



Solidarity between Generations in Europe

Comparing German, Belgian, Italian and Swedish Cases

Abstract



European Year for **Active Ageing**
and **Solidarity between Generations 2012**



Abstract in English of the French Paper prepared by
Enora Palaric and Anatole Dufour,

1

students from the Institute of Political Studies of Paris (Master's Degree in « Collective Projects »)
Under supervision of France Bénévolat (Susana Szabo, Dominique Thierry and Eliane Goudet)

Contents

Foreword

Introduction

Intergenerational Solidarity in Germany 6

I- Demographic Context and Solidarity between Generations within German Society

I.1) Demographic Data

I.2) Family Solidarity

II. German Public Policies Supporting Intergenerational Solidarity

II.1) Main Features of the German Pension System

II.2) Public Policy for Active Retirement and Solidarity between Generations

II.3) Who Are the Promoters of Public Policies? What is their Link with Associations?

III- The Role of German Associations in Promoting Solidarity between Generations

III.1) German Associations

III.2) The Role of German Associations in Active Ageing and Intergenerational Solidarity

III.3) Lessons Learned and Limits of the German Case

Appendix : Good Practice Guide / Intergenerational Solidarity Projects in Germany

Intergenerational Solidarity in Belgium 14

I. Demographic Context and Importance of Intergenerational Solidarity

I.1) Demographic Data

I.2) Family Solidarity

II. Public Policies for Intergenerational Solidarity

II.1) Main Features of the Belgian Pension System

II.2) Public Policies to Strengthen Active Retirement and Intergenerational Solidarity

II.3) Who Are the Promoters of Public Policies? What is their Link with Associations?

III. The Role of Associations in Promoting Solidarity between Generations

III.1) The Belgian Association System

III.2) The Role of Associations in Promoting Solidarity between Generations

III.3) Lessons Learned and Limitations in Associations Action

Appendix : Good Practice Guide / Intergenerational Solidarity Projects in Belgium

Intergenerational Solidarity in Italy 24

- I. Demographic Context and Role of Intergenerational Solidarity within the Italian Society
 - I.1) Demographic Data
 - I.2) Solidarity within Families
 - I.3) The weight of the Catholic Church and Trade Unions
- II- Italian Public Policies for Intergenerational Solidarity
 - II.1) Characteristics of the Italian Pension System
 - II.2) Incentives for Active Retirement and Intergenerational Solidarity
 - II.3) Who are the Promoters of these Public Policies and What are their Links with Associations?
- III- The Role of Associations in Intergenerational Solidarity
 - III.1) The Associative System in Italy
 - III.2) The Role of Italian Associations in Active Ageing and Intergenerational Solidarity
 - III.3) Lessons and Limits of the Actions of Italian Associations
- Appendix: Good Practice Guide / Intergenerational Solidarity Projects in ITALY

Intergenerational Solidarity in Sweden..... 32

- I. Demographic Background and Intergenerational Solidarity
 - I.1) Demographic Statistical Data
 - I.2) Solidarity within the Family
- II- Public Policies for Intergenerational Solidarity
 - II.1) Characteristics of the Pension System
 - II.2) Policy Incentives for Active Retirement and Intergenerational Solidarity
- III- The Role of the Associations in Intergenerational Solidarity
 - III.1) the Associative System
 - III.2) The Role of Associations in Intergenerational Solidarity
- Appendix: Good Practice Guide / Intergenerational Solidarity Projects in SWEDEN

Conclusion..... 39

Foreword

“ Strengthening solidarity between generations “within and through” associations has been one of France Bénévolat major concerns since 2010. Following 2010’s research and conference, we have developed a programme called ‘**Solidâges 21**’[®] (Solidarity between Generations in the 21st Century). This programme aims at **mainstreaming new approaches in volunteer activities focused on solidarity between generations, where young people and the elderly are mostly involved together**, thus becoming real “social agents” supporting solidarity. Instead of seeing “youth as a problem” and “the elderly as mere recipients or a cost”, they should be seen as actors working together for solidarity and “common living”.

In the French Republican Pact, solidarity between generations is an essential principle, based on the right to education as well as the right to a contributory pension scheme. Such a basic principle faces two risks:

- *The economic crisis and readjustment policies, among which the Welfare;*
- *The demographic evolution and the increasing number of elderly persons.*

France has been handling transformations in its society since 1975, through policies both in the public and the private market focusing on the exclusion of young people (unemployment and precarious work) and of the elderly (early exit from the labour market). These practices have led to generational gaps and cultural representations.

Our study (2010) and field activities have brought us to a comprehensive view of French situation. We now intend to have a broader insight that can strengthen our approach while learning from the best practices of four European countries :

- *Germany and Belgium, where more advanced policies are implemented than in France;*
- *Italy, where solidarity between generations is mainly family-based;*
- *Sweden, a “real” Northern European country, with a strong Welfare State.*

The study has been realized with the collaboration of the “Collective Projects” of Sciences-po Paris. We deeply thank Florence Botello and the Educational Tutors of the sections concerned. Enora and Anatole have been voluntarily involved in such a difficult task. It was a real pleasure to work together with young people, who have been stimulated by the challenge and responded enthusiastically, making France Bénévolat beliefs their own.

We are proud to present the results of a high level research collected in a relatively short time (6 months) and with limited resources, made possible by the energy of “our students” and the relations established by the International Service of France Bénévolat.

It is now up to all those who are willing to involve themselves with us in this wide field of activity to read this paper and develop their own conclusions and actions. ”

Dominique Thierry, National Vice-President of France Bénévolat.

Introduction

“ All European countries are facing the problem of population ageing today. According to the European Commission Report (May 15th 2012), one third of Europeans will be 65 or more by 2060 and the economically active population rate (15-64 years old) will decrease from 67% to 56%. These demographic evolutions represent a vital challenge for the Welfare State Policies in the European countries: the financing system of the contributory pension scheme and solidarity between generations are challenged. Young people and the elderly have to find their place in a society that gives great importance to the economically active population. A society in which the number of generations is steadily increasing cannot but give priority to improve the condition of their “living together”.

The European Union is aware of the importance of solidarity between generations and has thus launched the “European Year for Active Ageing and Solidarity between Generations (2012)”.

On this occasion, comparisons among Germany, Belgium, Italy and Sweden policies favouring solidarity between generations will be presented in this overview of a more comprehensive study. Without being exhaustive, our aim is to provide an insight in the practices of promoting solidarity between generations in each of these countries, particularly as regards solidarity within the family, in order to contextualize public policies and associations projects for intergenerational solidarity. We have then analysed pension systems and the way in which policy-makers and the non-profit sector interact when defining public policies. Finally, we have studied the associative sector and its role in promoting solidarity between generations within each of the mentioned countries. In the full version, an Appendix follows every case studied, showing some of the most interesting and innovative projects carried out by associations.

During our research, we have met a large number of European association managers, whom we would like to thank for their friendly collaboration. We are also grateful to France Bénévolat volunteers, who gave us precious support while implementing an intergenerational project... because actions should always join the words! We hope that this “tour” across different countries will be instructive and will help a better understanding of the variety and dynamism of activities promoting solidarity between generations within the European countries.

Enjoy reading! ””

Anatole Dufour and Enora Palaric.

Intergenerational Solidarity in Germany

Introduction

Associations and policy makers in Germany have been aware of the necessity of solidarity between generations in keeping social cohesion for a long time. In fact, Europe's first economic power shows one of the lowest population growth rates: after the Fall of the Wall, innovative country programmes and projects strengthening dialogue and solidarity between generations have proliferated, making Germany one of the most developed countries in this field today.

I- Demographic Context and Solidarity between Generations within German Society

I.1) Demographic Data

Population ageing is a particularly worrying issue in Germany, as it has one of lowest birth-rate in the world (1.39 children per woman). The population is ageing rapidly: 82.4 million Germans are on average 42.6 years old and their life expectancy at birth is 78.85. As stated by the German Federal Statistics Office, people over 65 will be twice as numerous as people aged 20 by 2050 and the ratio between working and non-working people will then jump from 65% to 89%. According to demographic forecasts, a decrease in German population is to be expected by 2060 when Germans will number between 65 and 70 million.

I.2) Family Solidarity

Annual research by the Federal Ministry of Family Affairs (*Alterssurvey*) shows that the generation of grandparents gives far more aid than it receives, especially from a financial point of view (12% grandparents aged between 62 and 85 provide economic help to their grandchildren and 23% to their own children on an ad hoc basis). They are also of crucial importance in taking care of their grandchildren. As far as the aid provided by the younger generation to the elderly, this is mainly functional (shopping, driving to medical appointments etc.). The intermediate generation helps their elderly parents more frequently than the grown-up grandchildren. Finally, contrary to general belief, most Germans live quite close to their immediate family members: 80% of adult children live at less than one hour away from their parents.¹

¹ « Demography of the Family- Germany », Ostner Ilona, Schmitt Christoph, University of Goettingen, December 2004.

