Economic development translates into longer lives – a fantastic achievement in itself. At the same time, people have fewer children. In turn, this demographic reality challenges the sustainability of economic development. As the baby boomers start retiring and the social and employment consequences of the present crisis are biting hard, time has come to act.

In this respect, the European Year of Active Ageing and Solidarity between Generations 2012 is a signal (p.14). It is the opportunity for public opinion to become fully aware of the magnitude of the demographic challenge, and for local and national policy-makers, social partners and civil society to make concrete commitments: how do they intend to contribute towards helping older people remain active, autonomous and healthy over a longer period of time? Knowing that a more humane and inclusive society will also benefit other vulnerable categories of people, as well as the young.

This is no theoretical question, as we are faced with a series of major inter-related decisions and options we can push back no longer.

How do we intend to go about preserving an adequate level of pensions for more and more pensioners over a longer period of time (p.12)? The answer to this question will determine, to a large extent, the success or failure of the European Union’s objective of generating smart, sustainable and inclusive growth by 2020. The European Commission has brought all the aspects of this highly complex and cross-cutting issue into a policy paper and made policy recommendations. These go along three main lines: aligning the evolution of retirement age with the evolution of life expectancy; ensuring that complementary savings are a safe investment for pensions and facilitating cross border pensions.

How to turn company restructuring into an opportunity rather than a social and personal trauma (p.8)? Social dialogue is key here but also partnership with local, national and European policy makers and academia.

Trust is also crucial if the EU is to meet the employment challenge (p.10). On 17 April, the European Commission suggested ways of activating all synergies and levers to generate job-rich growth. 17.6 million jobs need to be created and at least 20 million people lifted out of poverty, if the EU is to meet its 2020 objectives.

Active ageing, pensions, restructuring, employment: on all these issues, the European Commission is proposing an EU-wide vision, and concrete options to be taken – now.

Koos Richelle

“Trust is crucial to meet the employment challenge”
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16 FEBRUARY 2012: EU SETS OUT PLANS FOR ADEQUATE, SAFE AND SUSTAINABLE PENSIONS

The European Commission has published a White Paper on adequate, safe and sustainable pensions which looks at how the EU and the Member States can work to tackle the major challenges that confront our pension systems. It puts forward a range of initiatives to help create the right conditions so that those who are able can continue working – leading to a better balance between time in work and time in retirement; to ensure people who move to another country can keep their pension rights; to help people save more and ensure that pension promises are kept and people get what they expect in retirement (full article p.12).

8 FEBRUARY 2012: IN 2010, 115 MILLION PEOPLE, OR 23.4% OF THE POPULATION WERE AT RISK OF POVERTY OR SOCIAL EXCLUSION IN THE EU

This means that they were at least in one of the following three conditions: at-risk-of-poverty, severely materially deprived or living in households with very low work intensity. The reduction of the number of persons at risk of poverty or social exclusion in the EU is one of the key targets of the Europe 2020 strategy. In 2010, the highest shares of persons being at risk of poverty or social exclusion were recorded in Bulgaria (42%), Romania (41%), Latvia (38%), Lithuania (33%) and Hungary (30%), and the lowest in the Czech Republic (14%), Sweden and the Netherlands (both 15%), Austria, Finland and Luxembourg (all 17%). These figures come from a report published by Eurostat, the statistical office of the European Union.

1 FEBRUARY 2012: COMMISSIONER ANDOR VISITS THE US

In his first visit to the US as EU Commissioner for Employment, Social Affairs and Inclusion, László Andor met with key US labour counterparts, prominent think tanks and academics, including economist Joseph Stiglitz. The trip was an opportunity to explore ways to deepen dialogue and cooperation with the US on such a critical issue as jobs in the context of the economic and financial crisis. The Commissioner stressed the importance of employment in the political debate on both sides of the Atlantic and raised common issues for discussion like green jobs, skills anticipation/matching, as well as health and safety issues. He met with Mme Christine Lagarde at the IMF to discuss joint initiatives in the field of employment, in particular the need to cooperate further as part of the G20-ILO framework on strengthening the employment and social dimension of globalisation. He also met Philippe Le Hourerou, Regional Vice-President at the World Bank. In New York, Commissioner Andor took part in the Youth Employment panel at the 50th anniversary session of the UN Commission on Social Development.
The informal European Council on 30 January 2012 agreed on the need to take immediate action to boost growth and employment. One of the specific ideas President Barroso brought to the European Council was to set up “action teams”, bringing together the Commission, national authorities and national social partners in the eight countries with youth unemployment levels significantly above the EU average – namely Spain, Greece, Slovakia, Lithuania, Italy, Portugal, Latvia and Ireland. The objective was to develop by mid-April targeted plans to be included in the National Reform Programmes in which each Member State outlines its economic policy priorities in the context of the European Semester. On 31 January 2012, President Barroso sent letters to the heads of state of the eight member states, outlining the proposed steps to be taken, including: the nomination of a contact person by national authorities, a visit by the Commission team in February, and the identification of the necessary elements of a youth employment plan and the support schemes for SMEs which could be accelerated or benefit from funding not yet committed from within the national Structural Funds allocation.

1 FEBRUARY 2012: LETTER FROM EUROPEAN COMMISSION PRESIDENT BARROSO TO EIGHT MEMBER STATES’ LEADERS ON YOUTH UNEMPLOYMENT

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18 JANUARY 2012: EU LAUNCHES THE EUROPEAN YEAR FOR ACTIVE AGEING AND SOLIDARITY BETWEEN GENERATIONS

To mark the start of the year long campaign, the European Commission and the Danish Presidency of the European Union held a two day conference in Copenhagen to focus on how innovation can bring new solutions to the future challenges of Europe’s ageing society within the fields of employment, health and social affairs. The European Year aims to raise awareness about active ageing, especially in the fields of employment, participation in society and independent living of older people. It aims to encourage stakeholders and policymakers to set commitments in these areas and take action to meet their goals. At the end of the year, outstanding achievements in relation to active ageing and solidarity between generations will be given recognition at a European award ceremony (See special feature p.14 onwards).

17 JANUARY 2012: THE EUROPEAN COMMISSION LAUNCHES DEBATE ON CORPORATE RESTRUCTURING: WHAT LESSONS FROM THE CRISIS

The aim was to identify successful practices and policies in the field of restructuring and adapting to change. The results fed into the employment package (see page 10) and should help to improve further cooperation between workers and employers’ representatives, government, local and regional authorities and the EU institutions. The consultation also identified specific restructuring measures that could help deal with employment and social challenges, and help European companies improve competitiveness through innovation and a fast, but smooth adaptation to change. The consultation ended on 30 March 2012 (full article p.24).

