SILVER

PROJECT

HANDBOOK

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2019

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Project Handbook

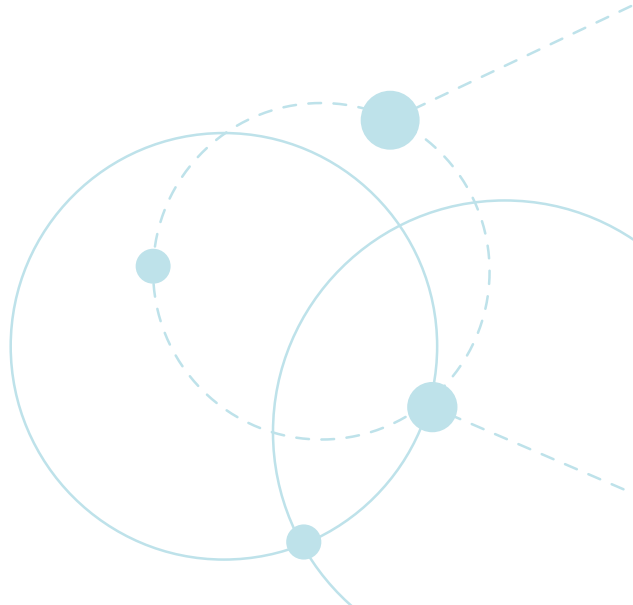**https://moodle.silver-skills.eu/**

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1. ABOUT SILVER PROJECT AND THE PARTNERS

In European countries, life expectancy is increasing as fast as the retirement age is delayed. As a result, the working population of 50 years old and over has increased considerably. Nevertheless, the employment rate for this group remains low, with an increasing rate of unemployment in the last few years. In addition, the time of searching for a job is longer for this group than for general jobseekers (nearly double) according to OECD. Taking this into account, we can conclude that people over 50 years old have become a disadvantaged group in terms of employability.

The SILVER project which has been carried out within the ERASMUS+ programme tries to tackle the challenge when it comes to employability of the workforce of over 50 years old. To do so, SILVER project has:

- Had a look at the situation of seniors on the labour market in partner countries and what kind of initiatives there are to support them on EU, respectively on country level.
- Organized local discussion forums with relevant stakeholders and carried out a questionnaire survey to find out what are the barriers for seniors, what they would like to learn and what employers think about employing people who are 50 years old and over.
- Created and tested an on-line learning programme which reflects the educational needs of seniors in order to give them more confidence when being on the labour market or trying to get back there.
- Summarized all the work done in this comprehensive Project Handbook.

The outputs were developed by partners (companies) from 4 different countries putting their expertise and experience with creation and development of training programmes forward and is freely available from the authors and partners of the SILVER project.

The project team of:
- TREXIMA Bratislava, spol. s r.o. (Slovakia)
- LENO Consulting (France)
- Human Profess Kozhasznú Nonprofit Kft. (Hungary)
- Endurance (The Netherlands)
- Spoluprácou pre lepšiu budúcnosť – Veľký Meder (Slovakia)

will be happy if the developed training programme and other information provided within the project will help people over 50 years old to learn something new and trigger interest in topics provided. In addition, it will be very valuable if the project will raise the discussion with all the relevant stakeholders on how to INCLUDE seniors and offer the place on the labour market where their experience and knowledge can be utilized.

What seniors mean for us?

TREXiMA   https://www.trexima.sk

"Combining the experience and skills of senior employees with drive and enthusiasm of junior ones is a vital essence of an effective team. Each generation has its benefits and strengths. Enriching each other is a great asset to any team."

http://www.leno.fr

"Experience is priceless. Companies must invest into it to progress towards sustainable employment. Experience is giving you a clearer vision, organisation and development; and seniors are perfect to give that to companies.

http://www.humanprofess.hu

"How much advantage may the age group of the 50 + have? They are wise, we can count on them, they are experienced, they rarely make a mistake, they are conscientious, they have a system of relationship. All this will pay off not only at work, but also in the family. Let's build on them!"

http://www.endurance.nl

"Working till the age of 67 means that organisations have to invest in seniors, who can be of great value with all their experience and knowledge. Use this knowledge! And don't wait till the career ends! It's a long time from 50 till 67!"

http://ozbuducnost.sk

"People over 50 years of age possess a wealth of experience, professional skills and competences that can benefit young people, businesses and society as a whole."

2. STUDY ON THE SITUATION OF SENIORS ON THE LABOUR MARKET IN THE EU

Aging population and demographic changes are the major challenges which society will have to face in coming years. Terms as silver economy and lifelong learning should be incorporated into policies and initiatives of governments, employers and other relevant stakeholders. Age management as a tool, which is aiming at human resources development for all age groups within a company, should become an ingredient of principles implemented in each organization.

One of the outputs of the SILVER partnership was development of a comprehensive study about seniors on the labour market in EU – it gives an overview of what silver economy is, what is the general situation and participation of seniors in the labour market and what are the limits and barriers with which seniors must encounter when entering the labour market. The study is also giving an overview of policies and initiatives related to silver economy and reintegration of seniors into the labour market on EU level and if applicable in partner countries too. The comprehensive study is giving also results from the questionnaires and discussion tables carried out during the SILVER project with conclusions and recommendations. The following section provides an extract of the study which was developed during the course of the project. The study is also available on the project website www.silver-skills.eu in English. The extracts of the study are available in each partner languages (fr, hu, nl, sk) also on the website of the project.

What is Silver Economy?

Policy-makers have worked on tackling the societal challenge of aging population in Europe for many years. Initially, there was a focus on maintaining public spending on health and care and pensions sustainable in the short and long term. This focus has since then been extended and increasingly the challenge of an aging population is being tackled more comprehensively. The Silver Economy is part of general economy which is relevant to the needs and demands of older adults (population over 50 years old). It covers the whole range of economic activities related to production, consumption and trade of goods and services relevant for older people within public and private sector.

If ranked among sovereign nations, the European Silver Economy would currently be the third largest economy in the world, behind only the USA and China. And it will only continue to grow.

Official population projections suggest the Silver Economy will expand steadily over the next 10 years, across the EU. It has the potential to expand by approximately 5% per year up to 2025, to € 5.7 trillion. Also, the contribution of the European Silver Economy to GDP to reach € 6.4 trillion and 88 million jobs by 2025. This would be equivalent to 32% of EU GDP and 38% of Union's employment.

50+ on the labour market

Based on data from Labour Force Survey by Eurostat the employment in EU28 in 4th quarter 2018 was 225,171.7 thousand people in age group 15 – 64 years old. Out of this number almost 31 % of the workforce were in age group 50-64 years (69,491.5 thousand). And there is a prediction the rate of population over 50 years old will increase in the future.

When it comes to employment rate, compared with age group 25-49 years, where the employment rate is 80,8 %, the age group of 50-64 years is just 66,7%.

In 2018, nearly one fifth (19,7 %) of the EU population was aged 65 and more.[1]

Across the EU Member States, the highest share of young people in the total population in 2018 was observed in Ireland (20.8 %), while the lowest shares were recorded in Italy (13.4 %) and in Germany (13.5 %). Regarding the share of persons aged 65 or older in the total population, Italy (22.6 %) and Greece (21.8 %) had the highest shares, while Ireland had the lowest share (13.8 %).

The share of people aged 80 years or more should more than double by 2100 to reach 14.6 % of the whole population.

Consistently low birth rates and higher life expectancy are transforming the shape of the EU-28's age pyramid; probably the most important change will be the marked transition towards a much older population structure, a development which is already apparent in several EU Member States.

As a result, the proportion of people of working age in the EU-28 is shrinking while the relative number of those retired is expanding. The share of older persons in the total population will increase significantly in the coming decades, as a greater proportion of the post-war baby-boom generation reaches retirement.