III. German Public Policies Supporting Intergenerational Solidarity

II.1) Main Features of the German Pension System ²

Since the 2007 pension reform in Germany, the age of retirement has to be gradually raised from 65 to 67 during the period 2012-2029. Workers will have to contribute for 45 years but those having contributed for 35 years can retire at 65 accepting a reduction in their pension scheme.

Germany adopted a point-based pension system in 1992 (each point corresponding to an average salary within a full year), but contributions are limited at two points per year and low income and periods of inactivity are subsidized. The German pension system has three pillars: PAYG pension (80% of the retirees, a general and specific schemes), company pensions (5%) and funded pension scheme (10%). A 2001 reform supported company pensions (35% of companies in 2000) and individual retirement savings (30% of workers) through financial and tax incentives. These reforms have allowed Germany to balance its pension system at the cost of great sacrifices. In addition, trade unions complain about the fact that they are not sufficiently consulted by the government in the decision-making process.

II.2) Public Policy for Active Retirement and Solidarity between Generations

The German Federal Government's 1994 initiative called "Dialogue between Generations" has been the first step in a series of public policies supporting solidarity between generations and the beginning of the governmental partnership with associations. It consisted of calls for project proposals in this field, the third one (2000-2001) has been implemented in collaboration with the Foundation *Dialog der Generationen* and the German Federation of Seniors Associations (BAGSO).

Initially, the focus of the programme was active ageing and training through the adoption of an ad hoc plan for life-long learning (2001). Despite an increase in the number of people between 50 and 64 that have benefited from this training (6% in 2000 to 31% in 2003), the new phase of this strategy still stressed the seniors access to training but re-enforced intergenerational learning in schools and adult educational institutions.

Since 2002, several federal policies have also encouraged senior volunteering. The Fifth Report on the Situation of Elderly in Germany (2005) makes senior volunteering a governmental priority. Between 2005-2008, the Intergenerational Volunteering Service - launched in 2005 – supported 60 projects for senior volunteering in schools, care centres, retirement homes etc. Germany also supports seniors work through several programmes, such as "Perspective 50

² « Pensions in Germany : Lessons Learned », Senate Information Report n° 673 by [Alain VASSELLE](#), [Christiane DEMONTÈS](#) and M. [André LARDEUX](#), on behalf of the Mission of Monitoring and Evaluation of Social Security and the Committee on Social Affairs, 13th July 2010.

Plus” (2006)³ and the “30,000 Additional Jobs for Older People” Programme (Bundesprogramm 30.000 Zusatzjobs für Ältere). Among others, the revaluation of the grant paid, the reduction of social charges for the companies recruiting older people and the progressive abolition of early retirement schemes have been implemented. The employment rate of older people (55-64) increased from 44.9 % in 2005 to 55% in 2010, while the objective is to reach 60% by 2020.

Programmes focusing on solidarity between generations are more recent. In 2006, the Federal Ministry of Family Affairs, Senior Citizens, Women and Youth launched a programme supporting the creation of intergenerational houses. There are 500 of such houses today, partly co-financed by the European Social Fund. These houses are supposed to become self sufficient in a period of five years. Their priorities vary, but they mostly favour intergenerational contacts among citizens, support to families and parents, mediation between the inhabitants of the area etc. Their activities are supported by 16,000 volunteers.

II.3) Who Are the Promoters of Public Policies? What is their Link with Associations?

German policies for solidarity between generations mainly respond to a demand from the Civil Society (*bottom-up*), generating as a second step a *top-down* approach to intergenerational issues. Since 1994, public policy began to emerge at the federal level. The Federal government mostly acts as a promoter of projects, triggering off initiatives by funding them, often with the participation of European Union programmes and funds. Within some years, associations have to finance themselves with local entities, *Länder*, foundations and private funds. The *Projektbüro Dialog der Generationen* has been networking between institutional stakeholders and associations at a federal level since 1994, while creating an online data base of the projects and raising awareness on intergenerational dialogue.

Nevertheless, core competencies in terms of social and family policies remain with the 16 *Länder*, where actions for solidarity between generations are not always the priority. Bavaria, North Rhine and Lower Saxony are the most active *Länder*, but involvement differs from State to State.

III- The Role of German Associations in Promoting Solidarity between Generations

III.1) German Associations

Relations between the German Federal Government and the associations are based upon the principle of subsidiarity: the central authority only performs those tasks which cannot be performed effectively at a regional or local level.

Historically, the German biggest associations benefit from a privileged status and have a quasi monopoly in implementing social policies, especially in the fields of health and sports. These associations are supported by a substantial aid from the Government (cf. Répétition), but they

³ « Pensions in Germany : Lessons Learned », Senate Information Report n° 673 by [Alain VASSELLE](#), [Christiane DEMONTÈS](#) and M. [André LARDEUX](#), on behalf of the Mission of Monitoring and Evaluation of Social Security and the Committee on Social Affairs, 13th July 2010.

have little autonomy. The BAGFW network, for instance, gathers six main organisations: Arbeiterwohlfahrt (AWO), Deutscher Caritasverband (DCV), Deutscher Paritätischer Wohlfahrtsverband (DPW), Deutsches Rotes Kreuz (DRK), Diakonisches Werk der EKD (DW) and Zentral Wohlfahrtsstelle der Juden. Together they employ about one million professionals and two million volunteers. Since the 1990s, these associations have been challenged and they are increasingly turning towards private funds in order to keep up their activities. They also have to recruit a new kind of volunteers, who are not eager to participate in big organisations, preferring a much more punctual and flexible form of engagement.

The German associative system has also been renewed after the Country's reunification. The first volunteering centre was created in Munich in 19804. These centres have developed rapidly ever since: it is interesting to mention that 250 out of the 800 were implementing activities for the elderly in 2008. The legal status of these centres differs, some are run by local councils while others are independent associations. Volunteering centres mostly run field programmes, while federations – who emerged around 1996 – promote and represent associations at a federal level and ensure the funding of certain programmes. One such federation, BAFGA, has been representing volunteering centres since 1997; BAGSO brings together seniors associations; and BBE was created in 2002 to represent 150 associations promoting the engagement of citizens in society. Many private foundations (Stiftungen), such as the Robert Bosch Stiftung or the Bertelsmann Stiftung also fund associations' projects. Finally, small neighbourhood associations form a dense network in the grass-root communities.

There are 600,000 non-profit associations in Germany gathering 23 million volunteers (28% of the population). The National Action Plan against Poverty and Social Exclusion reaffirmed the Government's intention to support volunteer actions and to improve legal recognition of Civil Society involvement (2007). This support and recognition for volunteer work creates a favourable environment for rewarding volunteering and it explains why benefits and payments in kind to volunteers are more acceptable in Germany than in France. This is why German volunteer "cards" offer several benefits, such as free theatre tickets, reductions to cultural events or even a 500€ tax allowance.

III.2) The Role of German Associations in Active Ageing and Intergenerational Solidarity

Association projects for intergenerational solidarity have been launched in the 1990s and have increased ever since. The data base of the *Projektbüro Dialog der Generationen* has listed 750 of them, but the list is not exhaustive.

The main areas of intergenerational projects are intergenerational housing and transmission of knowledge and memory. Currently, media and IT are losing ground, while cultural projects are increasing. Generally, these are long-term projects and associations survive by diversifying their sources of funding, but these are mainly short-term funds linked to specific projects.

⁴ „The Awakening Giant: the Development of Civil Society Infrastructure in Germany”, Jan Hendrik Kamlage, Bremen International School of Social Sciences, 2008.

III.3) Lessons Learned and Limits of the German Case

The German case is extremely interesting as far as the collaboration between public institutions and associations are concerned. Germany has a very strong tradition of cooperation between the State and associations that makes German associations less independent than the French ones. Projects supporting intergenerational solidarity benefit from greater visibility, thanks to the above mentioned data base and the efforts of the Ministry of Family Affairs, Senior Citizens, Women and Youth.

In spite of this support, German associations have to overcome a certain number of obstacles, just as French associations do: implementing solidarity between generations within associations themselves by increasing the number of younger activists and involving the middle generation in membership. It is also difficult to recruit men in associations working in the social field, although their number has increased recently. Finally, project evaluation is a complicated and expensive operation and the gathering of statistical data and recent studies on the evolution of intergenerational solidarity is difficult, which makes it harder to audit public policies and the efficiency of projects.

Conclusion

The need for intergenerational policies was a concern expressed by German Associations, but it was the public sector that launched its specific programmes and encouraged the Civil Society to engage on that topic. Public policies were coherent and gave the right impulse to the projects by ensuring their initial funding and promotion. This efficiency is perhaps linked to the fact that there is a single Federal Ministry in charge of Family, the Elderly, Women and Youth (Bundesministerium für Familie, Senioren, Frauen und Jugend) , whereas in France the same areas are taken in charge at interministerial level by a series of different ministries.

Public Authorities do rely in Germany on the volunteer movement in order to implement intergenerational policies. Associations play also a crucial role in the awareness rising of politicians and the public at large ensuring that this issue is kept on top of the agenda in the field of social policies.