MORE NEWS ON EUROPEAN EMPLOYMENT, SOCIAL AFFAIRS AND INCLUSION POLICY: http://europa.eu/rapid
2.5 million people were self-employed in the European Union (EU) in 2010, i.e. approximately 15% of total EU employment. Self-employment is ‘an important driver of entrepreneurship and job creation and thus contributes to the European Union’s goals of more growth and better jobs’, confirms the European Employment Observatory. But the full potential of self-employment is not yet tapped.

Under its inclusive growth pillar, the EU’s 2020 Strategy for job-rich, smart and sustainable growth thus urges Member States to remove existing measures that discourage self-employment. With a view to the current debate on future employment, this is not only relevant for young people but also in terms of active labour-market inclusion of migrants, women and people with disabilities.

Since 2009, a transnational learning network called COPIE (Community of Practice on Inclusive Entrepreneurship), co-funded by the European Commission and managed by the German Federal Ministry of Labour and Social Affairs, has developed a set of tools which allows for a strategic, integrated and high quality approach to inclusive entrepreneurship policy in the European Social Fund (ESF).

The ten COPIE partners (see box) have developed and tested these tools to assess and improve their individual regional and national entrepreneurship support structures. This experience will help policy makers and ESF Managing Authorities from across Europe to design and deliver similar initiatives for the new period of the ESF (2014-2020).

The COPIE Toolkit includes a first stage diagnostic tool to map the strengths and weaknesses of existing regional or national entrepreneurship structures (COPIE Diagnosis Tool). It then offers a series of instruments for support interventions in the three priority areas of entrepreneurship: education; quality management for start-up and business advice; and access to finance. To foster active stakeholder engagement in designing an inclusive entrepreneurship policy, the COPIE Toolkit also suggests a joint action planning methodology that can be applied throughout the overall policy planning process.
European Union (EU) citizens working in one country but living across the border are at the heart of an EU-funded project called SSCALA, on the coordination of social security systems in the France-Belgium-Luxembourg-Germany border regions (http://www.socialsecurity.fgov.be). Keyina Mpeye, responsible for designing the project at the Belgian Social Security Agency FPS, explains.

What is the aim of this project?

SSCALA stands for Social Security Coordination: Activating Local Actors... But Scala is also the Latin word for stairs! It reflects the main feature of the project, which is feedback gradually rising from the bottom to the top. In the face of a very complex EU regulatory framework, this project indeed aims to better listen to the practitioners on the ground and to the citizens, in order to involve them more in the policy process. To start with, we decided to look at the sickness benefits of cross-border workers living in the France-Belgium-Luxembourg-Germany border areas.

Concretely, what are the main actions you carry out?

First an information brochure has been drawn up, displaying as simply as possible the cross-border social security rights of cross-border workers. Then a satisfaction survey will be launched soon, in order to receive feedback on how the current rules are perceived by the target population, the difficulties experienced, the expected improvements... The outcome of this survey will of course be taken into account and brought to the attention of the policy makers. This information process will be supported by a media campaign (radio spots, Internet animations), raising awareness of the target audience in a fun way. At the institutional level, we created a structured network, supported by an e-workspace, which allows experts from all the countries involved to exchange experiences. The main idea behind this tool is to directly connect the field actors to the national and EU policy makers, allowing them to submit feedback and improvement proposals. Finally, the outcome of this experience will be fed into a European conference, which aims to spread good practices and to capitalise on the lessons learned.

What are the benefits you expect?

Our ambition is to develop an innovative model of cooperation between institutions, better relying on the capacity of the field practitioners to address the legal issues raised by the EU regulations, with concrete and practical solutions. We hope that this project will demonstrate the interest to further develop this kind of user-oriented initiatives, closer to the daily reality experienced by the practitioners and the European citizens.

Ironing out cross-border workers’ sickness benefits

A project connects citizens, field actors and policy makers in four adjacent countries

Fund your own project

Do you have an idea for a transnational project in the field of EU social security coordination? Find out about the European Commission’s call for proposals under “Funding” at http://ec.europa.eu/social-security-coordination
Preparation and anticipation are the key words of the Green Paper on "Restructuring and anticipation of change: what lessons from recent experience?" which the European Commission submitted to the European public from 17 January to 30 March 2012.

The Green Paper asks stakeholders (trade unions, employers’ organisations, public authorities…) for their opinion on creating real European Union (EU)-wide anticipation and preparation mechanisms – from the mere exchange of good practices to proper EU legislation, going as far as an agreement between the EU social partners which the EU Council of Ministers would turn into law.

While analysing the replies it has received, the Commission awaits the formal opinion of the other EU institutions and bodies – the European Parliament, the European Economic and Social Committee and the Committee of the Regions – on the Green Paper.

Jobs and skills

Anticipating what? The employment and skills that will be required in the future, of course, but also the restructuring itself, in order to limit its social impact. Several years ago, Ford Europe decided to close a factory employing 1 000 people near Bordeaux, France. It made its decision public three years in advance and looked for alternative solutions in close co-operation with the regional authorities. In spite of the financial crisis of 2008, Ford found another company to take over the factory, thereby preserving several hundred of jobs that would otherwise have been lost. France happens to be a country where the culture of anticipation is quite well established, through the GPEC (Gestion prévisionnelle des emplois et des compétences) mechanism.

Anticipation is also key for small and medium-size enterprises (SMEs), which are often helpless when the big companies on which they depend embark upon restructuration. The big companies would be encouraged to be more transparent and involve the workers of the SMEs concerned in adaptability plans. Sectoral, territorial or company-based agreements could also be reached, such as the one negotiated by Thales, the European security and defence company,

11 000 restructuring cases

From 2002 to 2010, over 11 000 cases of restructuring (company reorganisation, closures, mergers and acquisition, downsizing, outsourcing, relocation…) were recorded by the European Restructuring Monitor, with a ratio of almost two jobs lost for every one created (1.8:1). Between 2008 and 2010, this ratio has increased to 2.5:1.
which involved thoroughly retraining 5,000 workers a year.

