at directly or indirectly assisting older persons in their everyday life, as well as increasing their opportunities to establish SMEs. The EU also declared the year 2012 to be “The European Year for Active Ageing and Solidarity between Generations.” Its aim was to increase public awareness, identify, distribute, and multiply good practices, and to encourage business decision-makers and partners to support the activities of older persons and promote inter-generational solidarity. The introduction of the ‘European Year’ initiative was also connected with the appearance of supporting documents, for example *Active Ageing* (14 November 2012), in which the EU promoted programs aimed at assisting older persons to remain active in the social affairs of their local communities.

### **3. The effects of society’s ageing on public finances**

DG ECFIN, the EC Directorate General for Employment, Social Affairs, and Inclusion, is responsible for carrying out economic analyses and assessments, both at the micro- and macro-economic levels, including determining the real and potential effects of the demographic changes, as well as securing political advice with respect to the various possible reactions and alternatives to the ongoing changes. Within the framework of its activities it monitors and analyzes the functioning of existing European systems of social care, concentrating especially on analysis and prognosis concerning the effects of societal ageing on economies and budgets.

DG ECFIN envisions that the demographic changes will have serious consequences for public finances throughout the EU. Assuming the continuation of current policies, it estimates that public expenditures directly associated with age (retirement benefits, health care, and other long term costs) will rise by 4.1% of GDP by 2060 (as compared to 2010), i.e. from 25% to 29% of GDP. Expenditures on retirement/pension benefits alone are expected to rise from 11.3% of GDP to 13% by the year 2060. However, its report also demonstrates that there are large differences between the policies of particular Member States, mostly associated with the degree of progress made by a particular country in enacting pension reform.

The prognoses associated with an ageing population concern higher expenditures on pension/retirement benefits, long term health care, and unemployment and education programs for older workers. All these issues are

subjected to various political debates at different levels of the EU. In particular, they appear in the annual assessments of the stability of various Member States’ public finances, carried out within the framework of the EU’s Growth and Stability Pact; in the context of transparent methods for coordinating retirement, health care, and social integration programs; as well as in various analyses of the influence of the ageing population on the labour market and on potential economic growth, which affect assumptions contained in the Lisbon Strategy as well as general economic principles.<sup>14</sup> There exist a large number of programs and initiatives throughout the entire EU aimed at assisting older workers, in their transition to retirement, to maintain active participation in social life. Thanks to such initiatives local communities are able to take advantage of the knowledge and skills which their senior citizens have accumulated throughout their active working lives.<sup>15</sup>

As an expression of the European Commission’s interest in supporting the activities of the older population in various fields, a competition was announced in 2012 to select the best European initiatives in this area. Among the best initiatives selected by the European Commission are the following:

- **‘Gravitational racer’** – from the Huolin Koulu school, in Finland. Twelve-year-olds from the Huolin Koulu school, together with the grandfather of one of them, Hannu Gustafsson, constructed a gravitational racing vehicle.
- **‘Generation gap’** – from JP/Politiken Hus, Denmark. Four journalists from the Danish newspaper *Politiken* wrote an article describing how members of the younger and older generations can cooperate together.
- **‘Seniors at work’** – from Cult fiction Oy, Finland. An eighteen-part reality show, emitted on public television station Yle TV1, showed how selected older citizens were able, despite their advanced years, to put off retirement.

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<sup>14</sup> As above; see also: Giuseppe Carone, Declan Costello, Nuria Diez Guardia, Gilles Mourre, Bartosz Przywara, Aino Salomäki, The economic impact of ageing populations in the EU25 Member States; [http://ec.europa.eu/economy\\_finance/publications/publication562\\_en.pdf](http://ec.europa.eu/economy_finance/publications/publication562_en.pdf); European Economy, Working Papers, Number 236 December 2005.; see also: Policies concerning ageing populations and government as caretaker, [http://ec.europa.eu/economy\\_finance/structural\\_reforms/ageing/index\\_pl.htm](http://ec.europa.eu/economy_finance/structural_reforms/ageing/index_pl.htm)

<sup>15</sup> Fiscal Sustainability Report; European Economy 8|2012, Economic and Financial Affairs, European Commission 2012; European Union, 2012 Joint EU employers’ project on active ageing - Age management policies in enterprises in Europe, <http://europa.eu/ey2012/ey2012main.jsp?catId=975&langId=en&mode=initDetail &initiativeId=222&initLangId=en>; Adults mentoring: Comparative analysis - Bulgaria, Poland, Slovenia and the UK, 2008, [www.adults-mentoring.eu](http://www.adults-mentoring.eu); I.Kofodziejczyk-Olczak, Career 50+. Raport z badania, w ramach projektu Career Plan 50+ (Research report, within the framework of the Career Plan 50+ Project, March 2010.

