



**Bausparen – a safe way to home ownership**  
**XV European Congress of the European Federation for**  
**Building Societies**

**„Expected demographic changes in the**  
**countries of the EU and basic political**  
**directions“**

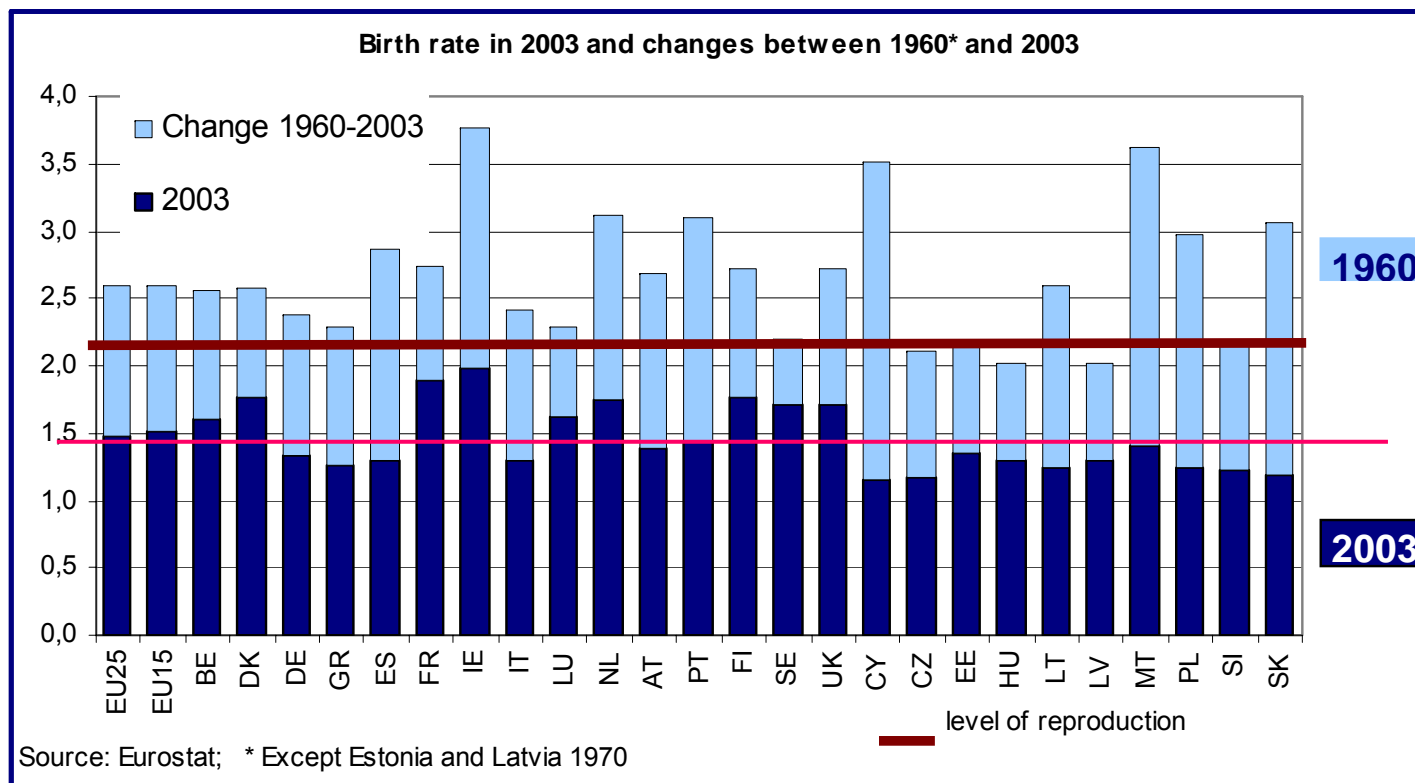
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Employment, Social Affairs and Equal  
Opportunities, Brussels



# Demographic Changes

- 1. Key facts and social changes**
- 2. Challenges**
- 3. Basic political directions**