Reallocation is another key word. Human resources have been the basis of the EU’s competitiveness for a long time. Today, however, the pace of technological and organisational change is such that whole sectors of activity are disappearing while others are emerging, at a time when the EU Member States are finding it more and more expensive to uphold their social protection systems. The challenge therefore is to preserve as far as possible the present level of social protection and create anticipation and preparation mechanisms that help “reallocate” people smoothly and yet sufficiently fast from one job to another.

A broad partnership

Transparency and cooperation are other major requirements. True, EU legislation on information and consultation of workers has been in place for a long time now. However, the kind of transparency that is required from companies today involves cooperating also with the local, regional and national authorities, as well as with universities and training centres.

The European Commission is also interested in the way some companies have been weathering the present crisis by installing short term “internal” forms of flexibility, such as shorter working weeks, thereby creatively putting into practice the concept of “flexicurity”.

By autumn 2012, once it has analysed the results of the public consultation and received the opinion of the other EU institutions and bodies, the Commission will decide how to proceed in order to make progress on the restructuring issue.

Six issues

In the aftermath of the public consultation on restructuring which it carried out at the beginning of 2012, the European Commission is analysing the answers it has received to the following questions:

- **Lessons from the crisis** — are existing policy measures and practices adequate? What are the success factors and future challenges? How have short time working schemes functioned during the crisis and how have they coped with a persistently weak demand?
- **Economic and industrial adjustment** — what are the relevant framework conditions and existing good practices on access to finance, to accompany structural adjustment?
- **Adaptability of business and employability of workers** — an anticipative approach best? Is there a possible need to update existing guidelines on restructuring and the means to ensure their implementation?
- **Creating synergies in the process of industrial change** — how to improve the synergies between companies, local authorities and other local actors? How to develop training as a permanent feature of human resources management?
- **Role of regional and local authorities** — how to encourage a supporting role of public authorities taking into account different national traditions?
- **Impact of restructuring operations** — what can be done by companies and employees to minimise the employment and social impact of restructuring operations and what role can public policies play in facilitating these changes?
Towards a job-rich recovery

The European Commission suggests ways of activating all levers

Creating 17.6 million additional jobs in the European Union (EU): this is what it means, in practice, to bring 75% of the EU’s active population into employment by 2020 – the aim of the EU’s strategy for a smart, sustainable and inclusive growth. A formidable challenge considering that, for 1.5 million jobs created between 2008 and mid-2011, 6 million jobs were lost in the EU over the same period of time.

To reach such an ambitious target, all levers must be activated. This is precisely the aim of the policy document (Communication) entitled “Towards a job-rich recovery”, which the European Commission put forward on 17 April 2012. It presents concrete ways of implementing a common EU approach to employment policy – how to support job creation and labour market reforms, build trust between all the actors concerned, mobilise the EU budget and help Member States implement the decisions they take in common through the European Semester process, which brings together at EU level the discussion of Member States’ economic, fiscal and employment policies every year from January to June (see Social Agenda n°28, February 2012).

Encouraging job creation

The Commission urges the Member States to adopt an agenda for job creation and labour market reforms, addressing both the demand and supply side of the labour market. Employment policies can promote job creation through a variety of tools such as subsidies for hiring additional workers or measures supporting self-employment and business-start-ups. Support for job creation and workforce reallocation should focus on growing sustainable activities that have a knock-on effect throughout the economy: The green economy, health and family services and communication technologies are put forward as drivers for a job-rich recovery.

Restoring dynamic labour markets

On the basis of its EU-wide labour market intelligence, the Commission also identifies a series of measures which would ensure the success of structural labour market reforms. They range from flexibility and security conditions on labour markets to tax and benefit systems, or wage setting practices that ensure both efficient and inclusive labour markets. The Commission proposes practices that can be used at national, or even regional or local levels, and have proven to make labour markets more dynamic.
**Investing in skills**

The EU still fails to anticipate its skills needs. Skills shortages can be found both within the workforce and among the unemployed. The Commission is currently developing a common multilingual classification of occupations, qualifications and skills or competences, a first version of which will be released by the end of 2012. It will also launch an EU Skills Panorama which will provide a single overview of European, national and sectoral findings on the prospects for jobs and skills needs. A European Skills Passport will be introduced at the end of 2012. The Commission calls on Member States to fully mobilise the European Social Fund to invest in labour market relevant skills. By the end of 2012, an EU framework ensuring that traineeships truly benefit young people should be put forward.

**Improving geographical mobility**

Labour mobility across Europe is too low. The Commission calls for a European agenda for removing legal and practical obstacles to the free movement of workers across the EU. Existing EU legislation will be reinforced and work will resume on modernising EU law setting minimum standards for citizens’ supplementary pension rights when they go and work in another Member State.

A Commission proposal to modernise the Professional Qualifications Directive is on the table of the EU Council of Ministers. It seeks to further facilitate the recognition of professional qualifications. Member States should do more to inform citizens about the rights they enjoy if they go and work in another Member State. They should also facilitate other EU nationals’ access to their public sector posts. Job seekers entitled to unemployment benefits should carry on enjoying them for six months when they move to another Member State to find a job.

**Matching jobs and job-seekers**

Only 25 000 employers and some 150 000 job placements/recruits are published every year by the European Employment Services (EURES). It will therefore be transformed into a comprehensive European employment instrument, focusing on matching placement and recruitment. It will be equipped with innovative self services in all European languages. From 2013, the Match and Map on-line self-service will instantly provide users with a clear geographic mapping of the European job offers, matching users’ profiles and providing individual feedback on where learning opportunities are available to acquire missing skills.

**Enhancing EU governance**

The Member States are due to produce National Job Plans, including a clear timetable on how to roll out, over the next 12 months, a reform agenda in the area of employment policies over the coming years. The European Commission proposes to reinforce multilateral surveillance in this area. It will publish a benchmarking system with selected employment indicators, and draw up a scoreboard to keep track of progress achieved by the Member States in implementing the jobs agenda, from 2013 onwards.

The Commission also proposes that EU social partners be more involved in setting out the main strategic priorities in the area of employment policies. Wage developments in the Member States would be monitored by the Commission, the social partners and the EU Council of ministers, taking into account productivity, inflation, internal demand, unemployment and income inequalities.
People in the EU are living longer – which is an enormous achievement. At the same time, people are having fewer children like in all economically developed societies. As a result, the European Union (EU) workforce will start shrinking in 2013, as the baby boomers start retiring. How then may an adequate level of pensions be preserved for more and more pensioners over a longer period of time? This question rings all the more dramatically as the EU is struggling with the worst financial, economic and social crisis since its creation.