- **‘Two generations under one roof’** – from Typhaine de Penfentenyo, France. Thanks to an association - Ensemble2générations – the founder of which is Typhaine de Penfentenyo, selected students live with elderly persons in their homes, paying only a symbolic sum and/or offering their services and companionship in exchange for housing.<sup>16</sup>
- **‘Active to the end’** – from Fredericia, Denmark. Local social care bureaus help the elderly lead independent lives by offering daily rehabilitation programs.
- **‘Managing people of different ages’** – from Helsingin Kaupunki, Finland. This program is aimed at propagating the idea of dividing work into a common enterprise according to age specializations, by engaging representatives of various generations in common activities at places such as recreation centres, health care institutions, or workplaces.

In addition, Bruno Pöder of Estonia received an individual distinction for his continuing effort to contribute to society at the age of 80, continuing to work as a surgeon.<sup>17</sup>

#### **4. Policies concerning the ageing population – The European Innovation Partnership on Active and Healthy Ageing**

While the ageing of society presents a special challenge to European systems of health and social care, it also presents an opportunity to reform these systems to meet the interests of both patients and health and social care professionals, as well as the needs and demands of the innovation sector. One manifestation of taking purposeful advantage of these opportunities is The European Innovation Partnership on Active and Healthy Ageing. Within the framework of this partnership a strategic implementation plan was elaborated in November 2011, defining both priority areas and specific activities which must be undertaken by public authorities, enterprises, and civil society.<sup>18</sup> The areas encompass:

- Innovative ways of allowing patients to follow their prescriptions, including common actions in at least 30 European regions;

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<sup>16</sup> <http://www.ensemble2generations.fr/>

<sup>17</sup> [http://ec.europa.eu/news/employment/121114\\_2\\_pl.htm](http://ec.europa.eu/news/employment/121114_2_pl.htm)

<sup>18</sup> European Innovation Partnership agrees on actions to turn ageing into an opportunity; [http://europa.eu/rapid/press-release\\_IP-11-1309\\_en.htm?locale=en](http://europa.eu/rapid/press-release_IP-11-1309_en.htm?locale=en); See also: EU wants to steer innovation on Active and Healthy Ageing; [http://europa.eu/rapid/press-release\\_IP-11-519\\_en.htm?locale=en](http://europa.eu/rapid/press-release_IP-11-519_en.htm?locale=en).

- Innovative solutions for avoiding falls and assisting older patients in obtaining early diagnoses of their illnesses;
- Collaboration in efforts to assure that patients avoid malnourishment, which may make them prone to physical weakness or collapse;
- Promotion of effective and innovative integrated models of care for patients with chronic illnesses, for example by long-distance monitoring. Actions in this priority area are recommended on a regional basis for many EU regions;
- Improving the ability of older patients to use the latest developments in information and communication technology (ICT) to help them maintain independence, mobility and an active lifestyle.<sup>19</sup>

The European Commission has confirmed its obligation to support realization of the strategic implementation plan elaborated by The European Innovation Partnership on Active and Healthy Ageing, in particular by:

- calling on all interested parties to engage in concrete activities related to innovations conducive to active and healthy ageing;
- introducing, from April 2012, an innovative ideas market, aimed at assisting interested parties in finding partners, exchanging good practices, and distributing and multiplying proven and tested innovations;
- providing for the application and efficient use of EU financial instruments, such as the Competitiveness and Innovation Framework Programme (CIP), or the Seventh Framework Program for Research, as well as the Second Programme of Community Action in the Field of Health;
- providing solutions to questions related to regulations and norms, for example by supporting the creation of a new EU framework for testing interoperability, and providing for quality certification of e-health mechanisms;

John Dalli, the European Commissioner for Health and Consumer Policy, has emphasized that: *Active and healthy ageing is of fundamental importance for both our citizens and the vitality of health care systems, and also constitutes an industrial potential. The Commission decidedly supports the rapid implementation of the priority areas outlined by the Partnership in 2011. We aim to achieve measurable results within the next two years.*<sup>20</sup>

Vice-chairman Neelie Kroes reiterated that: *The European Innovation Partnership on Active and Healthy Ageing enables us to improve the health and quality of life of our older citizens and guarantees the sustainable character of*

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<sup>19</sup> European Commission - Press release, European Innovation Partnership agrees on actions to turn ageing into an opportunity, [http://europa.eu/rapid/press-release\\_IP-11-1309\\_en.htm?locale=en](http://europa.eu/rapid/press-release_IP-11-1309_en.htm?locale=en)

<sup>20</sup> [http://europa.eu/rapid/press-release\\_IP-12-196\\_pl.htm](http://europa.eu/rapid/press-release_IP-12-196_pl.htm) (translation from Polish version).