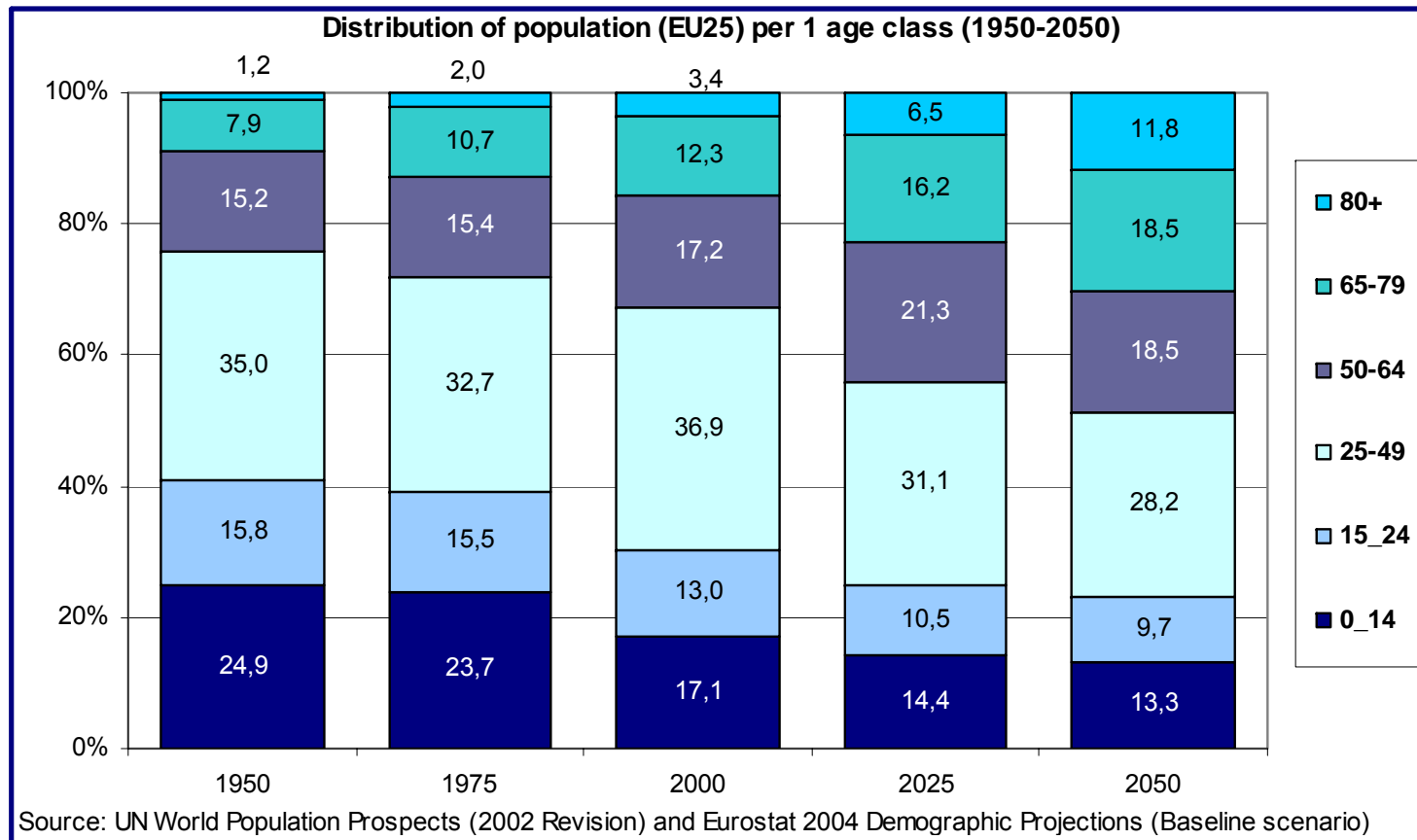
# Key facts and social changes: The development of birth rates



# The Significance of Aging

- The total number of older and old persons (65+) is growing in Europe till 2050 as follows:
  - altogether by 60 million persons or 77 %.
  - Age group 65 -79 years:  
by 26 million persons or 44%
  - Age group over 80:  
by 34 million persons or 181 %.