The pensions issue was first addressed in a holistic way, bringing all the different aspects of this highly complex issue together, by the European Commission in 2010 when it published a Green (consultation) paper on adequate, safe and sustainable pensions. It did so in connection with the Europe 2020 strategy for a job-rich smart, sustainable and inclusive growth in the EU.

**Budgetary discipline**

Pensions typically constitute the biggest expenditure item in Member States’ budget. In the framework of the joint EU economic governance system in place since 2010 (the European Semester), the European Commission has agreed with Member States on country-specific recommendations, 16 of which have explicitly to do with pensions. Presently, the Member States are ratifying the Treaty on Stability, Coordination and Governance in the Economic and Monetary Union, which provides for more “automatic” financial sanctions in case of excessive budgetary deficit.

In February 2012, the European Commission adopted a White (policy) Paper underpinning the country specific recommendations and suggesting how to maintain adequate, sustainable and safe pensions, in an ageing society and in the face of the present crisis.

Adequacy is the key concern: after all, preserving an adequate pension level – that keeps pensioners out of poverty and ensures a standard of living similar to the one they enjoyed when they were working – is the whole point of pensions. To achieve this when people are living ever longer, EU citizens are faced with the hard choice of either working longer or paying higher taxes or pension contributions.

Sustainability is another concern. It is in fact directly connected to adequacy. If a system is unsustainable, it will at some point collapse under the weight of the unaffordable promises that have been made –
so it will not be adequate either! If you want to make pensions more sustainable, an easy solution would be to make them less “adequate” and reduce their level, thus making them more affordable to the State… but making pensioners poorer. If pensions are not adequate and throw pensioners into poverty, an easy solution would be to increase their value… thus making them unsustainable in the long run.

*Safety* is also linked to adequacy. For example, funded pensions of all kinds are growing in importance, but they need to be both cost-effective and safe if they are to be relied upon. This is becoming a crucial issue at a time when the big “pay-as-you-go” State pension systems are declining in generosity.

By taking a holistic view of the pensions issue, the European Commission is trying to reconcile adequacy, sustainability and safety in an ageing Europe. For instance, longer and longer lives cannot just translate into longer and longer retirements whilst working lives stay fixed – it is just not sustainable unless you severely cut pensions. But adequacy can be protected and decent pensions paid if, instead, people are prepared to work a little bit longer. So adequate pensions are key, and sustainability and safety are essential elements to support that aim, now and in the long term.

The gender issue

A good illustration of this holistic approach is the way the White Paper tackles the gender cross-cutting issue.

The case law of the EU Court of Justice shows that in the field of private occupational pensions, there cannot be a difference between men and women’s retirement age. Indeed, in those circumstances, pensions are effectively deferred pay. As such, they constitute a breach of the EU legislation on equal pay between women and men. However, current EU legislation allows retirement age differences as far as State social security pensions are concerned. Typically, women get their State pensions five years before men. The European Commission is encouraging the Member States to phase out such differences and has explicitly called for this, as part of the European Semester.

Because women live longer than men on average, they make up the majority of older pensioners. This, together with their different labour market experiences, means that women are also more at risk of poverty in old age than men. Typically, women are still the ones who care for children and older relatives. As a result, they may have gaps in their career, which often means gaps in social security and pension’s contributions during that period. Much therefore needs to be done to protect women during periods when they have caring responsibilities, to facilitate women’s return into the labour market, and to ensure they have equal opportunities to build up good pension rights rather than having to rely on their husband’s pension.

Crediting the care of children or older relatives is an option that needs to be discussed, while being aware of the impacts on costs and work incentives and of the difficulties of doing so in the increasingly important funded pension systems.

It is high time we thought more about our ageing population. As the baby-boomers begin to retire, we need to start remodelling our society by creating more opportunities for older people on the labour market and in the community. That way they can contribute to society and stay active and independent. This will also create more solidarity between the generations.

We need to act now – which is why 2012 is the European Year of Active Ageing and Solidarity between Generations. The aim is to emphasise the opportunities to be gained from tackling the challenges of a rapidly ageing society, especially the ways older people can contribute to the economy and society, and remain in charge of their own lives.

The European Year will identify and promote good practice, seeking to remove the obstacles to active ageing and strengthen solidarity between the generations – in both directions, from old to young and from young to old. We must make it easier for older people to stay longer in the workforce and share their experience, to keep playing an active role in society, and to live as healthy and fulfilling lives as possible.

The challenge for politicians and stakeholders – including regional and local authorities, employers and trade unions, the business sector, civil society organisations and researchers – is to make this happen in areas as diverse as employment, health care, social services, adult learning, volunteering, housing, IT and transport.

Active ageing brings huge benefits for the whole of society. But it does require major shifts in mentality and policy. The European Year 2012 is a starting point for this necessary transformation of our societies.

More information: http://www.active-ageing-2012.eu
Physical activity has a great role to play in ensuring that a longer life expectancy translates into longer active, dignified and healthy lives. By 2060, twice as many Europeans as today should be over 65 years old and one in eight over 80.

Laws, regulations and perceptions concerning the physical activity of elderly people living in residential establishments vary considerably from one European country to another. Some see it as a mere recreational activity, others as prevention and a means of favouring the autonomy and good health of the elderly.

This is why the French ministries in charge of the European Year 2012 and the Siel Bleu charity group – an established expert in the field of adapted physical activity for the elderly – have proposed to carry out a study called HAPPIER (Healthy Activity and Physical Programme Innovations for Elderly Residents). It will evaluate the efficiency of Adapted Physical Activity (APA) programmes with respect to the quality of life of the residents of nursing homes, to the supervisory staff and to the overall organisation of retirement establishments.

APA programmes are designed for people who are unable to practice "classic" physical activities due to age, illness, disabilities or social causes. Siel Bleu has integrated them into its approach to the elderly and vulnerable, as a means of preventing the adverse effects of inactive ageing and sedentary lifestyles. In contrast with the typical "one size fits all" approach to physical exercise, Siel Bleu’s qualified physical trainers evaluate the needs and goals of each individual participant and design activities accordingly.

Over two years, HAPPIER will carry out APA programmes in 32 retirement homes in France, Ireland, Spain and Belgium. It will evaluate their effects on elderly residents, from those who need little help to those who are confined to a wheelchair or a bed. The study will also cover people affected by the Alzheimer disease and other forms of dementia.