*our health care systems over the long term perspective. We call on all interested parties to join us in our efforts and help us face up to the challenges posed by the demographic transformation.*<sup>21</sup>

## **5. EU Policies with respect to older citizens' entrepreneurship**

An important element of the policy of active ageing is its support of entrepreneurship and self-employment for older workers. While at present there is not yet, at the EU level, a single comprehensive policy supporting entrepreneurship among older persons, one may find numerous examples of initiatives and projects undertaken within the framework of the EU at the regional and local levels in support thereof. Below we examine a few of these.

**FIFTI** – support for the professional development of persons over 45 years of age (financed from ESF)<sup>22</sup>

This is an internet system in the French language, supplying instruments which are designed to help optimize the careers of persons over 45. They provide precise information, together with tips, advice and support, both for employers and employees over 45, on schooling/training, preparing for retirement, motivation, threats at the workplace, and the need for dialogue between employers and employees. The project is aimed at helping persons prepare, at their workplaces, for the onset of old age by combating the fears and negative stereotypes of both themselves and co-workers, as well as opening up new solutions and approaches to the continued employment of older employees.

**AWARE**: Older Workers and Active Retirement (financed from the joint program AAL)<sup>23</sup>

This project is aimed at formulating and elaborating an internet site with social services for older workers as well as retired persons, containing the possibilities of communication, both in conversation and writing, blogging, etc. It is meant to be supplemented with specific services oriented toward the needs of older employees and persons enjoying an active retirement. The project aims to keep up with and deal with the structural changes which accompany an ageing workforce by including modules in the site devoted to the adaptation of work places to older workers, the sharing of knowledge and expertise, as well as ICT schooling/training programs for older workers.

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<sup>21</sup> As above, Reference: IP/12/196 Event Date: 29/02/2012 (translation from Polish version).

<sup>22</sup> [www.fifti-opcalia.com](http://www.fifti-opcalia.com)

<sup>23</sup> <http://aware.ibv.org>

**ePAL** – extending the working age (financed by FP7)<sup>24</sup>

This project is aimed at supplying a strategic road map for technological research and development into innovative solutions for extending active professional careers and securing the best conditions for taking retirement. It seeks ways to supply older workers the assistance they need to enhance their talents and expertise in such a way that would improve the quality of their lives while at the same time creating value for the European economy. The driving vision behind the e-PAL project is to make Europe into a global leader in the promotion of active ageing.

**ESF6 CIA** – extension of the work age via appreciation of older workers (financed by Interreg IVC)<sup>25</sup>

This interregional cooperation project is based on a determination that many good practices relating to the management of an ageing workforce have been elaborated in pilot projects financed from EFS. Hence the next step should be the ‘capitalization’ and transfer of these good practices to other regions. Thus this network project is aimed at filling the above-outlined need by the distribution and application of the devised solutions via activities’ plans in eleven partnership regions comprising eight European Member States.

**"Best elders"** –workers in contemporary society: economics, education, and creativity (financed by Interreg IVB) (a Baltic Sea Region Program)<sup>26</sup>

This project attempts to harness the great potential possessed by workers over 55 years of age in the cause of supporting innovation and developing skills, as well as contributing to the development of a firm. The project is aimed at demonstrating the advantages of having workers over 55 remain employed in a firm rather than take early retirement. It shows how to improve their skills and implement their ideas in a competitive business. It is also aimed at creating an inter-generational innovative environment, where the ‘best elders’ will work with fellow employees of all age groups, sharing their experience and generating new ideas. Nineteen partners from eight member states take part in the project.

**ActiveAge** – solutions for an ageing population (financed by URBACT II)<sup>27</sup>

This is a thematic network consisting of nine cities, focused on aspects of supply and demand in the employment of older workers, encompassing: the maintenance of quality; employability; ability to make adjustments and re-enter the labour market; development of firms.

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<sup>24</sup> [www.epal.eu.com](http://www.epal.eu.com)

<sup>25</sup> [www.esf6cia.eu](http://www.esf6cia.eu)

<sup>26</sup> [www.best-agers-project.eu](http://www.best-agers-project.eu)

<sup>27</sup> [www.activeage.org](http://www.activeage.org)

The member-cities have engaged in an exchange of ideas, knowledge, and experiences concerning the various themes, including particular strategies for retaining older employees at their workplaces in Rome and avoiding the taking of early retirement for health reasons in Maribor (Slovenia).

It is also worth noting other examples, set forth below, based on policies implemented to support the creation of firms by older persons, i.e. senior entrepreneurship:<sup>28</sup>

**Policy example nr 1: *Best Agers* (many countries)**

The main aim of this project is to research the various ways to create entrepreneurship and enhance business mentoring activities in the 55+ age group. This initiative establishes collaboration and cooperation with various age groups in fields such as business development, talent for generating new ideas, and the sharing of experiences and professional expertise.