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[1] The population of the EU-28 on 1 January 2018 was estimated at 512.4 million. Young people (0 to 14 years old) made up 15.6 % of the EU-28's population (see Table 1), while persons considered to be of working age (15 to 64 years old) accounted for 64.7 % of the population. Older persons (aged 65 or over) had a 19.7 % share (an increase of 0.3 percentage points compared with the previous year and an increase of 2.6 percentage points compared with 10 years earlier).

This will, in turn, lead to an increased burden on those of working age to provide for the social expenditure required by the ageing population for a range of related services.

When considering the challenges older adults face, it is important to note that the 50+ population is not a homogenous group. Within this group, many individuals are still in employment, and will continue to be for several years, while others are already retired. For those who are retired, the ceasing of employment is often a major life event. While this event itself is similar, the effects can be very different, depending on an individual's condition and circumstances.

There are 6 major determinants developed by the World Health Organisation (WHO) which are used to introduce the challenges and opportunities for growing the EU Silver Economy:

Health and social services

In order to improve the quality and affordability of care, health and social services need to be integrated and better coordinated. The ratio of people in the EU that are aged 65 or above compared to people aged 15-64 is expected to increase from 28% in 2015 to 50% in 2060.

The number of people aged above 65 that will need (long-term) health care will increase substantially in the EU over the next few years and this puts direct pressure on the healthcare system. The social care sector is likewise put under pressure because with increasing age, people become more restricted in their movements and need additional support in daily tasks.

Behavioural determinants

Behavioural determinants such as healthy eating, physical activity, as well as the use of medication are key to an active and healthy lifestyle.

Life expectancy has increased substantially across the EU and, on average, life expectancy at birth is 78 years for men and close to 84 years for women. However, life expectancy at the age of 65 for men is 18 years and for women it is 22 years with 8.6 years of healthy life expected for both (Eurostat, 2014). This means that, on average, at age 65 older people can only expect to live less than half of the remaining years in good health. In other words, life expectancy has increased relatively fast, in contrast, healthy life years largely stagnated in Europe. The EU and global market for active and healthy ageing is therefore expected to be sizable and growing.

Personal determinants

Personal determinants of active ageing include biological and genetic features, that influence how a person ages, and psychological factors such as cognitive capacity.

There is a market for cognitive training games for older people that are designed to improve memory, and thereby indirectly may support the continued independent living of the older adult. There is also a market for personalised medicine and nutrition that help support active and healthy ageing. Moreover, the development of new integrated technology and/or wearable technology can be used to collect information about health and wellbeing and provide advice to further increase health and wellbeing.

Physical environment

Physical environment includes transport and housing. The mobility of the older adult is sometimes impaired, leading to isolation and deprivation. Much of existing transport services for older and disabled people are highly dependent on volunteers. As a result of the ageing population, these voluntary services will become even more under pressure and there

is a danger that older people, especially those living in more remote areas, will become increasingly isolated. Moreover, with increasing age, the characteristics a suitable home environment needs to fulfil can change drastically. Many homes at present are not built to adapt to such changes, nor include smart home solutions. This leads to many older people living in houses and flats which pose unnecessary hurdles for independent living in older age.

It will be possible to encourage mobility of older people by increasing the offer of the public transport system via the introduction of autonomous and/or driverless cars and public transport. The scheme may also contribute to enhance accessibility to employment, thereby allowing the older adult to contribute to the job market for a longer period of time. Adaptable and smart home solutions can help update and support independent living of older people better.

Social determinants

Determinants of Active Ageing related to the social environment include opportunities for education and training, and social participation.

Adult education and training can contribute to increase the employability of older people. This might mean that older adults are able to return to employment and become more productive for longer periods. Other benefits from education and training for older people are mental health benefits and increased socialisation and interaction with the community, leading to less social deprivation and associated health and welfare challenges.

The availability of activities (including tourism) specifically targeted to the interests and needs of older people can also have a positive impact on a person's well-being.

Economic determinants

Determinants of Active Ageing in relation to economic aspects are income, work and social protection.

Many older people are keen to work, although at a different rate, but often not able to do so in the current legal and physical environment. A significant proportion of 50+ age group end up leaving the workforce years before their official retirement age. At the same time, there is a shortage of highly-skilled workers in several sectors where older people could usefully contribute, after retirement age.

Average disposable income of the 51-65-year-old population is above average in most EU countries (e.g. in Italy the average disposable income of the 51-64-year-old is €23k whereas average disposable income is €20k) (OECD statistics, 2103). Average disposable income of the retirement age population is usually lower than the average disposable income of all age groups.

Increasing the number of older entrepreneurs offers opportunities to solve multiple issues facing people in the 50+ age group. Many of them will prefer to try their hand at launching their own business rather than attempting to find a place with a new employer. Given their management experience, professional networks and wider resources, these 'third-age entrepreneurs' have the ability to shake up markets and challenge incumbents to do better. Retaining these individuals fully within the labour market also creates wider societal impact.

Range of Silver Economy related policy initiatives and programmes

The Europe 2020 strategy calls for citizens in our ageing society to live actively and independently for longer and to continue contributing to the economy and to society. The Silver Economy also fits well with the Commissions priorities regarding new jobs, growth, investments and strengthening of the industrial base.

Active Ageing Index (AAI)

Monitoring tool AAI is an outcome of the European Year for Active Ageing and Solidarity between Generations 2012; developed with the United Nations Economic Commission for Europe (UNECE). It is a composite index which focuses on the contribution older people make to society and hence on the sustainability of high welfare standards for older people in ageing societies. AAI uses data from sources such as Eurostat (Labour Force Survey, Statistics on Income and Living Conditions – EU-SILC) and the European Foundation (European Quality of Life Survey). The AAI has four dimensions, which are composed of 22 indicators:

- Employment (employment rate 55-59, 60-64, 65-69, 70-74);
- Participation in society (voluntary activities; care for children, grandchildren, older adults; political participation);
- Independent, healthy and secure living (physical exercise, access to health services, independent living, financial security (3 indicators), physical safety, lifelong learning);
- Capacity and enabling environment for active ageing (remaining life expectancy at age 55, share of healthy life expectancy at age 55, mental wellbeing, use of ICT, social connectedness, educational attainment).

EUNAAPA
EUropean Network for Action on Ageing and Physical Activity is there to promote evidence based physical activity for the elderly.
http://www.eunaapa.org/

HASIC
Healthy Ageing Supported by Internet and the Community - empower older people in Europe to adopt healthy lifestyles (diet, physical activity, social participation).
http://www.hasicproject.eu/en

European Innovation Partnership on Active and Healthy Ageing
The European Innovation Partnership on Active and Healthy Ageing (EIP AHA) is one of the 5 European Innovation Partnerships of the EU 2020 strategy for sustainable growth and jobs. It brings together all relevant stakeholders to achieve (technological and systemic) innovation at European scale and to help create new jobs and growth for Industry in Active and Healthy Ageing, enhancing the competitiveness of European industry in this fast growing global market.
https://ec.europa.eu/eip/ageing/home_en

SHARE
Survey of health, ageing and retirement in Europe – multidisciplinary and cross-national panel database of micro data on health, socio-economic status and social and family networks of about 140 000 individuals aged 50 or older. SHARE covers 27 European countries and Israel.
http://www.share-project.org/home0.html

ECVET

ECVET for elderly care ECVET is an initiative designed to promote European cooperation within specific sectors of the economy to develop vocational skills from the perspective of labour market needs, so that more individuals are able to acquire marketable skills. The project ECVET for Elderly Care (EFEC) improves the comparability, transparency and mutual recognition of qualifications in the six partner countries and implements ECVET principles in the elderly care work. EFEC aims to develop a new education scheme for elderly care based on the needs of working life, to ease the implementation of ECVET in the field of social and health care.
http://www.ecvet-toolkit.eu/

3. RESULTS OF THE ROUNDTABLE DISCUSSIONS/FORUMS

Every country had organised a roundtable discussion in the following schedule:

Country	Dates	Number of participants
Hungary	16/02/2018	13 participants
Slovakia	29/11/2017 05/02/2018	23 participants
France	05/03/2018	Total: 11 persons
The Netherlands	Period from 15/02/2018 till 15/04/2018	Total: 29 persons
Total number of participants: 76 persons		

The event was attended by: representatives of Labour Office; employers; training professionals; social workers; mentors; trainers, advisors; HR advisors, consultants, employees over 50; unemployed over 50, entrepreneurs, municipalities.