HAPPIER will also assess the impact of physical activity on the residents and on the supervisory and medical staff (doctors/nurses). The bottom line is that this study will help to optimise the quality of life of residents in retirement homes.

More information: www.sielbleu.com
line is to evaluate the effectiveness of physical activity in ensuring the residents’ quality of life and how it contributes to active ageing and good health.

The physical, behavioural and social dimensions of quality of life will be integrated into a single approach: do the APA programmes improve both the overall physical activity levels and, inter alia, the autonomy levels, mental well-being, self-confidence and social inclusion of the participants?

HAPPIER will also evaluate the indirect effects of such programmes on the residential establishment itself and on its organisation. As the degree of autonomy of the participating residents is expected to improve thanks to the APA programmes, the study will ascertain changes in the staff’s workload and any improvement in terms of quality of life at work – interaction with the residents, emotional load and physical efforts in general.

As far as the medical staff is concerned, HAPPIER will study the way it uses the APA programmes as a “non-invasive diagnostic tool”, and evaluate the relevance of Siel Bleu instructors deploying such tools.

Non-invasive diagnostic techniques provide staff with an insight into the physical and mental welfare of the residents through a simplified questionnaire, using well-being/quality of life indicators and observations carried out on a weekly basis by the instructors. Do these tools help staff in their decision-making, especially when it comes to the allocation of care to the resident? Do they provide a more global view of a resident’s well-being after a fall? Had the resident who fell taken part in fall prevention classes? Is this an isolated incident or a common occurrence?

An overall cost analysis of the programme will be carried out. On this basis, new financial models will be designed and new financial sources identified for physical activity prevention programmes. If the outcome of the study is positive, it could become part of a Europe-wide public health programme.
Eldy NGO is an Italian non-governmental organisation which promotes social inclusion, active ageing, health and intergenerational solidarity with people aged 50 and over, through the use of technology. Combining easy and accessible technology with human support, it carries out a wide range of actions in a large array of policy areas that have an impact on older, retired and impaired people.

Older people are very commonly computer illiterate. In a bid to promote active ageing by reducing this digital divide, Eldy carried out an intergenerational project called “Young and seniors online together with Eldy” in 2011: young people became tutors and transferred their technological skills to older people, through a simplified platform called Eldy.

Eldy is a free software package (available at www.eldy.eu) conceived by Eldy NGO and designed to help senior citizens use computers and access the internet. It numbers more than 400,000 users worldwide. It was specifically designed for older people with a six-buttons interface, large font, strong colour contrast and simplified language in order to meet the needs of people aged over 55 and help them access online services improving their quality of life.

The “Young and seniors online together with Eldy” project involved over 20,000 people throughout Italy: pupils from both secondary and primary schools, teachers, seniors and Public Administrations. Thanks to this project, two different generations were finally able to communicate and exchange values and knowledge, using the computer language acquired through Eldy.

The students experienced volunteering as “digital facilitators”, teaching seniors the computer basics: how to send an e-mail, surf the Internet to find information, use chats to meet new people and keep in touch with their family, video call their parents, manage documents and digital photos. They trained local seniors – e.g. their parents at home, their grand parents, their
relatives, friends and neighbours – experiencing a completely new role in the process, that of being a teacher, and maturing thanks to new relationships and new responsibilities.

As for the older people, they went through a very unusual experience: they became students once again and took up the challenge of learning information and communication technology to keep up with times. Thanks to Eldy and to the information provided by the students, they were given the opportunity to learn and practice computer in a very easy, fast and participatory way. They developed both technological and social skills by communicating with young people, NGO volunteers and other seniors from the Eldy community.

**Solidarity**

The key element of the project was the Eldy software, which allowed not only simplified teaching and learning but also enhanced interaction and solidarity between young and elderly people, in line with the main principles of the European year of Active Ageing and Solidarity between Generations.

Linked by this common experience, two far apart generations became inter-connected through a mutual exchange of values, competences, knowledge and skills which enriched both young and older people, from an ethical and human point of view.

Beyond sharing their technological skills and abilities to teach computer skills to the elderly, the young people also expressed their feelings, ideas and expectations in an interactive and relational dialogue with the adults. As for the older people, not only did they learn technology but they also transmitted their memories, experience, ethical values and knowledge. For instance, they talked about their past, about history, their family, their interests and lessons learnt and thus contributed to enriching the young students from a cultural and relational point of view.

The “Young and seniors online together with Eldy” project was sponsored by the Ministry of Welfare and by several public bodies throughout Italy, as well as other private sponsors interested in strengthening their social corporate responsibility. The public administration acknowledged that this initiative was an opportunity to promote e-inclusion through ICT and, consequently, to enhance the capacity of senior citizens take part in social life.

The innovative approach of the Eldy platform, the yearlong e-inclusion experience, the presence of a wide animated community of 400 000 users and the involvement of volunteers, always ready to provide support – all these factors contributed to turning this project into a great success. Indeed, it produced positive results in terms of adult digital literacy and solidarity between generations.

**Win-win**

“This project was very useful to me. I couldn’t use the computer before but thanks to Eldy and my tutor I am able to do so now. For me it was a very constructive experience and I think it could be the same for many other people. I thank you for this opportunity”, Paolo, 65 years old. “With the help of my grandchild I learned to browse the Internet like a real teenager. I still feel unsure about the use of computers but I’m determined to learn much more through Eldy!”, Carla, 71. “It was a very interesting experience that struck me because, for the first time in my life, I was on the teacher side”, Nicole, 18. “This project had a great social significance: it allowed me to meet different people, to interact with them, sometimes to have fun too, teaching them how to use computers…” , Laura, 17.

“What pleases me is that, while we normally learn things from senior people, now we can actually teach them something!” , Alberto, 16.

**More information:**
http://www.eldy.eu
Awareness raising is certainly an issue as far as active ageing is concerned: although 71% of respondents to a Eurobarometer survey carried out in September and October 2011 are aware that Europe’s population is getting older, only 42% are concerned about this development. Only one in three believes that the official retirement age will have to increase by 2030 but there are huge differences across countries.

A gap between people and policy makers

Old or young? Definitions differ significantly from country to country

53% reject the idea of a compulsory retirement age and 61% support the idea that people should be allowed to continue working beyond it. 42% of respondents believe that they would be capable of carrying out their current work till the age of 65 or beyond, while 17% expect that they will not be able to carry on in their current job until they are 60.