# The Aging of the European Population



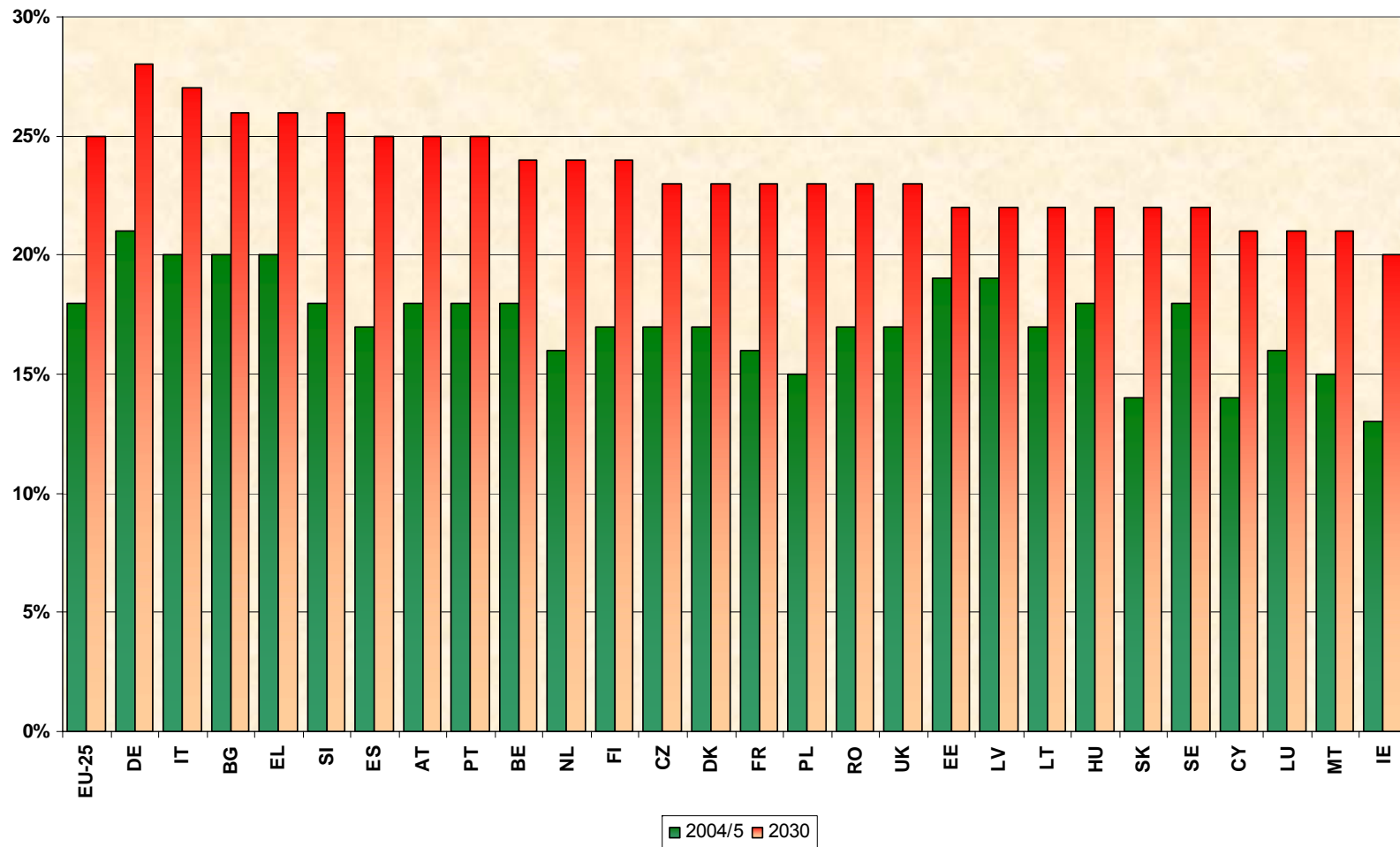
# Social Changes

- Later and fewer
  - marriages:
  - children: gap between wish and reality
- Increasing number of single-parent households
- Increasing number of small households with more persons who live alone