1. GOVERNMENT SUPPORT

The main aim of this topic was to find out what support and assistance will be of help for older people. Do people 50+, employers and other LM stakeholders know there are some EU initiatives or government policies about (re)integration of seniors into the labour market? Do they know where to look for such information?

Participants discussed how difficult or easy is it to find information about these programmes and initiatives and also about the factors influencing the situation of seniors (50+) on the labour market.

They discussed what is their experience with implementation of EU programmes and government initiatives dealing with (re)integration of seniors into the labour market? Have they encountered any obstacles? According to their experience, how difficult or easy was it to find the information about these programmes and initiatives? In their opinion, how different stakeholders could help to improve the access to information? How different stakeholders could help the generation 50+ years old to become successful on the labour market and what are the factors influencing the situation of seniors (50+) on the labour market (skills, attitude of employers), and in addition, what are the strengths, weaknesses, opportunities and threats of this group?

The outcomes of the round tables per country were very similar with minor differences.

In The Netherlands the participating professionals and seniors had a lack of information about the EU-projects or programmes about integration of 50+ seniors in the labour market. There are many initiatives supporting seniors getting back to work, work in sustainable employability or are working on creating a more positive image of seniors.

Seniors are being helped by labour offices, consultants, but often have to accept a job with less responsibility and less income. Most of the positions are created by giving a subsidy to the employer for creating a job.

Employers sometimes claim not to have good experience with seniors: in their opinion they are less flexible and not able to follow the fast-changing environment of the company and their work.

Most of the companies don't want to invest in training and education of people over 55 years old. People over 50 have much more difficulties to find another job if they get unemployed. They all need help to be able to find a new job because they are missing the required competences or are not motivated enough to find a new job. Employers usually don't invite seniors after receiving a job application, they want young talent, that is cheaper and more flexible too. The image of the 50+ seniors has to be changed as employers have doubts about their flexibility, health, productivity and wages to be paid. The government is working on a promotion campaign on these issues. The labour market is helping as the silver economy is getting bigger and bigger and companies have difficulties in finding young employees.

In Hungary, the public employment services have information in the field of EU programmes and government initiatives dealing with the labour market reintegration of old people. For employers, it is the most simple way to get recent information and support opportunities from them, if they employ an employee above the age of 45 years. All information can also be found at the online platform of the government office.

The current triple model works properly (cooperation of labour office, training institutions and employers), but there are problems as well:

- group trainings are often inappropriate because of not taking into consideration individual properties/life situations.
- people having low qualifications are often functionally analphabetics, and that problem should be solved first.
- besides vocational training and further education, also the acquisition of soft skills is very important, these should be taught in a more highlighted way.
- language learning and IT training should be provided in a higher number of lessons for people above the age of 50 (according to the experiences, they are slower at their acquisition).

In France, were identified following problems:
- a general lack of information regarding government initiatives for seniors in contrast by initiatives for young (lots of measures, information…)
- low awareness about seniors / not being seen as a discriminated group
- initiatives are concentrated on big companies (but most of French companies are small or medium size)

In Slovakia, from the aspect of the EU programmes implementation, programmes financed by the ESF in the framework of National Projects are most often utilised. These programmes are focused on increasing the employability of disadvantaged groups, including citizens over 50+, and on promoting employment. Information on these programmes is provided by the personal contact with the Office of Labour, Social Affairs and Family. Detailed information is also available on the Central Office of Labour, Social Affairs and Family website. Employers have the opportunity to obtain this information and the necessary documents through the Regional Offices of Labour, Social Affairs and Family. Some programmes have been identified:

National Project "Chance for Employment" and National project "We want to be active in the labour market 50+".

Jobseekers to improve their labour market situation can take advantage of free counselling services or participate in educational activities funded through the Office of Labour, Social Affairs and Family under the REPAS and KOMPAS programmes. Information on the possibilities for completing this training is provided by the Regional Offices of Labour, Social Affairs and Family and information is also available through the Central Office of Labour, Social Affairs and Family website.

Factors that influence the situation of elderly people (50+) on the labour market	
NL	• Most of the companies don't want to invest in training and education for people over 55 years old. • People over 50 have more difficulties to find another job if they get unemployed. • They all need help to be able to find a new job because they miss the competences or are not motivated enough for finding a new job. • Employers don't invite seniors after receiving an application, they want young talent, that is cheaper and more flexible too. • The image of the 50+ senior has to be changed as employers have doubts about their flexibility, health, productivity and wages to be paid. • The government is working on a promotion campaign on these issues. • The labour market is helping as the silver economy is getting bigger and bigger and companies have difficulties in finding young employees.

HU	**Employer stereotypes**
	• They are reluctant to employ middle-aged employees or employees right before retirement.
	• Despite the EU support and the Hungarian tax allowance, the potential employers are full of preconceptions.
	• In most cases, health issues are a problem, but digital illiteracy is also among frequent stereotypes, as well as the fact that people are reluctant to learn something new.
	• Many employers think that professional rigidity is higher by older people, and the company cannot shape them to their own format.
	• Greatest power of seniors is their system of relationships that they can mobilize while looking for a job.
	• There are also areas where people older than 45 years can apply with good chances (e.g. in the bank world).
	Viewpoint of employees
	• Older employees are more loyal, most probably they will not change their job often.
	• Many times, their experience leads to quick problem solving.
	• They are glad to train young people; they help with integration at work.
	• They usually know their working field/job well, and they have a large contact network.
	• It is also hard for career changers, who would not only like to change their position, but also their profession for something new.
	• Self-marketing is the biggest challenge for older employees. Every job seeker, even experienced professionals need to learn to promote themselves.
	• They experience it as a danger that, due to the stereotypes, employers do not give an opportunity for them.

FR	**Polices** • The system and the policies to "help" seniors create barriers and incentive the discrimination – it creates a conflict between young and seniors • For participants, it's necessary to change the discrimination speech (seeing society as groups in conflict): not consider people concerning their age **Culture** • Before the 2000 there were incentives to retire early • Companies are in general afraid of hiring due to the rigidity of the system **Skills** • Not really a question of lack of skills, even if the updating skills is fundamental (in all stages of age)
SK	• Low level of qualification, education – limited range of professions to apply for. • A high proportion suffered from health impairments • Older job seekers often experience a negative response to their job application. In many cases they are neither motivated to continue their education to increase their qualification, nor do actively search for a job. • A continuing tendency that companies dismiss in the first round of older people, who, in general, represent a higher labour cost compared to younger ones. • The unemployed 50+ without the necessary economic and professional background are not willing to consider setting up a business of their own. • Low qualified or unqualified job seekers 50+ have job opportunities only at the local or regional level. • Hidden age discrimination against job seekers by the employers • Insufficient or no knowledge of foreign languages • Low flexibility • Poor adaptation to the changes in the labour market, inability to answer to the requirements of the current labour market • Lack of IT skills • The employers are only interested in job seekers over 50 if subsidies are offered for their employment • Employers are not aware that the harmony in the composition of working teams is necessary for their development. Youth and agility lead to progress, experiences and discretion to the quality.