This Eurobarometer survey was carried out in the European Union (EU) but also in Norway, the Former Yugoslav Republic of Macedonia, Turkey, Croatia and Iceland. Its results were presented by the European Commission on 13 January 2012 to mark the start of the 2012 European year of Active Ageing and Solidarity between Generations.

It covers five areas: overall perceptions of age and older people, older people in the workplace, retirement and pensions, voluntary work and an age-friendly environment.

When I am 64

First of all, what do we mean by “ageing”? On average, respondents consider that people start being considered old just before 64 and are no longer considered young from the age of 41.8. The survey shows how definitions of “young” and “old” differ significantly across countries. For 21% of respondents, people stop being young at 21-30! People 55 years old and over are more likely to describe themselves as “middle-aged” rather than “old”…

How are “old” people perceived? 28% of respondents believe that people aged 55 and over are perceived negatively in their country, especially in Central and Eastern Europe (Hungary 61%, the Czech Republic 54%, Latvia 52%, Romania 49%, Bulgaria and Slovakia 48%, Croatia 49%).

There are mixed views as to whether older people should play a more active role in society than is already the case, and relatively few people feel older people contribute as
volunteers. Volunteering is seen more positively in the Netherlands and Germany, as opposed to Romania, Bulgaria and Lithuania. One in five have experienced or witnessed age discrimination in the workplace.

At the workplace, experience is the key advantage of older people, according to respondents, although stereotypes are widespread. Younger colleagues appreciate older people’s reliability, the ease with which they take decisions on their own and their ability to find solutions to problems.

Most people think they will be able to carry on working until they are in their 60s: 28% until they are 60-64 and 31% until they are 65-69. Eight in ten think that they will be able to stay in the same job to keep working until they are 65 but expectations vary between the different EU Member States: one in four believe that they will change jobs until they reach the age of 65 in the UK and Hungary, while 2 in 5 do so in France, Slovenia and Lithuania.

**Flexibility**

Six out of ten EU citizens think people should be allowed to continue working past the official retirement age. Greece, Romania, Italy and Slovenia do not share this opinion to the same extent; there, six out of ten respondents believe that people should have to stop working once they reach the official retirement age.

Over half of respondents do not want to continue working after official retirement age. This is most evident in Slovenia, Greece, Belgium and France where 7 out of 10 answered negatively. More than half of respondents in Denmark, the UK, Estonia and Iceland mentioned that they would like to continue working beyond the age they are entitled to a pension. Presently, the average effective exit age from the labour market is 61.5 years old.

The majority disagree with the idea of a compulsory retirement age. More than half of respondents in the EU believe that there should not be a compulsory age for people to stop working. Combining work and retirement seems to be appealing to two thirds of EU citizens.

Around one quarter of respondents (including those over 55) say they are engaged in voluntary work. Two thirds have performed some form of “unofficial” voluntary work outside their own household over the last twelve months: providing emotional support, cooking, cleaning, gardening... 36% of respondents aged over 55 have provided such support. 15% of respondents over 55 take care of an older family member and 42% have done so in the past.

Many Europeans believe that governments can do more to support carers, notably by helping them financially (44%), by offering the possibility of working flexible hours (38%), through carers’ leave (35%) and by offering pension credits for care time (33%).

Generally, people think that their country and local areas are “age friendly”, that the environment is adapted to the needs of older people. Improvements are needed though, especially in terms of facilities for older people to stay fit and healthy (42%), better public transport (40%) and roads/road safety (31%). Public areas such as parks (25%), commercial premises (17%) and public buildings (15%) are regarded as less problematic.

**More information:**
http://ec.europa.eu/social/main.jsp?langId=en&catId=89&newsId=1161&furtherNews=yes
Why a European Year on active ageing in 2012?

Lenia Samuel: With the baby boomers beginning to retire, we will soon start to feel the impact of ageing. Now is the right time to start doing something about it. And the key to tackling the challenges of demographic change is active ageing. By that we mean that older people should get more opportunities to contribute to society and the economy and take their own life in charge. That requires changes in a wide range of areas. The aim of the European year is to stimulate commitments from policy makers and stakeholders (social partners, NGOs) all over Europe and at all levels to create better conditions for active ageing. Only if everybody is prepared to do their share and do something concrete will we make active ageing happen in practice. We want this to be a European year of action, not just words.

Active ageing has been on the agenda ever since the European Union launched its employment strategy, back in 1997...

Ralf Jacob: So far, active ageing has been perceived in relation to the labour market alone. We now have a broader approach, which includes participation in society, i.e. recognising the role of older people as volunteers and carers, and
independent living, i.e. making sure that people can live independently for as long as possible.

**What does this broader definition of active ageing entail in practice?**

*Lenia Samuel:* On the employment side, it means creating suitable jobs and strengthening incentives for older people to stay longer on the labour market. Participation in society means making sure that older people have an adequate income that allows them to remain independent, and the opportunity to work as volunteers if they so wish. Independent living means creating age-friendly environments, at local level, and facilitating healthy lives. It also means checking if the housing environment, the infrastructure etc. is suitable for the needs of older people. And that, of course, also helps disabled people or parents of young children. An environment that’s good for old people is also good for people of all ages.

*The full name of the European Year is “Active Ageing and Solidarity between Generations”, why is that?*

*Ralf Jacob:* One of the aims of the European Year is to combat stereotypes and reverse ideas such as: “older people cannot be active because they are not in good health”; or “they are less productive, they are a burden on society” etc… Such ideas can be very divisive in an ageing society where younger people may feel that they are bearing too heavy a burden – the pensions and long-term care of increasing numbers of older people. So by highlighting the contribution of older people and creating better opportunities for them to realise their full potential, we can overcome this perception and allow older people to do more in support of the young. In turn, once older people reach the point where they need support, younger people will be more willing to make sacrifices so that they may live in dignity. Active ageing is a win-win solution for both young and older people.

*How real is the danger of conflict between the generations?*

*Lenia Samuel:* If we have more and more older people and we maintain the same behavioural patterns as in the past, notably as far as retirement is concerned, the burden on the young will soon become too heavy. We would have to make difficult choices between maintaining adequate pensions and social protection for an ever rising number of older people at the price of high tax and contribution burdens on the young, or poverty and deprivation in old age if taxes and contributions remain as they are. This could bring about conflict between generations. However, recent Eurobarometer surveys (see p.19) provide little evidence of tensions between generations. Maybe because people project themselves into the future, when they will be old themselves, and because older people have younger relatives, children and grand children, for whom they care.