Appendix: Good Practice Guide

Intergenerational Solidarity Projects in Germany

1. Memory Transmission : The Centre for Witness to Contemporary History (*Zeitzeugenbörse*)

The association called "The Centre for Witness to Contemporary History" in Berlin has been organising meetings between witnesses of German history and a large public (students, tourists, journalists) for 19 years. After a training on public speech, some 170 seniors have had the opportunity to share their past experiences, mainly about the Nazi period and that of the partition Germany. Volunteers also have the opportunity to speak about the history of their neighbourhood, the evolution in their jobs or crafts, or the cultural life of their youth. Some projects with young people lead to the production of plays, photographic exhibitions and studies. The association also works on registering the witnesses of very old people by editing books, DVDs and a monthly newsletter. Demands are increasing and the association was invited to do presentations 250 times in 2011. The activities are funded by the Senate of Berlin, the members, the media, sponsors. It also receives subventions through a state scheme helping associations: a percentage of fines received for traffic offences is distributed to support their activities. Similar associations have also emerged in Hamburg, Cologne, Ulm, Göttingen and Dresden.

2. Mediation in Schools : *Seniorpartners in School*

The association Seniorpartners in school, founded in 2001, brings together 800 volunteers throughout Germany and 270 in Berlin. The association aims at preventing violence in schools and within students' families. It also tries to avoid school failure. It is supported by the experience of older people, as the relationship between the younger generation and grandparents is often less source of conflicts than the relationship with parents and teachers. The association emphasizes training for volunteers (aged 55 to 79 years): after an interview to check the compatibility of candidate volunteers with the mission, they receive 80 hours of training and then receive a certificate of mediator and a 18 months contract with the association (75% of volunteers work at least for five years). 30% of mediators are former teachers and 50% worked in social services.

Mediators are present in schools 8 hours per week and remain in the same establishment in order to ensure continuity. The 60 participating schools in Berlin are all satisfied by significant improvement within their establishments. The association does not receive regular funding but has received funds from the EU, the German Ministry of Family, foundations and private sponsors. The association is trying to share experience and form a European network: similar projects were set up in Switzerland, Italy and Spain.

3. TABULA - Citizens' Initiative for Education

The association TABULA was founded in 2006 and works in the field of education in Bielefeld, North Rhine-Westphalia. The objective of the association is to promote equal opportunities among pupils, particularly for pupils with disadvantaged backgrounds and migrants. In collaboration with three primary schools and a middle-school, volunteers provide pupils with support classes and many different activities. Some activities are led by retired workers or within companies.

The volunteer teachers are students at the University of Bielefeld aged between 20 and 30 and retired teachers aged up to 75 years. The association has also managed to recruit volunteers from the middle generation, so that all generations are involved. The association is funded by the German Foundation for Children and Youth, by the citizens' Foundation of Bielefeld and the Foundation of Education and Youth.

4. A Place of Intergenerational Life: The Creative House (Kreativhaus)

"The Creative House" was established 10 years ago in Fischerinsel, in the centre of Berlin. It is a member of the federal Mehrgenerationshauser programm, that gathers 450 intergenerational houses in Germany, including 9 in Berlin. It offers numerous cultural and artistic activities for all ages (theatre, dance, choirs etc.). "The Creative House" also organizes events in order to encourage neighbourhood relationships: children's clothing exchange, children's carnival, birthday parties for younger and older, concerts, computer club for elderly, language courses and so on. Their staff is both paid and volunteer, funds partly deriving from the Federal Ministry of Family and the Senate of Berlin. There are also unemployed staff members, who are paid mainly through unemployment benefits and a small contribution of the association ("1 € jobs"). The activities implemented make different generations live side by side rather than sharing a common life, but the House team wishes to strengthen intergenerational issues in its activities.

5. Referrals: Grandparents Service (Grosselterndienst) for lone parents

The Women's Association of Berlin (Frauenbund), supported by the Senate of Berlin, gives older people the opportunity to become grandparents by "adopting" children raised in single-parent families. In most cases, "natural" grandparents live too far away or have no contact with their children. Founded in 1989, the association has more than 480 grandparents today, mostly aged sixty years. Grandchildren adopted are between 0 and 10 years: some of them keep in touch with the volunteers who looked after them even as adults.

The Frauenbund association is in charge of interviewing aspirant grandparents, understanding their motivations, and finding the most suitable family. The vast majority of grandparents are women, but some elder men like to sponsor boys. Once a month, the association organizes breakfasts for grandparents who can exchange experiences. Volunteer grandparents therefore provide psychological and material support to single mothers and fathers, who often cannot afford babysitting for their children, while guaranteeing a familiar atmosphere. Grandparents also benefit from their volunteering, as they remain active but also because their own grandchildren often live too far away.

6. Intercultural and Intergenerational Exchange: the Kreisau Initiative

The Kreisau Initiative promotes social and intercultural dialogue and sets up projects involving different generations. Some of the intergenerational and intercultural exchanges are organized around traditional songs, crafts, history (Franco-German-Polish exchanges - *Intergenerationes*). Every year, German and Polish father-son encounters are organized, in order to encourage fathers to discuss educational issues and to spend more time with their children. This is one of the few projects for which the association manages to involve intermediate generations. The association receives funding by project authorities, the European Union and the German-Polish Institute, while their office space is offered to them free at the headquarters of the Allianz Group.

7. Intercultural Activities: Theater der Erfahrungen

The "Theatre of Experience" was created 32 years ago and is linked to the *Nachbarschaftsheim* situated in Berlin's Schöneberg district. It was originally a troupe of seniors, but the first intergenerational theatre projects were implemented in 1986. Although some plays were produced by a cast mixing all ages, it became difficult to engage young people in such long term projects: shows were sometimes performed for several years. New projects were therefore conceived involving pupils aged 6 to 10 that were carried out in the span of a school year.

The theatre has three groups numbering about forty people: Spätzünder, the German-Turkish company called "Coloured Cells" (Bunte Zellen), and Ostschwung, founded 1993. Senior actors are volunteers aged between 60 and 91. Some of them have been part of the company for 20 years. Actors perform about 100 shows per year throughout Germany and occasionally in other EU countries (England, France, Italy, Greece). The theatres inviting the companies manage logistics and the promotion of the event.

The "Theatre of Experience" has been leading the project "Workshop of old talents" (Werkstatt der alten Talente) since 2008: the project brings together the Theatre with some 15 seniors or intergenerational companies in Berlin (about 200 people). Cooperation has been established with a high school to provide training exploiting the creative potential of seniors. This project was funded by the European Union, but it will be hardly sustainable after the cessation of European funds. The association is mainly supported by the Senate of Berlin.

Intergenerational Solidarity in Belgium

Introduction

As many other European countries, Belgium faces the challenges of an ageing population. Public institutions have been aware of this issue since the 1980s but the topic of intergenerational solidarity has been overshadowed by financial worries regarding the evolution of the pension and Welfare system. The impulse has come from associations, which first remarked the necessity of maintaining a social link between generations: Belgium has today a great number of projects and solid expertise in matters related to the solidarity between generations.

III. Demographic Context and Importance of Intergenerational Solidarity

I.1) Demographic Data

Belgium has a population of 10,839,905 and a density amongst the highest in Europe (the region of Brussels has a density of more than 1,000 inhabitants per km²). Demographic evolution and population ageing are due to higher longevity: nowadays life expectancy for men is 77 and 82 for women. That is linked to scientific and medical progress and a feeble fecundity: the fertility rate in Belgium is 1.85 children per woman, which does not assure a generational renewal. However, middle generations are still the most numerous.

I.2) Family Solidarity

Due to longer life expectancy, the number of generations living at the same time is increasing in Belgium, as in most European countries. Thus, the new family model emerging is one that stretches out vertically. Thus the elderly play a new role in Belgian society, particularly within families. According to a EU study, SHARE - Survey of Health, Ageing and Retirement in Europe, compared to other countries, Belgian older people are very willing to provide time and money for younger generations. Over 40% of population aged 50 or more are time donors and nearly 30% transfer money to younger people (90% of Belgians believe that the financial assistance from their parents helps them settle down and start a family). Moreover, as in most European countries, older people are more often donors than recipients. This trend confirms a gradual redefinition of the role of the elderly, who are more and more engaged in society by providing crucial support to their families.

This kind of solidarity remains generally invisible to public authorities in spite of its great importance. How public policies should tie up with this trend is a delicate matter. Some countries (Australia) have incorporated these facts in their public policies: Belgium has studied,

in the context of the European Year 2012, a tax plan in support of caregivers whose elderly relatives are partially dependant.

IV. Public Policies for Intergenerational Solidarity

II.1) Main Features of the Belgian Pension System

The Belgian pension system is largely based upon a PAYG (Pay as you go) scheme, while funded pension is optional and restricted. In fact, 85% of pensions are funded by the compulsory scheme (payroll contributions).