Strengths, Weaknesses, Opportunities and Threats of 50+ citizens	
Strengths	**Weaknesses**
• Long-term work experience • High degree of loyalty to the employer and minimal fluctuation. • Less critical attitude • Many private and professional contacts, links • Psychological maturity and reliability • Responsibility • Priority to retain work rather than building a career • Greater willingness to tolerate some restrictions on working conditions • Generation 50+ excels in emotional balance and spiritual stability	• Health problems • Low flexibility • Lack of mobility (social and geographic) • Fear of setting up a business • Lack of computer skills an insufficient language knowledge • Passivity caused by long unemployment • Tendency to stereotype and choosing their own proven solutions • The deterioration of perception, memory and concentration • Difficulties learning new skills
Opportunities	**Threats**
• People over 50 can offer the synergy of life and working experience, often they hold key competences and are experts • Older people can increase self-confidence • Older workers are more motivated to exceed expectations than their younger counterparts • Teach and pass to younger generations, mainly when we are talking about working habits (mentors of young colleagues)	• Youth cult • Preconceptions, discrimination because of age • More frequent absences due to health reasons • Stereotypes of employers like "Older workers do not "fit" in an energetic and fast-paced workplace – they cannot keep up and don't want to work as hard as it is required" • Ageing of population over Europe • Retirement age extension

All round tables reached the conclusion that the government has an important role in increasing employability and promoting employment of seniors.

2. EDUCATION

The main aim was to ask the opinion about the kind of education (what kind of method) seniors or even employers and training institutions (if they were involved in the round table) would prefer. How to motivate older people to learn and what forms of method are the best for them.

Participants discussed what in their opinion, are the most effective types of education for people over 50 years old (distance, e-learning, evening, half-day, full-day, etc.)? What would they suggest as other effective forms of education regarding non-formal education? What is the motivation of people 50+ to education? What are the main topics which are interesting for people over 50? What education style suits them the best (visual, listening, activities etc.)? What methods are suggested for them (more theoretical, practical)?

Regarding the part about education, it can be stated, that the results are very similar with smaller differences from country to country.

In The Netherlands, employers, trainers and HR-professionals have the opinion that older people prefer face-to-face training. Also, employers have the experience that the majority of the seniors are not competent in using PC and or laptop, have less time outside working hours to do a training or are not that active on the internet as youngsters in the evening. Their conclusion is that the more standard ways of training have the most effect on the senior target group.

In France, according to the roundtable participants there's not one specific type of learning better for seniors (it depends on topic, sector…) but they suggest combining several types of teaching methods.

All participants agreed that the most important methods are:
- Coaching/mentoring
- "Alternance" (combining some training with working time in companies)
- Not traditional training in a classroom, but practical methods

Employers should identify the skills and competencies of their employees and motivate them to update them. It is important to establish a structural idea of education in companies and labour offices to anticipate the ageing effects with highlighting lifelong learning.

In Hungary, according to the experience of training institutions, it is necessary to take into consideration the qualification, the personality, the learning experience, the life situation and the residence of the participants (as well as whether it has internet access and a computer):

- people having low-level qualification prefer face-to-face education, the constant presence of the teacher, and besides this, public testing means a problem for them
- people having a higher scholar qualification are more successful at self-study, they prefer distance education forms
- in case of vocational further training, work-based learning is successful
- others prefer activity-based education style, because this way, it is easier for them to acquire new knowledge, and starting out from that, they offer them methods based on practice
- the project-based learning (Project Based Learning, PBL) can be well inserted into adult education, older people like to think based on "problem solving in practice"
- application of methods of e-learning and blended learning can only be possible in case of people having the proper technical background (before the start of the training, the opportunities of students at home have to be estimated)

In Slovakia, in the field of educating people over the age of 50, it was stated that there is no single correct or universal method. The use of individual forms and methods depends on the content of the teaching material. Each has its own advantages and disadvantages. The selection of the method is decided by the lecturer, who should know the educational needs and the level of the participants.

However, this is a target group that takes into account the following facts:

- Co-operation and no competitiveness are important for this age group in education
- They have previous experience, a lot of knowledge from practice that show them the need for further education
- It is necessary to use these experience and follow it
- Education focused on problems – submit problems, case studies, solutions that are useful for them in practice
- The lessons learned in the activity in action are more permanent, they bring satisfaction from learning

The most preferred methods are theoretical-practical, as e.g. discussion methods, problem-oriented methods and practical ones, in the frame of which they can improve already existing practical skills.

The forms of education from the aspect of individual participants varied depending on their qualification level and competencies. While participants with lower education have tended towards classical forms, e.g. teaching in class, participants with higher education preferred combined study and e-learning. For low-qualified participants and lack of basic skills, is more convenient practical learning.

3. SKILLS

The main aim was to gain the feedback regarding the content of the education programme.

Participants discussed what in their opinion, are the key skills for people over 50 years old to develop or improve in order to be successful on the labour market (digital skills, personal traits as self-efficacy or self-confidence, for example)?

In the different countries the thinking on these skills is different. There are also some fields where all countries agree; the most important skills to develop or improve for seniors were:

- Generation gap
- Entrepreneurial skills
- Lifelong learning
- Networking
- Job strategy
- Personal development
- Professional development

4. RESULTS OF THE QUESTIONNAIRE SURVEYS

In order to create the training programme which reflects the needs of the seniors, the partnership carried out an online questionnaire survey. The questionnaires were developed for 3 target groups:

- Seniors
- Employers
- Trainers/career counsellors

and carried out in all partner countries – France, Hungary, The Netherlands and Slovakia.

For the purpose of this publication, there will be summarized the results from 2 main target groups:

- Seniors
- Employers

While the questionnaire for seniors was focused on what seniors would like to improve in, the questionnaire for employers was about how employers look at employing seniors and what in their opinion they should improve in. The following graph shows which forms of non-formal learning are in the opinion of seniors the most effective for them.

Question for seniors: Which forms of non-formal learning are in your opinion the most effective for people over 50 years old?
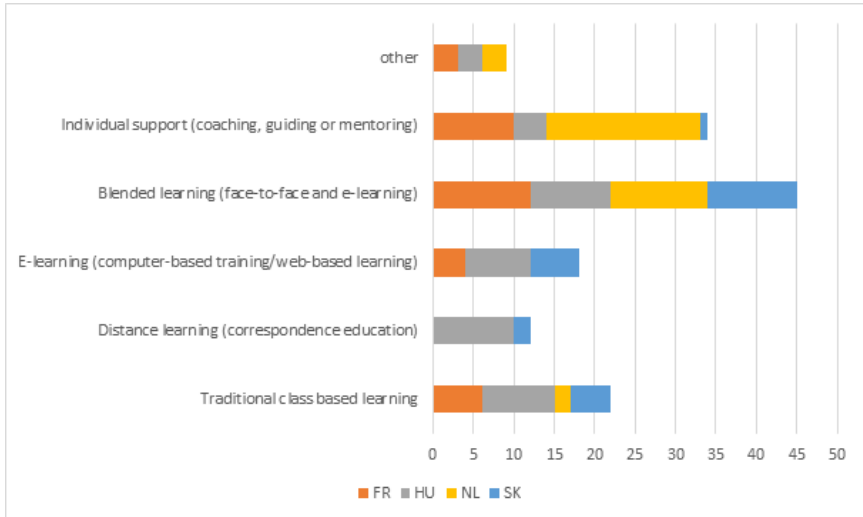

In all the countries the blended learning (face-to-face and e-learning) was the most common chosen answer by seniors. Second most common chosen answer was individual support as coaching, guiding or mentoring. This was especially true by The Netherlands. The third place is for traditional class-based learning which is the most interesting for seniors in Hungary.

When it comes to willingness to invest free time into education or training, the majority of seniors have expressed a positive attitude towards this issue, as opposed to opinion of employers who do not trust seniors when it comes to their flexibility, knowledge or personal development.