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**Employment of older workers is bound to increase**

Eurofound – an EU agency which provides expertise on living and working conditions, industrial relations and managing change in Europe – gives five good reasons why the employment of older workers will increase: labour shortages will persist; physically demanding work will continue to decline; health will carry on improving; the future cohorts will be better educated; more women, especially older women, will be employed and relatively older workers will reduce relative wage.
According to the Eurobarometer survey which was published at the end of 2011, two-thirds of EU citizens would like to combine partial pension and a part-time job...

Ralf Jacob: Yes, this is rather good news. But at the same time, most Europeans don’t accept the necessity of raising the retirement age. So it seems that Europeans are ready to seize opportunities as they get close or go beyond retirement age. I think we are ready for active ageing and it is about time that we remove obstacles that prevent older people from working, such as mandatory retirement ages or penalties for pensioners who want to earn extra money. Things are improving, though. Interestingly, in the current recession, the employment rate of older workers has not gone down. It has even increased slightly. This runs contrary to what you would normally expect.

Will the baby boom revolutionise old age as it did society in 1968?

Lenia Samuel: The 1968 generation is precisely the one that is now retiring... The baby boom generations are more numerous than the previous ones. They are also in better health: fewer of them will have had arduous jobs. They have a higher level of education. All this is positive for active ageing. They also have high aspirations, and many of them will want to make the most of opportunities created by active ageing. So there are good reasons for being optimistic.

You aim to have a set of common principles adopted at the end of 2012. Do you already have an idea of what kind of principles will be adopted?

Ralf Jacob: The European year is not an end point but a starting point. The common principles will identify the key areas where action is needed in order to make active ageing happen. At the opening conference of the European Year, the Danish Minister for Social Affairs and Integration, gave a good flavour of what such common principles could be (see box).

To what extent is the European Year connected to the Europe 2020 strategy for growth and jobs which the EU adopted in 2010?

Lenia Samuel: We cannot achieve two of the Europe 2020 targets without active ageing: having 75% of the active population at work and lifting 20 million people out of poverty. The employment target requires that more young and older people, especially women, have a job. And we cannot lift older people out of poverty without securing decent pensions and minimum income for the elderly, and these, in turn depend on having a high level of employment and a good balance between years spent working and years spent in retirement. That is also one of the main messages of the Commission’s Annual Growth Surveys, and it is also taken up in the new White Paper on pensions which looks at how we can try to achieve a better balance between work and retirement (see p. 12).
2012 is proving to be a very challenging year on the economic and social front. The unemployment rate in the European Union (EU) reached 9.9% in December 2011, with wide differences across countries: 22.9% in Spain, compared to 4.9% in the Netherlands.

The young bare much of the brunt, with youth unemployment particularly high in Greece, Spain, Lithuania and Portugal at the end of 2011. The number of people experiencing various forms poverty – and therefore inequality – is rising across the EU: child poverty and social exclusion but also health problems and homelessness in the most extreme cases.

There is little prospect for job creation in 2012. Well designed employment and education policies are therefore all the more crucial to reduce poverty and social exclusion.

The perspective of a prolonged period of economic downturn should spur on policy makers in all EU Member States to carefully consider the importance of social protection systems. Since the beginning of the crisis, they have played a crucial role in providing protection and services, not only to the most vulnerable but to the population as a whole. They support integration in the labour market and in society at large, and prevent vulnerable groups from being marginalised.

Whereas the need to reduce deficits and debt puts pressure on overall levels of public spending, there are strong arguments in favour of not precipitating cuts in social protection spending until growth resumes.

There is also scope for improving the effectiveness of social protection systems.

In the field of social affairs, the question of “what can the EU do?” is often raised – does it have the power to act in this area, does it make sense? The answer is yes, because an inclusive society in Europe is one of these values which EU Member States share and defend. This translates into policy decisions taken at European, national or local level. Indeed, almost three quarters of the European citizens believe that the EU has a role to play in poverty reduction.

Inclusive growth is one of the main objectives of the European Commission’s overall economic strategy.

Within the Commission, the Employment, Social Affairs and Inclusion Directorate General (DG EMPL) is leading the efforts to reach this aim. It is responsible for the employment and social elements of the Europe 2020 strategy. It manages the financial means to support its implementation and tries to ensure that the most productive areas – such as education, income support measures for the most vulnerable and labour market activation measures – are spared from the ongoing budget consolidation exercises.

DG EMPL also draws attention to the need of maintaining the well-being of people through concrete measures targeting specific groups, e.g. the Roma, youth and children. At macro-economic level, it highlights the wider social implication of economic policy measures. How does raising indirect taxes affect people with low income? Do ongoing pension reforms provide an adequate level of income to old people? The social agenda – social Europe – does not concern a selected few, but indeed everybody.

The operational tools at hand under the Europe 2020 strategy – including screening Member States’ progress towards the EU targets and country specific recommendations, in case of major problems in labour markets, pensions or poverty developments – give DG EMPL the opportunity to promote the social agenda at European and national policy level.

Through the Social Protection Committee, Member States have agreed on a common roadmap on steps to take to make Europe a more inclusive society. They receive financial help in order to implement the EU 2020 priorities, especially through the European Social Fund (ESF), the EU’s main financial instrument for investing in people.

In the new programming period (2014-2020), the ESF will be more closely aligned to the Europe 2020 Strategy. It will contribute to achieving the poverty reduction target. It is foreseen that Member States should allocate at least 20% of their total ESF envelope to the objective of “promoting social inclusion and combating poverty”.

The European Commission supports efforts and progress towards the poverty reduction target. To this end, it has adopted a European Platform against Poverty and Social Exclusion, to be managed by DG EMPL. The Platform aims to create a joint commitment for action between Member States, European Union institutions and stakeholders, and to help coordinate a wide range of partners in the fight against exclusion, including in the field of health and e-inclusion. It puts forward ideas for innovation and improvements that can help everybody work more effectively, focusing resources where they make the most impact.