As for the compulsory scheme, the legal age of retirement is 65 for men and for women (it was 61 years for women until 1997). However, there are early retirement schemes which allow early retirement (at 60) for those who have contributed for at least 35 years.

The calculation of the pension takes into consideration several elements: the insurance period, the remuneration on which contributions were paid and the family situation. To be eligible for a full pension, a contribution period of 45 years is required, as one year is only taken into account if the working period is at least one third of a full-time employment. Some mechanisms can integrate periods of inactivity: military service, unemployment, early retirement etc., as well as the payment of voluntary contributions. The replacement rate is quite similar to the French one: 75% for contributors having a partner in charge and 60% for the others.

Besides this general pension scheme, there is a multitude of particular ones, that generally aim at ensuring greater solidarity between people of the same generation or at implementing “safety nets” for disadvantaged people. Thus, the salary that is taken into account is fixed between a minimum floor and a maximum ceiling: if earnings are lower than minimum wages (20,499.62 €), during a certain year, this minimum is considered for the calculation of the pension and the share of wages above the ceiling is not subject to contributions (and therefore does not give right to additional rights for retirement). Moreover, there is a minimum for reversed pensions : 15,369.88 € for the families having at least one child and 12,299.77 € for singles. Therefore, an employee who has completed at least two thirds of a full career can demand these benefits in order to reach this income.

In addition to the compulsory pension scheme, an optional individual capitalization insurance scheme was created in 1969, permitting employees to build up a retirement. Several agencies, among which the National Pension Office, are allowed by authorities to fix the rules related to companies for the implementation of the supplementary scheme. Employees can thus choose between an indirect (through their employer) and a direct (by paying dues to agencies) contribution system. The individual capitalization scheme provides the employees with a pension, a capital to liquidate in the future. For the moment, it only concerns 15% of all the retirement benefits paid each year, national authorities are therefore sponsoring it through a number of tax exemptions.

This system is clearly attached to an intergenerational dynamic: current employees pay today the pensions of those who are at present retired. Belgium is indeed characterised by the strong

involvement of its public authorities in the welfare of the retired: according to OECD statistics, the average European Union retiree draws 60% of its revenues from public institutions while for the retired Belgian this amounts to 85%.

However, this system has been facing funding problems for several years now a fact challenging PAYG pensions. The increase in the number of the elderly and the decrease in the number of working people are serious issues, which can be the source of a negative vision of retirees, who are often seen as a burden for the society. According to the EU research *SHARE*, only 19% of the Belgian think older people are a charge for the society. Nevertheless, the financial balance issue remains open in the long term, as the Belgian public debt represents 98,2% of 2011 GDP.

The various reforms proposed or implemented in the last years aim at increasing the working period and at reducing pensions paid back to the family, in order to decrease the differences between working people and retirees. However, while the retirement age was significantly raised in 1997 for women (six years by 2009), other reforms concern incentive mechanisms. Longer working periods represent an interesting means of action for the authorities (for if the legal retirement age is 65 the effective retirement age is 59.6, according to the OECD).

Yet this policy is in contradiction with employment policies for older people. The early retirement mechanisms which were implemented in the 1970-1980s contributed to a decrease in the number of senior working, in the belief that this would encourage youth employment. At present, Belgium suffers from a low employment rate of older people (only 50% of the 55-59 age bracket do work– OECD).

II.2) Public Policies to Strengthen Active Retirement and Intergenerational Solidarity

Belgium is a federal constitutional monarchy composed of a Federal State, and formed by Communities (based on a linguistic and cultural criterion) and Regions (geographical criterion). All of them have decision-making bodies (Parliament and Government) which are at the same institutional level and whose competences may overlap. Active ageing and intergenerational solidarity policies are implemented by these different levels. We will examine the policies and involvement of each level in order to identify clearly the pertinent public actors.

Public policies at the Federal Government level address the issue of population ageing almost exclusively in budgetary and financial terms. Since the 1980s, economic provisions have been alerting about the population ageing trend so the measures taken aimed essentially at maintaining the PAYG retirement system and at safeguarding a financial balance at the same time. From this point of view, the active ageing issue has only been tackled through actions supporting older people's employment. The main steps were the creation of a Study Group on Ageing (2001), which is in charge of elaborating an annual report about the economic and social consequences of population ageing; the constitution of a centre of expertise on health care (2004), which aims at reducing the costs of the care system; the approval of the Generation Pact (2006), which contains various tax measures aimed at discouraging early retirement. Federal policies dedicated to solidarity between generations were rare and scattered and a more comprehensive approach has only recently been adopted. The coordination of the Belgian

Programme for the European Year for Active Ageing and Solidarity between Generations 2012 is also ensured on Federal level, by the Federal Public Service Social Security, under the supervision of the Minister of Pensions.

Certain Regions and Communities have already launched policies which are clearly oriented towards intergenerational solidarity and active ageing. Communities basically provide financial and institutional support to the projects which have an intergenerational component by funding projects put forward by associations or, more rarely, through direct actions of their own. The Department of Education for instance, launched a training course in cultural mediation involving artists from across European countries (Creation and Generation Crossing).

Given their extended powers in health and social fields, Regions are deeply involved in these matters. Flanders and Walloon regions have been implementing relevant policies since the 2000s, which encourage older people participation in the life of the community and aim at increasing the occasions for the population to create cross-generational networks. Among the key measures, we could mention the creation in 2005 of the Flemish Seniors Council (there are more than 270 such councils), policy incentives to develop senior advisory bodies in municipalities and the training for home assistants on these issues.

Given the Belgian constitutional organisation, the Federal Government is little involved in these policies and plays, in the best case, a supervisory role. The political impetus mainly comes from Regions and, less often, from Communities, whose field of action is limited to cultural spheres.

II.3) Who Are the Promoters of Public Policies? What is their Link with Associations?

According to the European survey *SHARE*, 85% of Belgians think that public authorities should play a central role in promoting intergenerational solidarity. There is thus a strong demand coming from the population and this seems to be the reason why such policies are being set up in the country. Belgian policies follow a *bottom-up* model, as they are a response to population needs, that were widely publicized by associations, in a profitable dialogue with public authorities (especially Regions and Communities).

Regions and Communities have set up a permanent process of consultation so as to be able to take into account the requests of civil society: ad-hoc consultation bodies are consulted in an advisory capacity on the texts of public laws; licences, contracts or agreements are also awarded or entered into with them. These bodies can also make recommendations about the problems encountered on the field and on policies. This dialogue allows association expertise to reach the ears of policy makers, as well as to adapt laws and regulations to new requests and to give if needed new directions to public policies. Thus, in the framework of the European Year of Active Ageing, the Walloon Region is organizing a series of meetings and seminars where association's expertise is strongly demanded. The example of the Flemish Council of Seniors, consisting mostly of members representing associations, also shows their importance in shaping and implementing intergenerational policies.

Sometimes associations themselves create structures in order to have a stronger influence in policy making. An example of this is the Coordination of Associations of Seniors (2004) which

founded *Courants d'Âges* (Age Streams), a network that brings together projects and associations. This intergenerational advocacy network organizes round-table discussions for political and institutional representatives, as well as public awareness campaigns with the aim of making field activities more visible. The network also created a data-bank of experiences gathering nearly 200 projects in 2012.

IV. The Role of Associations in Promoting Solidarity between Generations

III.1) The Belgian Association System

Belgium had 1.5 million volunteers in 1999 ⁵ and is thus one of the most engaged countries in Europe. Volunteers are active in many different fields: sports, social care, education, arts etc. Their age structure is concentrated around 25-54 years (64% of volunteers). Among these, a relevant part is represented by part-time workers and unemployed people. Women and men are equally involved with some differences among regions.

Belgian associations are organized on a regional basis in Flanders, Wallonia and Brussels region, although there are some initiatives and associations covering the whole country. In every Region there is an association of associations which aims at supporting associations and guiding future volunteers through interviews and skills assessments.

The French Community *Association pour le volontariat* (1974), bringing together almost one thousand associations, also works with public authorities to promote the status, visibility and information for volunteers and associations. The Flemish association of associations *Vlaams Steunpunt Vrijwilligerswerk* guides future volunteers at a local level, while at the central level it essentially manages the relations with public authorities. Over 50% of the budget of the two associations stems from public authorities. They both undertake a support role through the provision of many training courses and counselling of association. Since 2002 there is also a "French Platform for Voluntary action" bringing together many associations and nearly 350,000 volunteers.

Such a good coordination within the sector means added strength for associations and explains their dynamism. The association sector offers the equivalent of 150,000 to 200,000 full-time jobs. Volunteering is also strong within companies, as the AXA Atout Coeur programme, launched in 2000, shows. This programme is addressed to AXA employees and has already involved over 300 new volunteers.

The Belgian association structure is therefore very dynamic. However, new challenges are rising, especially as regards youth volunteering which remains still relatively weak. While very motivated, young people prefer to engage in short term actions (fuelled by strong but short lived enthusiasm) rather than in long term commitments.

⁵ Every country having specific definitions and accounting systems, international comparisons should be made carefully.