Question for seniors: Would you be willing to invest your free time into education/training?
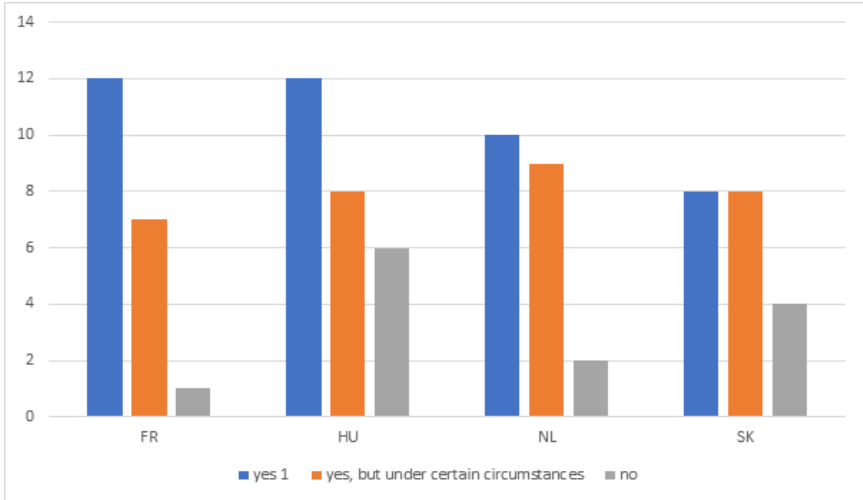
Question for employers: What disadvantages do you see in employing people over 50 years old?
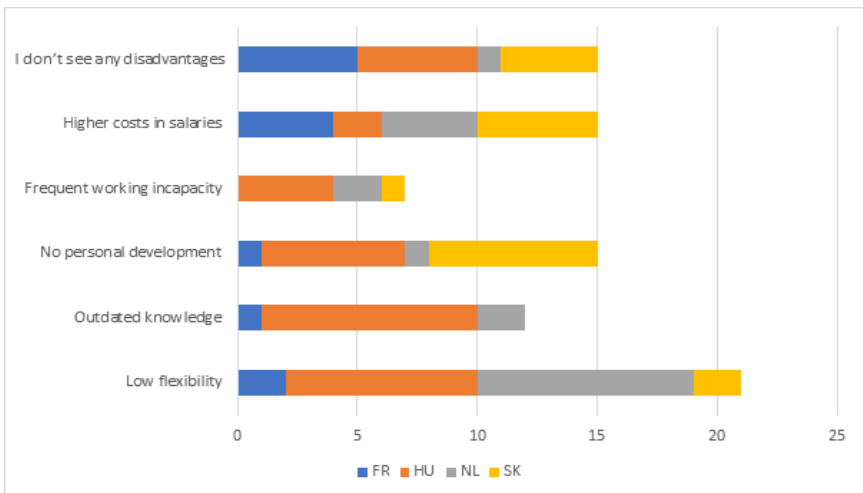
On the other hand, based on our survey, employers value seniors for their high level of experience, responsibility and often see seniors as people, who can help younger colleagues and mentor them.

When it comes to skills/knowledge seniors would like to develop, seniors were asked in 4 different packages:

1. Basic information as rights and obligations of a job seeker, basic information about the Labour Code, possibilities of increasing employability, information about employment support for people over 50 years old, staying healthy and fit in order to gain and keep a job, quality of life, healthy nutrition and work life balance;

2. ICT skills as how to use a computer, open office, google drive, e-mail, internet, Facebook, LinkedIn and YouTube;

3. Career development as looking for a job strategy, personal and professional assessment (profile), labour market information, matching of current and required competences, career plan development – what steps to take to move up the career ladder, creating a modern CV and cover letter, networking, job competing, job interview, adaptation process at work, keeping the job;

4. Development of traits and skills as self-awareness, self-confidence, self-management, presentation skills, ability to promote results, teamwork, communication skills, organizational skills, problem solving, time management, networking, responsibility, planning, adaptability, creativity, self-development and job-specific skills.

The top 3 topics which seniors were the most interested within "Basic information" package was in overall:

1. Quality of life;

2. Employment support for people over 50 years old;

3. Possibilities of increasing your employability and Work life balance.

Although if we look at the countries in separate, the results were a bit different. While in France the top 3 were very similar with "Employment support for people over 50 years old" on a first place, "Possibilities of increasing your employability" on second place and "Work life balance" on the third place, in Slovakia the healthy lifestyle was very dominant with "Quality of life" on the first place, "Healthy nutrition" on 2nd place and "Staying healthy and fit in order to gain and keep your job" on 3rd place. For Hungary the top 3 were "Employment support for people over 50 years old", taking the 1st place, "Quality of life" and "Possibilities of increasing your employability" on 2nd place and "Staying healthy and fit in order to gain and keep your job" on 3rd place. The sample of seniors in The Netherlands were the most interested in "Work life balance", "Possibilities of increasing your employability" and "Staying healthy and fit in order to gain and keep your job".

The ICT skills package top 3 topics in overall were:
1. LinkedIn;
2. Internet;
3. E-mail.

Here as well, the results in countries are a bit different. Most popular option to develop in France is social networking with LinkedIn and Facebook being on the top. Seniors in Hungary are keener in developing their basic knowledge in ICT as how to use the Internet, emails and computer in general. In The Netherlands the results from seniors were the most balanced, although a lot of seniors were mostly interested in more advanced ICT skills as website development and programming. Seniors in Slovakia are the most interested in office type of skills as Google Drive and how to use Open Office.

In career development package the top 3 topics in overall were:
1. Networking;
2. Keeping the job;
3. Labour market, matching of current and required competences.

While seniors in The Netherlands and Slovakia were more or less in line with the overall top 3, being networking and keeping the job and labour market, matching of current and required competences on the top, results of other countries were a bit different. In France the most interesting topic was adaptation process in the new work and career plan development, seniors in Hungary were the most interested in a job interview and creation of modern CV and cover letter.

The top 3 topics seniors are the most interested in general when it comes to skills development are the following:
1. Problem solving;
2. Self-development;
3. Communication skills.

While seniors in Hungary and Slovakia had very similar results as the general top 3, in France the most interesting skill to develop was presentation skills and ability to promote own results. Also development of organizational skills was among the top 3 in France. In The Netherlands self-management and self-development were the most valued skills to be developed by seniors.

When we look on the view of employers – which skills and personal traits should seniors improve, the top 3 were:
1. Digital skills;
2. Flexibility;
3. Motivation to further education.

While interests of seniors varied from country to country. Employers in their view of what seniors should improve were on the same line in each country.

What came as a surprise, when asking employers if they:
- Co-operate with any labour market stakeholders when employing people over 50 years old;
- Take advantage of any measures of active labour market policy regarding employing people over 50 years old;
- Have enough information about different initiatives and programmes focused on (re)integration of 50+ people.

Majority of them replied with „no". And again, there was an agreement between all the countries involved in this.

Conclusions

As a conclusion we can say that there are some misconceptions about employing seniors. And although employers seeing the advantage of employing them, they often overlook them because they think seniors are not willing to learn anymore, they are not flexible enough and they lack skills so needed for today's fast changing environment. But, what we learnt so far – either from discussion forums or questionnaires which were carried out during the project, this cannot be further from the truth. Seniors are very much willing to keep up to date, they want to pass their experience on younger colleagues and they want to be useful.

5. BLENDED LEARNING TRAINING PROGRAMME

The training curriculum has been created taking into account the feedback we obtained from the questionnaires and roundtables with the target groups. From those results, our partnership created a training path of 8 modules which englobe the topics more appreciated by the target groups.

The partnership developed the contents trying to be as comprehensive as possible to all situations: for seniors who are currently working but need to develop some skills or improve their professional attitude; for those who are looking for a job; for those who want to create a company; and in general, personal and professional competences useful for all of them.

Training curriculum

The SILVER training curriculum includes 8 modules:

- **Generation gap.**
It presents the different generations (X, Y, Z) in the workplace: how they work and their expectations. This module explains how to deal with new generations; take advantage of the diversity; and improve the management and leadership with young generations.

■ **Business skills**

This module presents the steps to start a company, including the practical aspects (economical and juridical parts), but also how to develop an idea, brand building, how to communicate about your company etc. This module helps seniors to discover what is like to be an entrepreneur.

■ **Lifelong learning**

This module introduces the concept and the importance of lifelong learning; the different types of learning; and gives information about how to identify the training's needs; how to choose the right training centre and how to finance it.

■ **Networking**

This module gives useful information about how to build long-term relationships and good reputation in a practical way. It presents advice in networking in physical events but also in the digital world (LinkedIn).