Three quarters of EU citizens believe Europe has a role to play in reducing poverty.
The challenges posed by Europe’s demographic ageing have been known for decades. The responsibility for tackling these challenges was considered to rest with Member States, and the European Commission was just reminding them at regular intervals that they had to start planning reforms to keep their public budgets under control on a long-term basis, in line with the Stability Pact. The solution proposed then was mainly to keep people at work a bit longer in order to reduce the pressure on public budgets. The debate was run mainly by economists and based on projections of dependency ratios and their likely impact on public spending.

Today, the context is quite different: Europe is going through the worst storm ever since World War II and the sovereign debt crisis calls for strong EU initiatives to get us out of this mess. Over the last decade, our economic model – based on a vision that depersonalized workers and citizens – has gone out of control. Inequalities are increasing dangerously and the produced wealth benefits only a very small number of happy few. In such a context, it is unrealistic and unfair to expect citizens of all ages to agree to decades of blood, sweat and tears as long as their efforts would mainly continue to benefit the same happy few, rather than help our economy get out of the rut and improve the effectiveness, adequacy and sustainability of our social protection systems, for the sake of all generations.

Several EU initiatives are launched at the same time with the aim to avoid “overburdening” public budgets with the impact of large cohorts of baby-boomers reaching retirement age. The European Year 2012 seeks to tackle the social dimension of our demographic challenge through the promotion of active ageing and greater solidarity between generations. The European Innovation Partnership for Active and Healthy Ageing aims to improve by two the number of years one can expect to live in good health and thus enable workers to be fit to work a bit longer and reduce the cost of ageing on health and long-term care budgets. Finally, while stressing the need for a new holistic and gendered approach to pension reform, the White Paper on Pensions focuses on proposals that will mainly seek to develop more efficient complementary private retirement savings with the hope that this will allow Member States to reduce their public pension promise.

Today, no one really questions the need to promote longer working lives and to reform our social protection systems, but this objective must be part of a much broader agenda that supports quality job creation and serious action at EU level to impose good governance rules to all economic and financial actors and make them serve the economy and the wellbeing of all.

The proposed initiatives are important pieces of the puzzle but other even more important pieces are missing. Unless the puzzle is completed with the missing parts and glued together by an overall objective of social cohesion, we will not get out of the rut and citizens across the EU will lose faith in the shared vision of peace, justice and solidarity that brought us all together.

Anne-Sophie Parent, Secretary General, AGE Platform Europe
You have always associated medicine with social affairs, how come?

I studied medicine and public health to go to Africa, the developing world, where the challenges were huge. I wanted to contribute to some of the solutions. At the age of 25, I was in charge of a district of 300,000 people in Mozambique, being the sole doctor, in one of the poorest countries in the world. Then I did a PhD comparing social policy and implementation of policies in Africa and Europe. I worked with the World Bank and Joseph Stiglitz (recipient of the Nobel Prize in Economic Sciences in 2001), and published some policy research papers.

How did you join the European Commission?

When I arrived in Kenya, in 1982-83, 10% of my patients already had Aids. The European Commissioner for Development heard me speak about the impact Aids would have on human capital and development, not just on individuals. He asked me to join the Commission as an expert and set up an Aids programme. Later on, I was asked to develop employment, social security and health, education, gender policies in the Commission’s Directorate General for Development. I took part in the negotiations with the pharmaceutical companies that decreased the price of Aids drugs from €10,000 per year to €300, in 2000-2001. We created a global Aids, Malaria and TB Fund. In 2000, we had something like 5,000 people with Aids being treated in Africa. Today, we have 7 million.

How does poverty in Africa compare with poverty in Europe?

Poverty is poverty but in the developing world, poverty is living with less than one or two dollars a day. In Europe, the poverty indicator is rather complex. It measures inequality rather than extreme poverty. There is indeed more and more serious inequality in Europe and in the United States. We do not use well our strongest asset – human capital! Europe should put more emphasis on equal opportunities. Inequality and poverty are becoming intergenerational and this is also jeopardizing the future of Europe. Beyond the present crisis, we are confronted with a decreasing and ageing population and, therefore, increasing dependency. Yet we are not prepared to confront this and restructure society accordingly. Europe’s values and models are under stress, because of the present crisis and of the demographic evolution.

Why did you first move from Development to Communication?

When the French and the Dutch voted against the EU Constitutional Treaty, I felt that, in Europe, we were losing our citizens. You cannot promote development and fight against poverty without the support of citizens: development money comes from the tax payers! In Benin, we did a radio programme about Aids – condoms, sex and everything you are not supposed to talk about in public! When I came back two months later, some people told me that the radio was no longer talking about Aids, so “Aids must have gone”! Communication needs to be clear, regular and continuous otherwise people will think that Europe is not concerned with the real day-to-day issues people are facing – that “Europe has gone”!
Social Europe guide – Volume 2: Social Dialogue

The second volume in the “Social Europe guide” series describes the history, workings and accomplishments of social dialogue at EU level. Negotiations, consultations and exchanges of information among organisations representing employers and workers (the social partners) and public authorities are an essential element of the European social model and play a key role in defining and implementing EU economic, employment and social policy as well as sectoral policies. The volume also looks at how social dialogue has evolved at the level of individual Member States in response to the economic crisis. The guide is available in printed format in English, French and German.

Catalogue No.: KE-BC-11-002-EN-C

European Globalisation Adjustment Fund in Action – Stories on Opportunities created by the EGF

The European Globalisation Adjustment Fund (EGF) co-funds measures to help workers who have fallen victim to mass redundancies from a single business or sector within the same, or two contiguous regions to find new jobs. This brochure provides background information on EGF actions in five EU Member States. It also includes interviews with people who have either benefitted from the measures or been involved in their implementation. This publication is available in printed format in English, French and German and in electronic format in all EU official languages.

Catalogue No.: KE-31-11-404-EN-C

How do we want to grow old? Campaigning for a better society for old and young

The 2012 European Year of Active Ageing and Solidarity between Generations raises awareness of the contribution that older people make to society and how this can be supported. It seeks to encourage and mobilise policymakers and relevant stakeholders at all levels to take action with the aim of creating better opportunities for active ageing and strengthening solidarity between generations. This leaflet is available in printed format in all EU official languages and in Icelandic.

Catalogue No.: KE-30-11-406-EN

Useful websites

The website of Commissioner Andor: http://ec.europa.eu/commission_2010-2014/andor/index_en.htm
The home page of the Commission’s Directorate-General for Employment, Social Affairs and Inclusion: http://ec.europa.eu/social/
The website of the European Social Fund: http://ec.europa.eu/esf

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