# Challenges

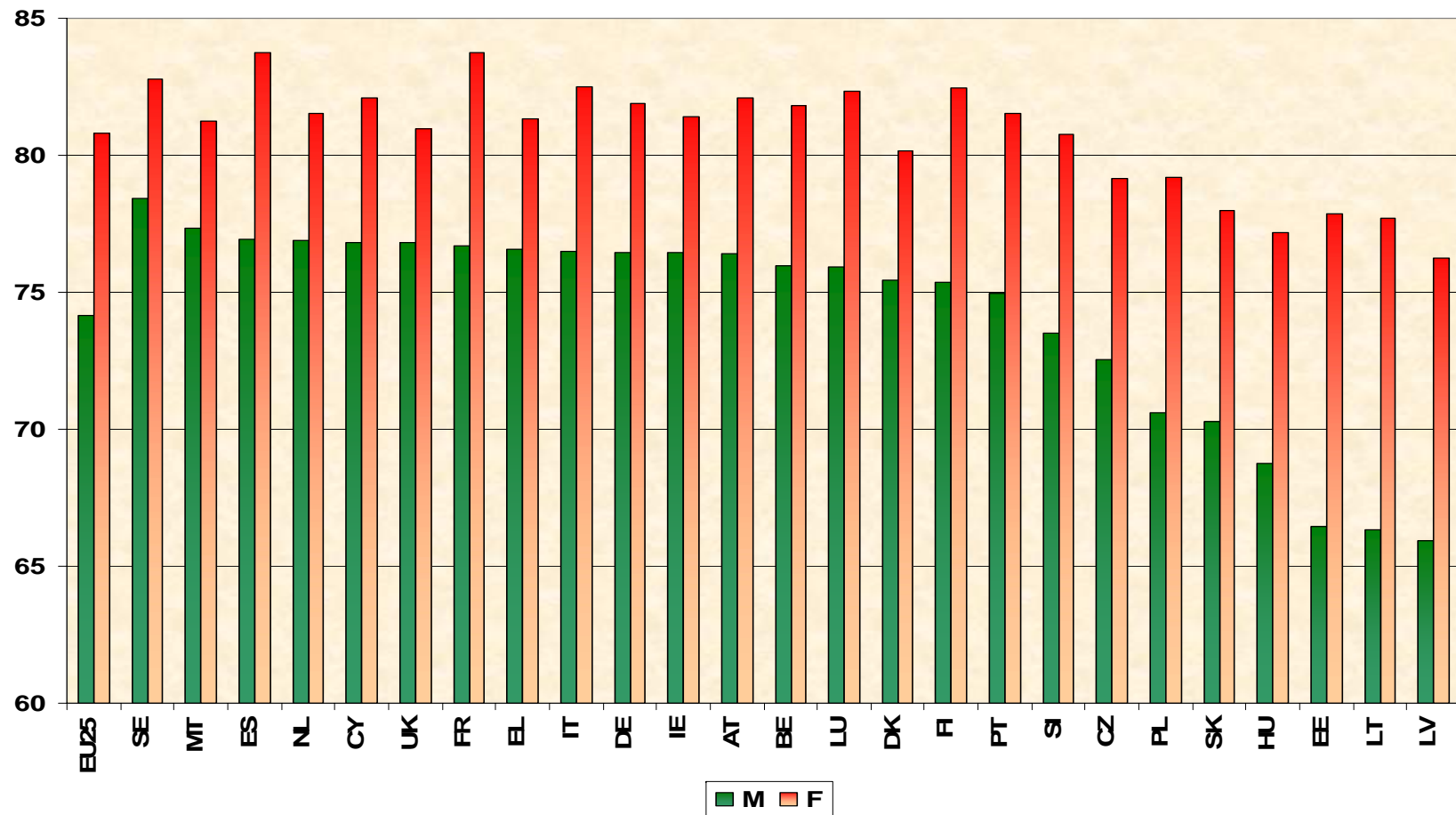
- **Changing role of women**
- **Erstablishment of families: elements of uncertainty**
- **Problems to raise children**
- **New role of older persons and solidarity with very old persons**

# Population share of persons in % of age group 60-79 years





# Life expectancy at birth by gender (2004)



# Challenges

## New role of older persons

- **Job: longer working life**
  - More flexible job regulations,
  - Lifelong learning,
  - Improved health and safety on the job
- **Social life: social involvement**
  - Paid or unsalaried work
  - New consumer behaviour

# Challenges

## Solidarity with very old persons

- **Longer independent live**
- **Support of persons who are not able to live independently by the family, social services and solidarity networks**

# Consequences of an Aging Society

- Reduced labour market
- Increased expenditures for social care
- Reforms to share the burdens between the generations

# Basic Political Directions: Priorities on a European Level

Communication on

## ***The demographic future of Europe – from challenge to opportunity***

(adopted 12 October 2006, COM(2006)571)

- From panicmongering to confidence:
  - Aging is a positive development
  - Europe is able to meet this challenge
- 10-year time window to seize the chance :
  - Job growth till 2017

# A Complete Approach with Five Basic Issues

- 1 Promote the demographic renewal
- 2 Upvalue work with more and better jobs
- 3 Create a more productive and efficient Europe
- 4 Be prepared to the admission and integration of immigrants
- 5 Create sustainable public finances

# Upvalue Work with More and Better Jobs

- Improve the efficiency of educational systems
- Increase the occupation rate of women
- Flexicurity: balance between rights and responsibilities
- Increase the employment rate of older persons (over 55)
- Eliminate incentives for premature exit from the labour market

# Upvalue Work with More and Better Jobs

## How

- MS: Commitment to the targets of Lisbon
- European Social Fund and Programme for Lifelong Learning
- Consultation with the concerned players
- MS: Apply the Employment Framework Directory



# Create a More Productive and Efficient Europe

## Improve labour productivity

- Optimize competence, quality and labour productivity for all age groups
- The older population as customers: Important chance for the European economy
- Consideration of the requirements of the older population in the business innovation strategies

# Create a more Productive and Efficient Europe

- The Commission is preparing a communication on
  - The requirements of the older population in such areas as
    - Regional planning
    - Traffic and transport
    - Access to new technologies
  - Examples for good practice

# Conclusions:

## Change of Awareness on a Large Scale

- Aging: the result of positive developments
- Adjustment of policies during the next 10 years
- Integrated demographic outlook



**Thank you very much!!**

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