**Policy example nr 2: *The female scheme* (many countries)**

This is aimed at helping women enhance their skills and confidence in the workplace, enabling them to develop their business concepts and ideas and attain success as entrepreneurs (including women in the 50+ age bracket).

**Policy example nr 3: *Biugi* (Germany)**

This internet platform assists older entrepreneurs develop their business networks and expand their business relations, as well as develop new business projects. The platform links experienced older entrepreneurs with less other less-experienced and less-promising colleagues of the same age group.

**Policy example nr 4: PRIME – *The Prince’s Initiative for Mature Enterprise* (Great Britain)**

The major policy aim of PRIME is to reduce unemployment, and in particular to assist the older unemployed workers in the creation and conduct of their own businesses. Other aims of PRIME include promoting the engagement of older persons in important activities aimed at reducing or eliminating social exclusion.

In addition to the above, the European Commission, in reliance on its digital agenda and its flagship initiatives in industrial policy, will assist entrepreneurs and SMEs to realize their full potential using ICT tools, both in terms of introducing new products on the market using digital technology as well as fulfilling their business needs (demands) through the intelligent use of the new technologies. This can enhance the entrepreneurship of persons both old and young by, on the one hand, encouraging the employment of young persons in firms run by older entrepreneurs, which allows for making use of their ICT

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<sup>28</sup> Information from: ‘Policy Brief on Senior Entrepreneurship, Entrepreneurial Activities in Europe’.

knowledge and skills, while on the other hand giving young persons the opportunity to obtain and make use of the knowledge flowing from the experience of older entrepreneurs.<sup>29</sup>

## 6. Summary

The ‘active ageing’ model has recently come to occupy an important place and play an important role in the strategies and policies of the European Union. Strategies in support of active ageing now form a part of all leading program documents of the EU. The challenge is not only to motivate older citizens to remain active as workers, but also to encourage them to engage in entrepreneurial activities, inasmuch as many older employees possess a treasure chest of experience in this area and can share their experiences, particularly with younger workers, thus giving them a chance for employment, as well as offering older colleagues who wish to work the opportunity to do so. This policy is also of particular importance to women who – having a longer life expectancy than men – are looking for meaningful activities in various associations or on internet fora or social portals.

The construction of a ‘Silver Economy’, based on the model of active aging and the engagement of older persons, will reduce the pressures on public finances, both for the EU as well as the national budgets of the Member States. It constitutes a new standard to be incorporated into governmental social policies, as well as a leading challenge for both the near future and later future generations.

It can be noted that there is no comprehensive policy supporting entrepreneurship of elderly people in the age of the Ageing Society in Europe. There is also no such kind of policy also in selected EU Member States. I would like to stress that this policy supporting the elderly entrepreneurs is very important for the future in Ageing Europe.

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<sup>29</sup> [http://ec.europa.eu/enterprise/policies/sme/public-consultation/files/report-pub-cons-entr-2020-ap\\_en.pdf](http://ec.europa.eu/enterprise/policies/sme/public-consultation/files/report-pub-cons-entr-2020-ap_en.pdf)

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## Streszczenie

### AKTYWNE STARZENIE SIĘ- ODPOWIEDŹ UE NA WYZWANIA DEMOGRAFICZNE

*Demograficzny problem Europy (starzenie się społeczeństwa) jest ewidentny i wykazany przez wiele badań prowadzonych w UE. Dla przykładu, procent osób w wieku powyżej 55 lat wynosił 30% w roku 2010, a w roku 2030 ma wzrosnąć do 37%. Jednak podnoszenie wieku emerytalnego nie powinno być jedynym sposobem na walkę z tymi problemami, jako że starszym osobom jest znacznie trudniej znaleźć pracę, choć z drugiej strony posiadają oni wiedzę, umiejętności i doświadczenie, które mogłyby zostać spożytkowane w działalności gospodarczej. Na świecie nasila się także tzw. trend „aktywnego starzenia”, który oznacza „proces optymalizacji szans dla zdrowia, uczestnictwa i bezpieczeństwa, aby poprawić jakość życia wraz z upływem lat”, który również zawiera koncept przedsiębiorczości osób starszych.*

*Jednak należy zauważyć, że nie ma całościowej polityki wspierającej przedsiębiorczość osób starszych w epoce Starzejącego się Społeczeństwa w Europie. Celem artykułu jest wskazanie przewidywanych korzyści z rozwoju koncepcji przedsiębiorczości ludzi starszych w UE i w Polsce.*

**Słowa kluczowe:** wyzwania demograficzne, aktywne starzenie się, przedsiębiorczość ludzi starszych