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**Panel: Comprehensive Solutions within the Silver eEconomy Development in the eRegions for Higher Labour and Social Inclusion of Elderly**

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**The Third Age Economy – Silver Economy**

**Lifelong education and lifelong work**

There is no lifelong education without the education in the last 30 to 40 years of peoples life. Education helps the older people to follow the development and today changes, what is the bases for intergenerational cooperation, overcome the social exclusion, and building the inclusive society. Education of elderly is not for its own sake but has deep social and individual purposes. Knowledge, new skills and abilities result in action where they can be used. Two goals are remarkable: obtain knowledge and use it in active aging together with previous abilities and peoples` experiences. (Krajnc, A; Findeisen, D.; Ličen, N. etc., 2013)

In the transition period work undergoes some of the major changes. Because of general insecurity which accompanies the changes, the age discrimination of the labor market escalated> young people cannot enter it, the older are excluded. On the other side the creative work and innovations ignore the age of the author, but relays on quality of ideas where all generations have equal chances.

**Silver economy as the human right of elderly to work**

The pensions are shrinking and they can remain as one of the incomes of elderly. The person remains “ homo economicus” throughout his or her life. The market economy, interests of capital lower the pensions. It could be only one of the incomes in old age. Work according to the somebody`s ability prolongs vitality and the health. Why would old people be poor in spite of their abilities, knowledge, experiences and their readiness to work? Why would not they contribute to GDP and at the same time respond to their personal needs? Inclusive society is based on the fact, that all generations contribute to the society, each one in a different way. Drucker, 1995)

Slovene Third Age University, the network of 51 third age universities conceptualizes and supports silver economy as the form of realizing active aging and new forms of work, which will accompany the last 30 to 40 years of life. On the bases of the observations of our reality in practice appeared some forms of work among elderly:

* Regular participation in cultural activities on local level and above
* Improving the family economy
* Part time work in family business
* Experimental initiatives for new projects, which later bring jobs for youngers
* Par time counselling and social engagement
* Working through the authorship
* Volunteering in NGO (ecology, horticulture, social welfare, children care)
* Second carrier after retirement following the personal talents

Many other forms of elderly work remain very individual and adjust to the personal health and abilities as well as to the possibilities in their environment. The economy is loosing the important part of human capital, if it does not develop the public structure for the work of elderly. Young people have not the possibilities to get the life experiences of older people and simply continue their work from the level, it had been already reached.

**Basic obstacles for silver economy development**

Eric Fromm had said: “If human being is not allowed to be constructive, he becomes destructive.” How can old people be constructive if they are pushed into social exclusion and with their retirement they loos their previous social status? They can no more decide about themselves during the next decades of their life. The others do. What else can they destruct besides themselves, their mental and physical health. Young people know the old ones primarily by their diseases, which many of them would not appear at all, if they could live a constructive life and it would make the medical expenses of the society much lower. The psychiatrists report that every decade of old age has more depressions and suicides, what shows how difficult and unbearable becomes their dehumanized life. Studies show that work, social relations and education significantly diminish the health care expenses for old people, and dangerous diseases are less frequent among them. The prejudices prevent the politicians to follow the science. The economic results and peoples satisfaction due to economic engagement of elderly is clear. (Fromm, 1980)

Major obstacles in Slovenia for silver economy to develop are:

* No public network for work in the third age
* Contradictory and inflexible work legislation which opposes the new forms of elderly (and young) work, which is now prohibited and misused for basic intergenerational conflict
* Age discrimination excluding from work the young and old people, the negative effects of capital
* Social stereotypes and prejudices against the third age.
* Lack of knowledge of the decision makers

Silver economy as we define it as work of elderly has absolutely nothing to do with unemployment. Job is the form of existence from the passed industrial era. Nowadays, it is substituted with more flexible more human forms of work. Independently of old people work engagement, the number of jobs is diminishing itself and they last short time. On the other side, new flexible forms of work were in progress during the last decades, what should reflect in work legislation.

The first two obstacles decision makers can quickly overcome and get the positive reaction from the public, because they will recognize the people`s needs. The basic conditions for silver economy can spread in practice.

**Active ageing for the benefit of all generations**

Age discrimination touches all three generations. Young people stay longer in schools, mainly until they reach some tertiary education in early twenties or later. They get sufficient academic knowledge, but lack the practical skills and social experiences. Flexible shorter new forms of work would be suitable for them as the work socialization. An early access to labor market for young is necessary for their life and work carrier, as well as for the benefits of human capital. Cooperation with the third experienced generation would bring them much support for their risks, planning, etc.

The second labor active generation is overloaded with work, family and public affairs. Many end in burn out and evidently they need some help, when other generations (young and old) can overtake part of their burden. Capital and profit do not accept the humanistic values. The quality of work and life would profit, if the work is distributed to all three generations, what new technology opens door for all three generations.

The stereotype of old who stay passive, socially excluded and without any possibility of their cooperation in the public decision making processes makes old people “dependents”, receiving help from younger generations and leaves them without any contribution to the society. This is the past. If this continues, it will destroy both younger generations. Longevity is the privilege and o positive outcome of the science and technology but under one condition: the third life period must change into active aging: education, social engagement and work of elderly. We witness big society demographic changes. Slovenia has today one fourth of the inhabitants in the third age and they cannot any more live like dependents otherwise, they will destroy both younger generations.

Silver economy is important for all of us. Maybe our concept of work, creativity, and the initiative of old sounds like utopia, but it is utopia, which we are already living in.

**Literature**

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