■ **Job strategy**

This module compiles all the steps in a job search strategy; detailed advice of the different tools to develop: CV, cover letter, job interview and personal introduction.

■ **Personal development**

It presents two fundamental aspects: how to maintain the right balance between professional and personal life; and how to have a healthy ageing.

■ **Professional development**

This module introduces three professional skills which are being mentioned as fundamental for seniors: the digital, communication and problem-solving competences.

■ **General information**

This part includes all the useful links regarding the mentioned topics.

Pedagogical materials

The modules are independent among them, to allow participants to concentrate on the topics they are interested in. Also, the contents were developed to be used individually during e-learning courses or blended learning but also during a face to face training.

Each module contains the following parts:

- ■ **Videos:** They introduce the main aspects of the topics.
- ■ **Text files:** Including the scripts of the videos, and also, additional materials to increase the level of knowledge about the topic introduced by the videos. In some modules, there are extra documents with specific-country information.
- ■ **Exercises:** They are created for the two kinds of training (e-learning and training with a trainer). Some exercises are self-assessment quizzes, self-exercises or exercises to do with another trainee or trainer.
- ■ **Links:** Specific links to websites that talk about the topic.
- ■ Users can upload other documents and links to the contents.

E- learning platform

Instruction how to use the e-learning platform and practical questions

This section is to help you feel at home with the way the e-platform works. The aim of SILVER platform is to improve your skills in respective fields and support you in coming back to the labour market.

Once you are logged in, within a concrete lesson of any topic, you are getting a possibility of uploading your own documents (in documents section) or your own link (in links section).

Uploading your own document:
- click on "+" Add entry button,
- a white box with a blue arrow appears,
- drag and drop file from your computer into the white box OR
- click on the blue arrow in the middle of the white box, a dialog box appears and choose option Upload a file, then navigate the system to a place where your document is stored on your computer, click on Upload this file,
- if you are ready with uploading the files, click Save and view, if you want to upload more files, click Save and add another.

Uploading your own useful link:
- click on "+" Add entry button,
- in Url: white box, copy the link you wish to save,
- in Text: white box, write the name which describes the link, so you know what is hiding under the link (for example: job office),
- if you are ready with uploading the files, click Save and view, if you want to upload more files, click Save and add another.

Do I have to learn/teach every Unit separately?
No. In practice, some of the educational materials related to more than one topic and it is likely that you will return to some topics during the course.

Can I study/teach only some of the Units, or part of a Unit?
Yes, if that is what you have agreed with your teacher/trainer.

Can the SILVER training be done by e-learning without any trainer input?
Yes and no. Yes, you can use the e-platform on its own and you will get a lot of useful information and tips by reading materials and watching videos. The technology can help you get familiar with the materials and co-operate with other learners. However, you will not get any feedback and a more thorough explanation of respective topics.

There is not much theory or reading?
SILVER does not provide a comprehensive theory-learning course. It does not develop a detailed understanding of theory, legislation and policies. It aims for you to be aware of the important things and be able to think for yourself. Your teacher/trainer (if any) should provide reading materials in your own language and relevant to your situation, and arrange for discussion, questions and reflection. You will not be tested on your ability to write essays, do statistics or create policies.

The platform gives you the option to save the links and documents you find useful, once you are logged in.

I have another question...
Please ask your teacher/trainer! The partners who created SILVER are also glad to offer help and welcome your feedback. Your teacher/trainer will be able to give you their contact details or have a look at the project website: www.silver-skills.eu for contact details.

Registration of users

For full access to courses you will need to take a minute to create a new account for yourself on this website: www.moodle.silver-skills.eu. Here are the steps:
1. Click on Create your account.
2. Fill out the New Account form with your details to register.
3. An email will be sent to your email address.
4. Read your email and click on the web link it contains.
5. Your account will be confirmed and you will be logged in.
6. You can now access the full course. From now on you will only need to enter your personal username and password to log in and access any topic in e-learning.

Profile (Password change, Settings)

If you are having trouble logging-in, you may be entering an incorrect username or password. On the homepage, click on "Forgot your username and password?" below the Login button. To reset your password, fill in your login or email address. If the system finds it in the database, you will receive an email to your e-mail address you have on your profile. E-mail will contain instructions on how to successfully sign in.

If you want to change your current password, you can do so by logging in and clicking on the top right side of the screen on your name and then choosing Preferences option. It will navigate you to the page where you can set your preferences, among others your password too (second option: Change password).

BBB (Utilisation, How to enter the conference room)

Within SILVER e-learning platform you have the option to use the webinar functionality too. This shall provide for easy sharing and online discussion for dispersed learning groups with and without tutor input.

For this purpose, BigBlueButton – an open source web conferencing system for online learning – is incorporated in the platform. Its goal is to enable teachers/trainers to live online classes, virtual office hours, and group collaboration with remote students. BigBlueButton supports real-time sharing of slides (including whiteboard), audio, video, chat, emojis and screen. You can also record all content for later playback.

It enables you to:
- Create multiple activity links to real-time online sessions within any course
- Restrict students from joining a session until a teacher (moderator) joins the session
- Create a custom welcome message that appears at the top of the chat window when joining the session

- Specify join open/close dates for the session that appears in the Moodle's calendar
- Record a session
- Access and manage recordings.

You can access the conference room by clicking on the link "Conference Room" and button "Join session".

Before you can enter the meeting, you will need to configure your sound. Select the Play Test Sound button and adjust your speakers accordingly. Speak in your microphone and adjust distance accordingly. You also have an option to Change Microphone. Once complete, select the Join Audio button.

Users and Listeners
On the left side of your screen the Users and Listeners boxes are displayed. The Users box lists the participants, their role, and their status. Moderators can switch presenters by highlighting a participant from the list and selecting the Switch Presenter button. Participants can select the Hand button should they have a question.

The Listeners box lists participants who have audio capabilities. Participants can select to Mute their microphone. Moderators can mute individual microphones or Mute All. Moderators also have the ability to select the Lock icon next to names in order to prevent participants from muting or unmuting their microphones. Moderators can also take away the ability for a participant to hear or speak by selecting the delete button.

Chat
Participants can take part in a group chat which is viewed by everyone in the conference, or select a user and begin a separate private conversation.

Presentation

Presenters can upload any PDF presentation or office document. To upload a presentation, select the button located on the lower left hand side of the page. Whiteboard controls let you scroll through your presentation, adjust the size, and annotate and highlight parts of your presentation.

Desktop sharing

Presenters can broadcast their desktop for all participants to see. Select the button located on the menu bar to share any of your applications or websites. You will need to download JNLP file "screenshare" and open/run it to enable screensharing.

You have the option to share your full screen or just a region. Note that the presenter screen is a very small thumbnail. This is not the view your participants will have.

Webcam

Multiple users can share their webcam at the same time. To share your camera, select the webcam symbol button located on the menu bar. You will first get a video preview. You can select the quality of your sharing. To begin sharing, select the button located at the bottom right of the preview window.

Record and Playback

Slides, audio and chat can be recorded by teacher/trainers, managers and course creators for later playback by students (and teachers as well if needed). When you enter your BigBlueButton meeting, you must click the Record button.

Technical conditions

SILVER e-platform is based on Moodle Learning Management System.

Moodle is provided freely as Open Source software, under the GNU General Public License. Anyone can adapt, extend or modify Moodle for both commercial and non-commercial projects without any licensing fees.

Committed to safeguarding data security and user privacy, security controls are constantly being updated and implemented in Moodle development processes and software to protect against unauthorised access, data loss and misuse. Moodle can be easily deployed on a private secure cloud or server for complete control.

More information about Moodle LMS is available at www.moodle.org.