III.2) The Role of Associations in Promoting Solidarity between Generations

Associations play a crucial role in intergenerational solidarity, both in raising social awareness and in implementing concrete actions. Political institutions play a limited role, as they only finance local projects. Such vitality shows a great networking capacity among associations. The French Community *Coordination des Associations de Seniors* (CAS), focusing on the elderly, is a key actor in advocating the voice of older people in public debate. The web portal *intergenerations.be* (which is part of the net called « *Courant d'âges* ») gathers around 200 intergenerational projects.

These projects do not appear to be limited to a specific domain. However, culture (memory transmission, artistic workshops etc.) seems to be a priority area for action, perhaps due to the limited material investment needed and to the active support that associations can find within the communities. Nowadays associations are already able to formulate feedbacks and publish good practice guides, or to present their experiences in conferences and meetings. Most of the public policies include therefore a consultation phase, so as to collaborate with associations before initiating projects. Moreover, associations are increasingly working with university establishments in realizing studies on intergenerational solidarity, which shows how advanced Belgium is in the field. The Federal State expressly supports universities within the European Year for Active Ageing 2012 Programme by encouraging research and associating an inter-university consortium to the steering committee of the programme.

Belgian associations are capable of implementing projects emphasizing a holistic approach to ageing, through such activities as intergenerational housing, dialogue between senior councils and high schools when discussing the redevelopment of urban spaces. These projects put into practice in a very concrete way the principle of generations living together.

As regards intergenerational solidarity within associations, 68% of the Belgians think that there are not enough opportunities in associations for people from different ages to meet (SHARE survey). It seems difficult for associations to launch programmes focusing on this without the active support of public institutions encouraging youth involvement.

III.4) Lessons Learned and Limitations in Associations Action

The key to the Belgian success in intergenerational actions is to be found in the high quality of its associative networks. Such actions are implemented mainly at a local level in cooperation between associations and municipalities, but are also supported by strong national or regional associative networks. Association's ability of being well represented in institutional bodies or form inter-associative networks is a crucial element explaining the Belgian dynamic system marking also the difference with other countries, such as France. Improving coordination among the many dispersed associations could be of great importance in developing intergenerational activities in France, as it would enable associations to raise awareness to these issues more effectively. Many associations might thus introduce more easily in their activities a logic of exchanges and meetings between generations even if this is not the principal objective of their activities.

Clearly such a successful coordination among associations cannot be achieved without a certain support from public institutions. Belgian Regions and Communities pay great attention to associations, consulting them and demanding for their expertise whenever they consider it useful for policy-making. Such a tight collaboration between public actors and association has not yet been achieved in France. Distrust of government towards associations does not promote the exchange of competences between these two separate worlds. In addition to that, French centralized organization can be an obstacle to dialogue, if it is true that - as seems to be the case in Belgium - most exchanges are more profitable at a local than at a federal level.

Conclusion

The dynamic intergenerational sector in Belgium engenders many innovative initiatives. Such vitality is mostly due to the associations and to their efforts in giving visibility, counting, promoting and implementing intergenerational projects. Although the government has not yet launched any great Federal intergenerational policy, public support to this sector is considerable. Funding and consulting associations, especially at a regional and a community level, are of vital importance in developing this sector. The launch of the European Year for Active Ageing and Solidarity between Generations 2012 seems to have strengthened the Federal State's involvement: it has set up an ambitious plan of action that tries to tackle all the issues linked to population ageing.

Appendix: Good Practice Guide

Intergenerational Solidarity Projects in Belgium

1. *Housing Community, Solidarity House*

This association was founded in 1991 and at the time it did not focus on intergenerational projects. Its initial mission was to help the reintegration of marginalized people through housing. In 1998, the association established a house in the city of Hannut, renting apartments at an affordable price for the homeless. These flats were also places of social assistance and community life. Today, three social workers work full time for the association in thirteen venues or houses in Hannut.

In 2005, with the launch of the Part'âges programme, the association added an intergenerational dimension to its action. The new goal was to open up their programmes to a new category of beneficiaries, the elderly. Accommodations are therefore intended to make life easier for the elderly, ensuring their autonomy but also fighting isolation by creating a network of solidarity within the neighbourhood and across all generations. The project is supported by a team of professionals, and five new homes as well as an intergenerational garden are going to be created. This project is a Pilot Project in Wallonia, and benefits thus from substantial funds from the Minister of Social Affairs and Health.

2. *The Pass'Agés Project*

Pass'Agés is not an association, but a project set up by the Deputy Mayor of Public Instruction and the CPAS of the city of Chaudfontaine. The project's aim is to allow each individual, regardless of age, to make use of their skills through volunteer action for the benefit of families facing difficulties. Intergenerational and inter cultural issues have therefore an important role in this project focused on local community action.

More specifically, volunteers help children with their homework, but the aim is also to provide educational support to parents. Self-Help groups are organized regularly by social workers to enable parents to share their experiences. The objective is to give children and parents the opportunity to find a familiar and serene atmosphere, allowing children to gain independence and self-confidence at school, and helping parents to assume their role as active support for their children.

3. *The Babyll'âges Project*

The association *Assembl'âges*, based in Brussels, aims at recreating social links between generations by giving the opportunity to anyone interested in joining activities and in taking part in more or less formal meetings. The activities led are addressed to different audiences: children, youth, the elderly.

More particularly, *Babyll'âges* is a project specifically addressed to early childhood (0-6 years). Meeting spaces stay open several hours a week in local nursing homes. These spaces, inspired

by Françoise Dolto's concept of "Green Homes" are open to children, seniors, adults, older brothers and sisters. These centres are open to all, free of charge and without registration requirements and aim at encouraging intergenerational and neighbourhood relationships. The meetings are led by facilitators who organize these contacts through a number of activities (painting, music, cooking, story telling etc.).

4. The *Atoutage* Network: Overcoming Stereotypes

The *Atoutage* association and its twenty volunteers promote many activities, such as the organization of an Intergenerational Film Festival (IFF): films on intergenerational issues, meetings with directors and actors are organised during this four day event. Another field of action of the association is the transmission of expertise, offering training in companies and associations on the management of intergenerational dialogue within companies. These courses aim at overcoming the stereotypes associated with age and intergenerational dialogue. To achieve these objectives, the project *Agisme, Jeunisme* targets nursing homes professionals, through exchanges and workshops by trainers from the *Atoutage* network (psychologists and educators). These courses enable the association to obtain some financial autonomy. Moreover, the association regularly publishes good practice guides and brochures about intergenerational dialogue.

5. The *Zebra-Training* Association

Zebra-Training, established in the city of Hannut, was originally meant to regroup different initiatives in the field of adult education, lifelong learning and training. The overcoming of stereotypes related to age and the promotion of intergenerational are now an integral part of the objectives of the association, through the transfer of knowledge and experience.

The project called *Let's Exchange Our Ideas* involves different generations not only within the association, but in the larger community, in close collaboration with local public institutions: it aims at bringing together young and older people around concrete projects to redesign public spaces. Seniors share their knowledge, experience and historical memories. Young people then talk with the seniors about their expectations and needs in terms of planning the spaces in question. Institutional partners provide logistical support and coordination and intervene in the debate.

The project already led to the adoption of a redevelopment plan for the park *Halette* (2010), fully funded by the municipality of Hannut.

6. The *Généraction* Project

This association *World of Possibilities* was created in 2001 and in 2006 it launched a project named *Youth Friendly*, to facilitate the meeting between local elderly people and young immigrants in Liège. Meetings are built up around collective and individual history of those participating. The concept also includes "Creating Memory" through new digital media.

The first step of the project is computer training for seniors on the creation of Internet blogs. The second step is the construction of a blog where everyone can post their individual messages and those written in common. This action makes it possible to write a common history for these two groups working together in the blog.

7. The *Entr'âges* Association

The association called *Entr'âges* has been promoting intergenerational relations in Brussels and Wallonia for twenty years. *Put Your Talent on Stage* is a project aiming at creating a play with, by and for the elderly, with the help of teenagers. The association wishes to connect the interests of people of different ages. The idea is to be creative together (young and old) and through different learning processes (stimulation of memory, sensory exercises, improvisation, writing) arrive to set up a play which is then preformed in social homes and cultural centres. The realization of these plays is guided by a theatre professor who tries to enhance dialogue between generations and to encourage reciprocal transmission.

8. The *Belgian Senior Consultants Association*

This association brings together senior executives from business, public services and liberal professions who have ceased their activity and wish to remain socially active (nearly 120 advisors for the Walloon Region). These Seniors provide free counselling and support to the project. This association has a dual objective: to allow the retired to remain active and to give an opportunity to small and medium enterprises who cannot afford counselling services to benefit from the experience of these retired experts. However, depending on the mission, a contribution may be requested by the association. The association has several offices throughout the country and is able to help a large number of companies.

Intergenerational Solidarity in Italy

Introduction

While Germany and Belgium are at an advanced state as far as intergenerational solidarity issues are concerned, this subject matter is hardly emerging in Italy. The country is confronted with the same demographic problems as all other European Union members, and so the management of such challenges in Italy is an interesting example, especially as regards the large share taken by the “third sector” in the provision of social services⁶.

II. Demographic Context and Role of Intergenerational Solidarity within the Italian Society

I.1) Demographic Data

Italian population is ageing rapidly, as 38,7% of men and 43,9% of women will be over 60 in 2050 (OECD), while they represented 21,3% of men and 27% of women in 2000. Population ageing is both due to the increase in life expectancy at birth (78,8 for men and 84,1 for women, 2012) and to the low birth rate (9,3%). Thus, the Italian population (60,6 millions) only grows 0,05% per year. Such rapid ageing in population raises the problem of the sustainability of a vital element of the intergenerational solidarity, the PAYG financing. The rate of people over 65 in the working population was of 41,9% in 2000, but it may reach 54,5% by 2020⁷.

II. 2) Solidarity within Families

Family is a major value within the Italian society and solidarity within families remains strong: 83% of Italian seniors help their family financially against 74% of seniors in the European average⁸.

Nevertheless, the Italian family model has undergone significant changes in recent years. According to ISTAT, the number of divorces increased 101% between 1995 and 2009, while the number of marriages has fallen sharply. In this context, grandparents provide a very important support and 52,3% of children aged 1 to 12 years are regularly under their grandparents' care⁹. Families are also becoming smaller, 47,2% of couples with children have only one and only 10,3% of couples have 3 or more children. Solidarity within the family today is due as much to the commitment of Italians to their families as to economic difficulties and the lack of public policies. Public spending on family support in Italy is among the lowest in the EU (4,9% of GDP)¹⁰. Many young people are forced to live with their parents, even when they have a job.

6 It is quite similar to the French associative sector but organisations included in the “third sector” are more varied. Cf III.1.

7 ISTAT (Italian Statistical Institute)

8 Ksenija Fonovic “Serve tempo per la solidarietà tra le generazioni”, Reti Solidali Jan-Feb 2012

9 National Family Conference, November 2010

10 Social Cohesion Report, ISTAT, 13th February 2012.

59,4% of those aged 25-29 and 30,1% of those aged 30-34 lived with their parents in 2008, according to the National Family Conference. On average, the Italians start a family late: at 31 for women and 35 for men in 2008.

In addition, parents with children of school age receive little aid. Women are often forced to stop working, one out of every five women loses or leaves her job at the birth of her first child. The employment rate for women was 46.1% in 2010, while it was 67.7% for men. Families with elderly dependants also receive little aid, although policies in this direction are beginning to emerge, especially at a municipal level.

I.3) The weight of the Catholic Church and Trade Unions

A characteristic of the Italian society is the importance of the Catholic Church and trade unions in the provision of social services. These two entities are also the most active players in the field of intergenerational solidarity today. The role of trade unions in promoting intergenerational solidarity may partly explain the intergenerational focus in the field of employment policies.

II- Italian Public Policies for Intergenerational Solidarity

II.1) Characteristics of the Italian Pension System¹¹

The Italian pension system has been reformed numerous times in the 1990s. The PAYG system introduced in 1969 developed into a system that consisted of more than 200 different schemes, leading to its veritable explosion and creating strong inequalities. The complexity and opacity of their management, the weight of early retirement schemes and disability pensions, as well as the ageing of the population, have increased the deficit of the pension system in the 1980s. Two reforms (1995 and 1997) have harmonized the regimes, but a transitional period of over 40 years was set for their full implementation. The new system creates a single fund, based on a new method of calculating pensions. Each Italian contributor now holds an individual account which is credited with a "virtual" pension contributions paid during his career, the contribution rate was increased. There will be no minimum age of retirement for the insured proving 40 years of contributions. The reform also gives 1.4 million workers performing heavy work the opportunity to retire three years before the others. This reform has an estimated cost of 10 billion Euros over 10 years, which should be offset by the increase in premium rates on certain categories of non-employees and the savings associated with streamlining the system. Due to the economic crisis, a new reform has been adopted in 2012 that fixes retirement age at 66 years both for men and women.

These recurrent reforms of the pension system lacked consistency and clarity for the insured population. Moreover, according to the Board of Retirement Guidance they were made "at the expense of intergenerational equity."

¹¹ Board of Retirement Guidance, "The Italian Pension System since the Reforms of the 90s: a Slow but Effective Transition to a Unified System", June 2009.

II.2) Incentives for Active Retirement and Intergenerational Solidarity

In Italy, the few existing intergenerational programs are usually linked to employment and do not aim primarily at promoting intergenerational solidarity. Most policies are local initiatives and projects are usually carried out on a small or medium scale. Some scattered initiatives are nevertheless interesting such as the intergenerational flat sharing program called "Nonno House".

Italy adopts specific policies for each generation, in particular for the elderly. 50% of social spending between 2000 and 2009 was destined to the elderly, the highest share of the European Union. Policies to promote active ageing have evolved and are often linked to the promotion of older workers. A 2004 reform has enabled the introduction of a salary bonus to encourage seniors to continue their activity. Despite these efforts, the employment rate of people aged 55-64 is 10 points lower than the European average. According to the report EAGLE, intergenerational learning in Italy is exclusively linked to employment strategies, and is usually not conceived in terms of intergenerational solidarity, but rather in terms of economic efficiency.

II.3) Who are the Promoters of these Public Policies and what are their links with Associations?

The European Union plays a significant role in the implementation of intergenerational policies in Italy, particularly through the European Social Fund, which has financed several intergenerational projects.

The State is far behind compared to the local authorities, since powers on social matters were transferred to the Regions by the latest reforms on decentralization (2001). Their competences are still not clearly defined and Regions have little means of action. The application of the principle of "vertical subsidiarity" and the lack of incentive programs at a national level has led to a great disparity between Regions, which do not have the same resources or the same involvement in intergenerational issues. Some Regions, such as Emilia Romagna, are much more advanced than others in this area.

Moreover, the Italian authorities promote the principle of "horizontal subsidiarity", ie "the supply of services by families and organizations with a social purpose". This principle, introduced into the Constitution, reaffirmed that civil society organizations could act for the public good but did not aim at a disengagement of Public Authorities. In practice, this recognition of the contribution of civil society actors has led to a withdrawal of governmental action from the social field. An association called Auser notes that a large part of social services relies on the third sector, composed mainly by volunteers. Municipalities often make use of voluntary organizations to delegate social services to the third sector, but this collaboration is not sufficiently regulated, and its objective is mainly the reduction of costs. In addition, the budget allocated to communities and social policies at the national level declined drastically in recent years. For example, the National Fund for Social Policies had its budget reduced from 929.3 million Euros to 69.95 million between 2008 and 2012. Auser also stresses the need to involve the third sector in the definition of social policies in order to establish a relationship of equality, rather than "subcontracting" between government and the third sector.

III- The Role of Associations in Intergenerational Solidarity

III.1) The Associative System in Italy

The associative system in Italy is characterized by a great diversity: non-profit organizations have become more independent from the political power since a 1978 reform giving them a legal status. The Italian "third sector" (terzo settore) is composed of different types of organizations, which have in common to be private, non-profit, run wholly or in part by volunteer workers, and to implement actions of social utility. There is no common legal framework for the five main types of organizations of the "third sector": associations, social cooperatives, NGOs, voluntary organizations, foundations. There are two types of associations: voluntary organizations and "associations for social promotion". They are subject to different legal dispositions. Social cooperatives operate for health and social services or education (type A), or promote the employability of disadvantaged people (type B). Cooperatives should not be composed of more than 50% of volunteer members and they receive benefits from the State, such as tax deductions. Finally, foundations fund projects and organizations in a variety of areas.

The "third sector" is a very important component of the Italian economy, employing about 700,000 people, but it is also supported by one million volunteers in voluntary organizations. Volunteers are generally men (59.4% in 2003), aged between 30 and 54, having a degree and an employment. The importance of volunteering has been recognized in the law on volunteering (1991), which defines the voluntary organizations and the relationships between these organizations and the government. For instance, organizations can register on regional registries to be recognized by public institutions. According to a study by the Italian Institute of Statistics (ISTAT) 2004-2005, there were 21,021 voluntary organizations registered in 2003. Their number has increased, but the structures are becoming smaller (53% of organizations with fewer than 21 volunteers). 28% of voluntary organizations are engaged in the field of health care and 27.8% in social assistance, which confirms the prominence of social actions and services of general interest within the Italian third sector¹². The 1991 Act also allowed the development of volunteer centres, which are mostly private organizations promoting and supporting new initiatives, providing logistical support, information and training. In 2005, there were 77 centres in Italy, represented by a national coordinating body. Italian volunteers are also represented by other types of organizations, such as the "Movement of Italian Volunteering", the ARCI and ACLI federations, the Permanent Forum of the third sector.