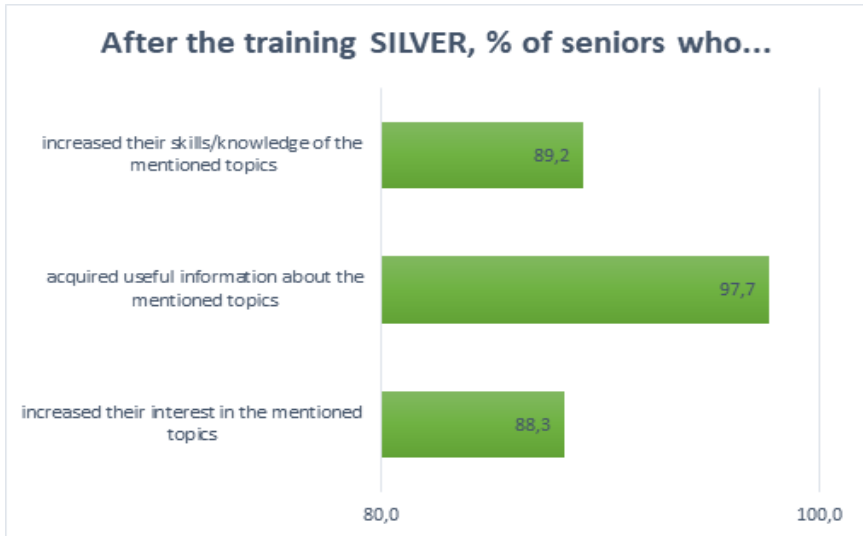# 6. PILOT TESTING OF THE TRAINING PROGRAMME AND EVALUATION

Each partner country has tested the SILVER training among seniors and trainers. The testing phase aimed to assess the quality and convenience of the pedagogical contents and the training platform, as well as the impact of the training in the target group.

The testing phases were developed from May to June 2019 in all partners' countries. In total, more than 120 participants (84 seniors and 42 trainers) have tested the SILVER training (completely or partially).

Results of the testing phase:

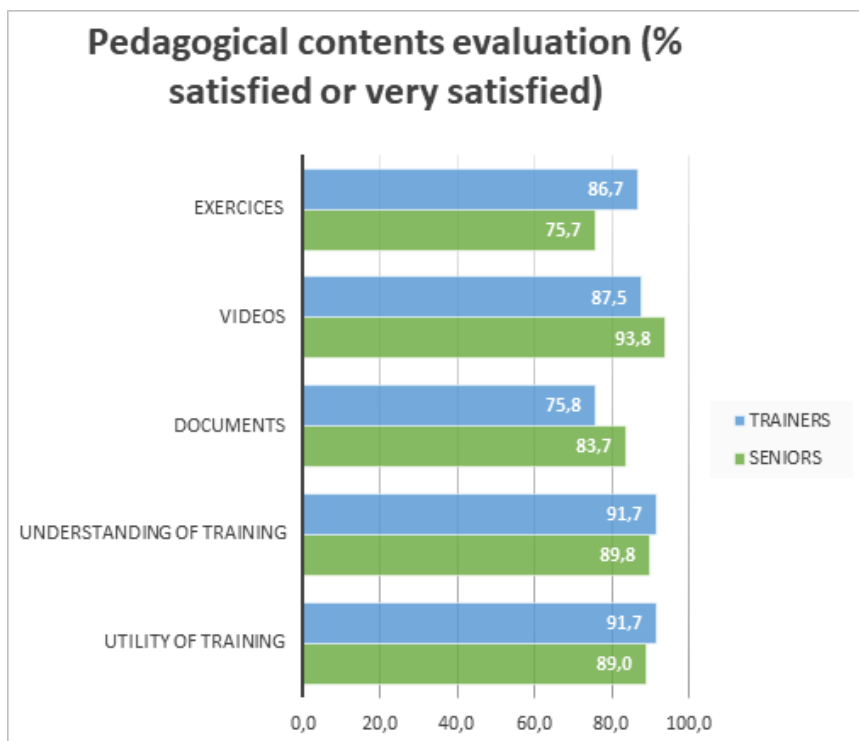**Impact of the training in the target group**

The seniors' participants were asked if the training increased their interest, knowledge and competences regarding the SILVER topics. The results are very positive: Almost 90% of them considered they have increased their interest and skills in SILVER topics. Also, 97% increased their level of information about these topics.

After the training SILVER, % of seniors who...

increased their skills/knowledge of the mentioned topics	89,2
acquired useful information about the mentioned topics	97,7
increased their interest in the mentioned topics	88,3

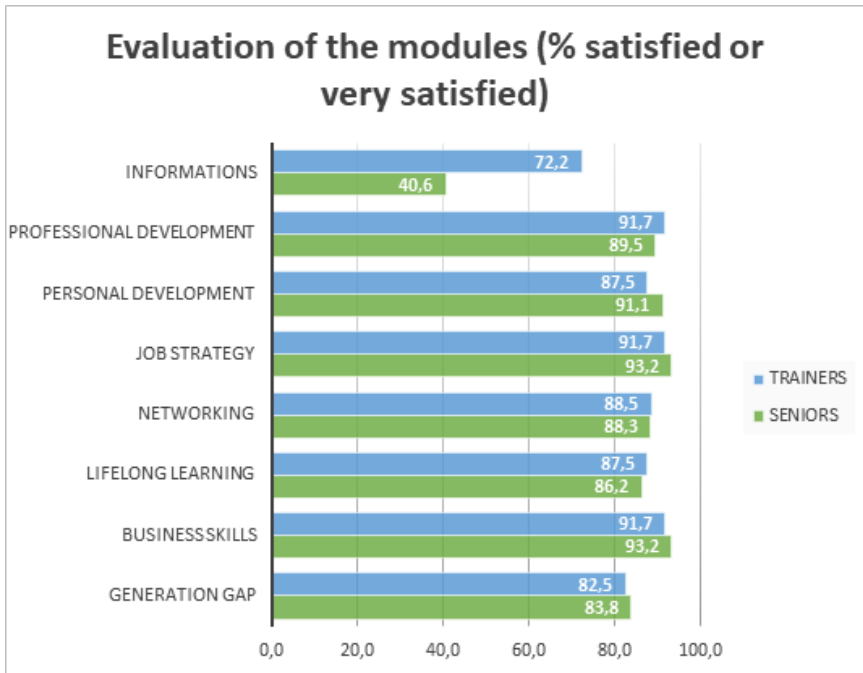80,0   100,0

Pedagogical contents

Seniors and trainers evaluated the utility and the ease of pedagogical contents. Specifically, they have assessed the different modules and kind of contents as videos, documents and exercises.

Around 90% of seniors and trainers considered the training programme is useful or very useful for the target group. The pedagogical contents have been perceived as easy or very easy to understand by 90% of participants. Regarding the different tools of training programme. The videos have been evaluated positively by both seniors and trainers: 93,8% and 87,5% respectively are satisfied or very satisfied. The rate of satisfaction concerning the documents and exercises was around 75-88% for the two groups.

Pedagogical contents evaluation (% satisfied or very satisfied)

| Module	TRAINERS	SENIORS
EXERCICES	86,7	75,7
VIDEOS	87,5	93,8
DOCUMENTS	75,8	83,7
UNDERSTANDING OF TRAINING	91,7	89,8
UTILITY OF TRAINING	91,7	89,0

The participants evaluated the different modules. The modules with higher satisfying assessment were the following: professional development; job strategy; and business skills. All modules have a rate of satisfaction superior to 80%, unless the module "information", which has only a 41% and 72% of satisfaction for seniors and trainers respectively.

Evaluation of the modules (% satisfied or very satisfied)

Module	TRAINERS	SENIORS
INFORMATIONS	72,2	40,6
PROFESSIONAL DEVELOPMENT	91,7	89,5
PERSONAL DEVELOPMENT	87,5	91,1
JOB STRATEGY	91,7	93,2
NETWORKING	88,5	88,3
LIFELONG LEARNING	87,5	86,2
BUSINESS SKILLS	91,7	93,2
GENERATION GAP	82,5	83,8

E-learning platform

Seniors and trainers were asked to assess the ease and usability of the platform, as well as the attractiveness of the design.

The facility and usability of navigation were evaluated by seniors and trainers positively (around 90% are satisfied or very satisfied). The graphical design of the e-learning platform was appreciated by more than 80% both seniors and trainers. In general, the e-learning platform has been rated positively, more than 90% of seniors and trainers considered satisfied or very satisfied.