III.2) The Role of Italian Associations in Active Ageing and Intergenerational Solidarity

Intergenerational actions by Italian associations are yet at an experimental stage. The majority of the actions relate to employment, housing, the use of new technologies and the preservation of the cultural heritage. Most projects do not appear to be innovative but they fit the needs of the

12 Voluntary Action Italy : Facts and Figures, Centre Européen du Volontariat, 2006

Italian society, in particular the need to reconcile the generations by improving economic conditions, both for youth and seniors.

Some Italian associations are engaged in the field of intergenerational solidarity, especially networks of seniors associations such as ANTEAS or Auser, the largest Italian association for active ageing. They promote senior volunteering and intergenerational solidarity both within their organizations and through local projects, such as supervision of children near schools by the elderly.

Conclusion

The action of the Italian associations in the field of intergenerational solidarity is yet to be developed but this process is limited by the lack of means. While the dynamism of the third sector is evident and constitutes a crucial element for the development of intergenerational projects in Italy, it has also led to a disengagement of Public Authorities. The government should take stronger initiatives in this direction, and hopefully the European year will inspire both third sector organisations and government to be more active in this area.

Appendix: Good Practice Guide

Intergenerational Solidarity Projects in ITALY

1. Orto in Condotta

The project named *Orto in Condotta* was launched in 2003 at the International Conference of the association "Slow-Food" in Naples. The aim is to create gardens within schools and to educate children on environmental and nutritional issues. Teachers, parents and grandparents are involved in gardening activities, a good example of intergenerational dialogue. Grandparents gardeners ("nonni ortolani") are not necessarily the children's grandparents. They supervise the activities in gardens and share their knowledge about creating and maintaining a garden. Municipalities are also involved as providers for land, seeds, tools, and funds for the project. Schools are responsible for building up the garden and the implementation of the educational project. The Slow Food association is in charge of research and training for the "nonni ortolani" and meetings with producers and cooks. The project is supposed to last three years. Schools organize an event open to all at the end of the year, that can take the form of a market or a meal for tasting the products grown. Parents are also invited to regular meetings. This program has a great success in Italy, where over 400 gardens have been created.

2. The Carige Foundation

The CARIGE Foundation, in collaboration with the Municipality of Genoa has launched the programme called "Free Age" (*Età Libera*). This program aims at supporting initiatives for active ageing and lifelong learning. The *Cercando Calypso* project, by the sailing school *Centro Velico Interforze* promoting access to sailing for all, was launched in 2010. It involves the elderly and young people wishing to learn to sail under supervision of social services of the municipality of Genoa. The municipality selects youth and educators, the sailing school runs practical courses in the sea and volunteer members of the Union of Italian Retired Persons SPI - CGIL give courses on traditional crafts of the Navy. Each group (3 young people and 5 seniors) takes part in five training sessions where retired sailing experts teach them about equipment construction, engine maintenance, sailing and weather conditions etc. They also learn to sail altogether and share essential values such as solidarity in a crew.

3. The Four-Leaf Centre

The social centre *Il Quadrifoglio* was founded 22 years ago in Pontelagoscuro, Liguria. It is entirely managed by the elderly; it has 3,000 members and 110 organizers. The number of people participating in the activities of the centre is estimated at 180,000 per year. It was originally conceived as a centre for the elderly, but it has then opened to the whole community. The centre organizes a variety of activities for seniors but also for families and younger people. It participates in local events such as the carnival and the spring festival. It represents a haven for lone elderly, but also for troubled young people. The cultural activities (concerts, theatre, drawing competitions etc.) invite all to express their talent. In addition, elderly volunteers of the

centre collaborate in the organization of sports and cultural activities within schools. // *Quadrifoglio* is supported by members, the municipality, the union of Italian pensioners (*Sindacato dei Pensionati Italiani-SPI*) and the province authorities.

4. Internet: Grandparents and Grandchildren (*Nonni e Nipoti*)

The initiative "Internet: Grandparents and Grandchildren" was launched in Milan by the Association of Metropolitan Interest (AIM-Associazione interessi Metropolitani) in 1998. AIM is an association and a study centre furthering the economic, social and cultural development in Milan. The association was founded in 1987 by companies, banks and Lombard institutions.

The educational project boosting internet for the elderly was inspired by the desire to counter the anxiety of seniors in coping with new technologies and catch up with other countries, where these are more widely in use. Young volunteers, aged 12 to 16 train the seniors. The equipment has been donated by IBM Italy, while Telecom Italia provided phone lines and internet connections. Training courses are held for two days in pairs (a young tutor and a senior), they are free and cover the basics to use a computer and the Internet.

An e-Learning project launched in 2006 helped to develop the training contents and widened the access to educational materials. The method was tested in seven European countries, with the support of the European Union program Grundtvig in 2008-2010. Training manuals for older and younger people and online exercises are now available in 12 languages (www.geengee.eu). The European project has received the "Lifelong Learning" prize for the Best Project for European integration through Information Technologies and Communication.

5. "Grandparents for Friends" (*Nonni Amici*)

The National Association ANTEAS has set up the "Nonni Amici" project in partnership with the municipality of Milan to ensure the safety of children. 90 elderly volunteers are present at the entrance of 24 nursery and primary schools to help children cross roads safely and to ensure that children do not go with strangers. Volunteers work with parents, teachers and the local police. They are also involved in activities within the school and may supervise school trips. This project exists in several other Italian cities such as Cremona and Cornaredo.

6. The *Televita* Association

The association is part of a parish in Rome and it provides a helpline for elderly and isolated people. Older people can call for help and volunteers regularly call them to inquire about their physical and mental health or just to hear from them. Users also take part two to three times a year in events organized by the association where they can meet the volunteers. Events such as the Christmas party or a trip on Easter are organized in cooperation with other parishes and Catholic associations. More regular activities are also organized, such as sewing, reading, computer skills, gymnastics and also theatre performances played by seniors. The association provides training to young volunteers who wish to work with the elderly. Finally, seniors can be involved in the organization as volunteers, since the association also helps mothers in difficult situations.

7. The Living History Book (*Il Libro di Storia Vivente*)

The House of Solidarity in Rome, in collaboration with the municipality and the province of Rome, manages a project around meetings between elderly and young children. Seniors involved are members of the elderly centre of Belmont. They tell their personal history, the history of the village and its inhabitants. Thanks to the support of the European Union under the European Year of Volunteering, these stories will be published and illustrated with the participation of schoolchildren in the village. A CD recording gives voice to the testimony and it was posted on the website of the European Year.

Intergenerational Solidarity in Sweden

Introduction

Sweden has become aware quite early of the need to develop a new approach to cope with the demographic challenges of this century. An early reform of its pension system, active policies to encourage the work of seniors and many initiatives show that Sweden is amongst the leading countries in promoting intergenerational solidarity.

I. Demographic Background and Intergenerational Solidarity

I.1) Demographic Statistical Data

Sweden has a population of 9.1 inhabitants, and faces a relatively low fertility rate (1.85 children per woman). Growth in the Swedish population is a result of immigration, as the natural population balance is negative. In addition to this low fertility, life expectancy in Sweden is among the highest in the EU, reaching 83 years for women and 79 years for men. Sweden has, as is the case in most European countries, an ageing population: the ratio of people over 55 years compared to people aged 20-54 was 70% in 2006.

I.2) Solidarity within the Family

The Swedish welfare state is an example of the Nordic model. The involvement of the state in the economic and social sphere may be a cause of the rise of individualism, which is often associated with a decline of traditional solidarity models, including family. The European survey SHARE shows Sweden as the country where grandparents spend the least time with their grandchildren in Europe. Moreover, a Eurobarometer study on intergenerational solidarity in Europe places Sweden in the last position when answering the question: "do you think the financial support from parents is an important thing when younger generations start their own family? « Indeed, in the European Union average, 8 out of 10 people answered positively to this question, while only 76% of Swedish answered "yes".

However, conclusions should be drawn carefully, as the situation remains complex. Solidarity within the family is a difficult data to measure and it depends very much on cultural and historical factors.

II. Public Policies for Intergenerational Solidarity

II.1) Characteristics of the Pension System

Sweden is among the European countries where life expectancy is the longest. In the 1990s, the country had to face the problem of population ageing. If there has been an immediate consensus regarding a profound reform of the old system and the main principles of the

reform were approved in 1994, the reform took nearly a decade to finalize and the new retirement scheme was implemented only by the very end of the 2000s.

The previous system consisted of a basic pension, which was equal for all employees, and a contributory pension, created in the early 1960s. Thus, the retired received a pension basis which was calculated on past earnings (with reference to the best 15 years). The legal age of retirement was 65 years, with discount mechanisms for early departures (from 60 years) and premium for late departures (up to 70 years). This system then worked exclusively through distribution, but the contribution rates of that time allowed Sweden to accumulate significant reserves of retirement benefits. In addition to the public system, conventional regimes negotiated by unions were available (90% of workers were covered by such agreements). These conventional insurance regimes were maintained after the reform, but they changed from a PAYG system to a contribution system in which fixed contributions carried fixed benefits. However, even if the system showed no deficit at the beginning, increased life expectancy and the decline in the number of working people undermined its future.