E-learning platform evaluation (% of satisfied or very satisfied)
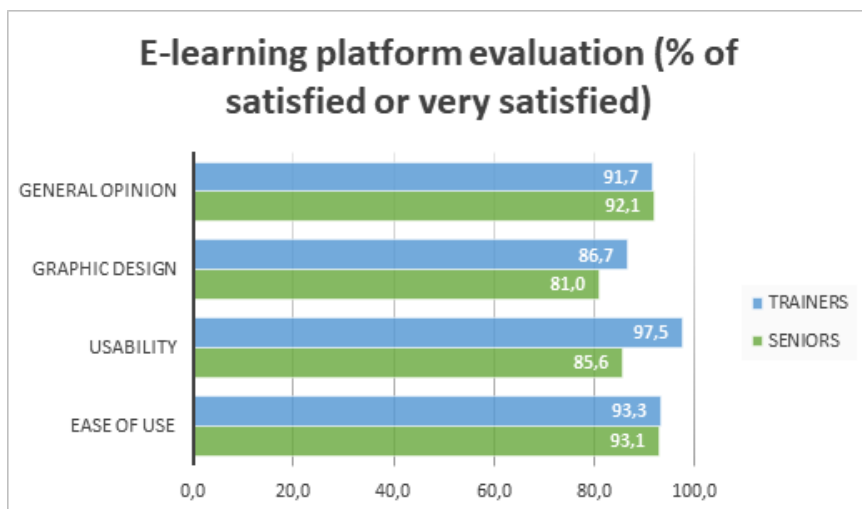
General assessment of SILVER training

Taking into account the training as a whole (pedagogical contents and the e-learning platform), 89,3% of the seniors and 70% of trainers, expressed themselves satisfied or very satisfied with the training.

% satisfaction SILVER training

Also, more than 90% of them would recommend this training.
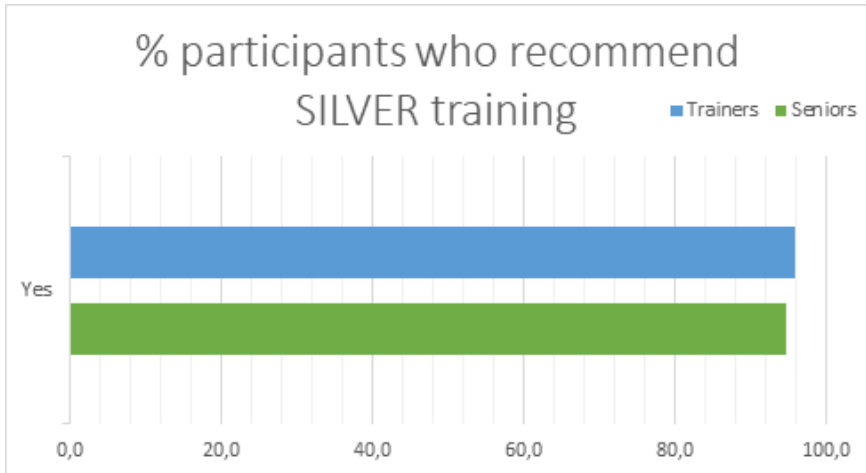
7. CONCLUSIONS AND RECOMMENDATIONS

People over 50 years have become a vulnerable group. Despite the aging population and demographic changes in Europe. Terms like silver economy, age management and lifelong learning will have to become our second nature. They will have to be incorporated into our daily lives and culture of employers and as a matter of fact into lives of all stakeholders – government, training institutions and citizens too.

While setting up the environment, policies and incentives is the main role of government, either on national level (ministry), regional (regions) or local level (job offices and municipalities), employers, non-formal education institutions and citizens have to play they role too. Supporting each other will be a crucial moment in order to deliver desired outcomes. According to discussions which SILVER partnership carried out in partner countries, citizens 50 years and older are willing to educate themselves and keep up to date with fast changing conditions in today's world, however their motivation lags behind. They do not see the purpose in improving themselves as their chances on the labour market are not very favourable. Employers see this group as expensive, and not flexible enough. They are not very keen on employing people over 50 years old.

This, however, could be changed. Ageing and older adults can be seen as a valuable resource that can contribute to society and live actively while generating new jobs and growth. They can be seen as an asset in the shrinking labour market and as volunteers which are providing valuable services to the society and economy. This should also be seen in the wider context of intergenerational solidarity.

With the right set of tools implemented by the government as for example shared working places, setting up communities of practice, mentoring programmes and introduction of tax allowances for employers who employ citizens older than 50 years old, the financial burden of employers could be eased and the image of seniors could be improved. Introduction of senior contact points which could be operating on local level, for example in job offices or municipalities would help with spreading all information so much required by employers and citizens and other stakeholders.

Employers following the principles of age management, caring about the health of their employees, willing to invest in training which lead to improvement and development of the workforce will certainly lead to higher productivity and effectivity of organizations.

Non-formal education (training) organizations should play a leading role when training the trainers in innovative training programmes and mentoring programmes. They should co-operate with governmental institutions on creation of training which match the needs of seniors and help job offices when doing face-to-face skills diagnostics. Non-governmental and non-profit organizations should be there to support the non-formal education organizations in creating additional educational programmes, co-operation with government and proposing new initiatives based on best practices from other countries.

Finally, all of us – citizens whether we are employed, or looking for a job, should invest time in developing ourselves. Not just mentally, but physically also. And we should start doing so earlier than coming to age where it's easier said than done. All stakeholders, no matter if its employers, education organizations or citizens should start thinking about development at least at 40 years of age, if not earlier. Building a healthy body with a healthy mind will benefit the whole society.

Summary of recommendations and conclusions

WHO/on WHICH LEVEL	National level	Regional level	Local/Community level
Government	Systematic support and development of initiatives focused on age management and tools supporting it (for example shared working places and community of practice, mentoring programmes, experience support and transfer of best practice from abroad). Lifelong learning and its institutionalization. Tax allowance incentives for companies employing 50+ people. Development of tools supporting employability and employment rate of people 50+. Improvement of delivery of information about adult education and training.	Support as umbrella institutions from self-governing institutions or regional state authorities with pointing out representatives dealing with people 40+ in respective regions. Creation and support of innovative educational programmes based on missing skills of seniors (creation of educational programmes with cooperation with local authorities). Building of partnerships and capacities when it comes to employing 50+.	Face-to-face skills diagnostics of people 50+ at job offices and cooperation with employers. Creating the conditions to strengthen the cooperation of all stakeholders on the labour market and raising awareness about the necessity of age management incorporation into human resources policy in enterprises. Information centres about initiatives and support for 40+.

Employers (associations of employers)	Introduction of age management into daily life of enterprises. Supporting training and lifelong learning in companies (not just for young people).	Creation of communities of practice – cooperation with seniors in certain topics and creation of teams on regional level. Participation in local partnerships with aim to support employment for people 50+.	Creation of communities of practice – cooperation with seniors in certain topics and creation of teams on local/enterprise level. Making use of tools aiming to improve employability.
Non-formal education organizations	Co-operation with state on creation of different innovative training programmes not only focused on the development of skills, but also on healthy lifestyle and how to stay fit.	Training of trainers on innovative methods in trainings and creation of educational programmes with involvement of different stakeholders (training institutions, employers, seniors). Participation in local partnerships with aim to support employment for people 50+.	Active support of employers and seniors in taking part in training programmes. Providing up-to-date information and access to training to relevant target groups.
NGOs and non-profit organizations	Cooperation with government, employers and non-formal education institutions and commenting on legislative proposals and initiating the creation of new legislative proposals regarding age management and people 50+.	Creation of additional education and counselling system for seniors and employers. Participation in local partnerships with aim to support employment for people 50+.	Co-operation with different stakeholders and creating a positive motivational environment for seniors towards lifelong learning and a healthy lifestyle.
Citizens 50+	Active participation	Active participation	Active participation