The reform was launched in order to control spending and ensure a balanced budget regime, but it was adopted at a leisurely space allowing for a broad and stable consensus to emerge. The reform aimed not only to limit costs, but also to provide greater transparency in the system, guaranteeing a minimum pension to all the retired, ensuring an equitable balance between contributions and pensions received upon retirement allowing greater equity between generations.

The new system is based on three key areas: notional accounts (PAYG), funded accounts, and a guaranteed pension. More specifically, the pension system is now based on two defined contribution systems, one based on allocation (contribution rate at 16%), the other on capitalisation (contribution rate at 2.5%). In addition, people with low pension are guaranteed a minimum pension (funded by taxes, from the State budget). It should be noted that the funded system is not done without the intervention of the public institutions: a government agency (the Premium Pension System) provides various private equity funds (700). Each contributor can choose the fund desired, then the PPS collects the demands and transfers them to the management bodies. Upon liquidation of a funded pension, the insured can choose between a fixed pension guarantee for the entire period of retirement and a variable pension depending on investments.

The notional account mechanism introduced in 1999 is a central aspect of the reform. Notional accounts are indeed integrated into the PAYG system: each insured has an account on which contributions can be credited. This contribution is adjusted annually, according to the evolution of the average wage. During retirement, the accumulated contributions, or the "virtual capital" are transformed into pension whose amount depends on the life expectancy at retirement. In addition, some period of inactivity (long-term unemployment, education, childcare ...) can be taken into account when contributions are credited by the State on the account of the insured. Employees can liquidate their pension at any time from the age of 61 (it is also possible to liquidate a partial pension earlier) and may also stop at any moment the payments if they start working again. The life expectancy data taken into account in the conversion of pension contributions are related to the generation to which the individual belongs, without distinction of sex or occupational category. In order to ensure a balanced

budget, this system also has an "automatic correction mechanism". In case of imbalance between future pensions and expected revenues, the increase rate of the account of working people and of retirement pensions are adjusted to ensure a financial balance without compromising any generation. Finally, the last part of this scheme provides each retired person aged 65 or more that has been living in Sweden for forty years a minimum pension. This kind of pension is based on the model of differential allowances: it complements the income received by the insured until it reaches the minimum amount (around 800 Euros in 2005).

Such an uncertainty about the total amount of the pension received (undefined benefits) is offset by increased transparency of the system. Thus, each insured receives every year the "orange envelope" that informs all amounts contributed to their account (by the employee and the employer) and gives an estimated amount of their future retirement pension.

II.2) Policy Incentives for Active Retirement and Intergenerational Solidarity

Sweden has the highest rate of employment of older workers in Europe, with nearly 70% of active seniors. An explication of this is the suppression, in the mid-1990s, of the different options that allowed early retirement. The last early retirement mechanisms were abolished in 2003. These measures were accompanied by incentives to maintain seniors in professional life. Thus, wages are exempt from social security fees after the age of 65 and older workers can benefit from significant tax credits.

Nevertheless, these "traditional" policies are not sufficient to maintain such a high employment rate for older workers. The heart of the system lies in the Swedish concept of "Lifelong Learning". Learning throughout life is an integral part of the educational system and the professional world. A specific public policy is being implemented to provide intermediate generations training opportunities during their careers, with special attention to people with a low educational level (those who are more vulnerable on the labour market). These training courses, named "Adult Education", concern both the unemployed and the employed, in order to enable them to upgrade their skills or acquire new ones. The large number of training courses paid by companies to their employees ("on-the-job training") can be partly attributed to the lobbying of the unions, which can also influence the education policy of companies. This policy is accompanied by a constant search for innovation in the field of adult education. ENCELL is the centre of Swedish learning throughout life, an organisation designated by the government to conduct research on adult education and how to promote the transfer of expertises within companies.

Finally, the government is making efforts in order to ensure good working conditions for older employees and to fight discrimination based on age by regulating the dismissal procedures and raising awareness in companies on the importance of know-how transfer. This policy seems to be working: according to the Eurobarometer survey on intergenerational solidarity published in 2009, 76% of Swedes (the highest rate in Europe) believe that companies only employing young people are not more effective than companies with a mixture of generations. In addition, during its presidency of the EU, Sweden has supported the concept

of continuing education, managing to obtain the commitment of all European countries to implement public policies to develop adult education.

Intergenerational actions in Sweden do not just concern the employment rate of older workers and the expertise transfer within companies. Since the 1980s, several big intergenerational housing projects were launched. Governmental bodies, while not being the direct initiators of the projects, widely supported them. However, these projects were soon abandoned. In the late 1990s, other projects emerged, that were broadly supported by the government.

In 1999, during the International Year of Older Persons launched by the UN, the Swedish government started discussions on intergenerational issues and developed a program called "A Society for All Ages". The Department of Education and Science was responsible for youth policy, while the Department of Health and Social Affairs was in charge of older people. A collaboration between the two departments led to the establishment of a program, called Elderly Project. The government's action was based mainly on calls for projects focusing on three areas: the participation of older persons in society, intergenerational solidarity, and attitudes towards the elderly. Among the 64 projects funded by the program, 10 had a specific focus on intergenerational solidarity.

Today, the Swedish government is aware of population ageing and the importance of intergenerational issues. Public policies for youth and seniors have converged in a specific department depending from the Ministry of Social Affairs, showing how the government intends to act jointly in both areas. The Ministry for Children and the Elderly focuses primarily on the implementation of public policies for the health of the elderly and for youth protection, while concrete actions are generally left to the initiative of associations. Associations seem to be most likely to implement, in close collaboration with the State, concrete actions at a local level.

III. The Role of the Associations in Intergenerational Solidarity

III.1) the Associative System

The Swedish state is taken as a reference to illustrate the model of a modern Welfare State. However, such a strong public intervention in society could be seen as a barrier to the development of volunteering. Yet Volunteering has a great importance in Sweden going back to the 19th Century. Mass movements (political parties, sports clubs etc.) appeared very early in this country that could be taken as a model of the "Welfare Mix» successfully combining volunteering with a strong Welfare State. The Swedish government gives massive funding to associations, providing them with over 700 million Euros per year (some of these funds come from quasi-governmental organizations such as the National Lottery). In addition, the Secretariat for Voluntary Social Work was created within the National Board for Health and Welfare in 2007, in charge of monitoring the activities of associations, guiding them and distributing funds (in cooperation with ministries). However, associations and volunteers do not have a clear legal status and associations are not exempt from taxes. Associations are indeed highly dependent on State subsidies, which are not always distributed in a

transparent way. Bigger associations thus develop communication strategies in order to gain greater authority and credibility within society.

In the 1990s, an infrastructure based on "volunteer centres" was developed to create a network of associations. These centres were established at national and regional level with the aim of connecting people who wanted to engage themselves in volunteering with associations looking for volunteers. Regional centres focus their efforts on linking individuals, while the national centre's priority is to link individuals with associations. These centres also give information on volunteering to people asking questions or wishing to engage themselves. They can use different names, such as "resource bank", "day centres", "meeting point": the centres addresses many sorts of organisations (not only associations) and different types of commitments (as temporary volunteering). These centres have a quasi-governmental status, since they are often supported by public funds (70% of centres are funded by the municipalities). There were 69 centres in Sweden in 2005.

In addition to this structure, the National Agency for Volunteering (Volontärbyrån) was set up in 2002. The Agency has launched a very efficient web search engine which lists nearly 2,500 available missions for aspiring volunteers. A greater participation of the State is demanded, as the National Agency for Volunteering performs a public service.

The existence of such organizations reflects the strong willingness for engagement of the Swedes: nearly 50% of the population participates in volunteer activities (Sweden ranks fourth in terms of number of volunteers). However, these figures include sports associations, which are very important in the country (and do not correspond to the common idea of volunteering in France). In fact, nearly 20% of adult volunteers are engaged in sports associations, followed by parents, neighbourhood, social and cultural associations.

The socio-economic characteristics of volunteers are broadly similar to those in other European countries: good social integration, high income and superior studies. The engagement is not significantly different between men and women, the fields where they are involved vary: men tend to join sports associations while women predominate in the social sector, particularly in religious associations. In addition, the social sector attracts mostly retired people (almost 90% of volunteers). The proportion of elderly people is very important in the Swedish associative system. Some associations are exclusively intended for the retired, and their creation goes back to the 1930s. The two most important associations are PRO (380,000 members) and SPF (280,000 members). However, 65% of volunteers registered on the Internet platform of the National Agency for Volunteering are aged between 15 and 35: this new kind of volunteering (temporary involvement, project logic rather than long-term commitment in an association) represents an important opportunity to attract young people. That is also why the volunteering centres, as they connect individuals for specific and punctual services, can be a good opportunity to attract younger generations who are reluctant to engage in associations.

III.2) The Role of Associations in Intergenerational Solidarity

By the 1990s, many initiatives were launched by Swedish associations in the field of intergenerational solidarity. The first associations engaged in this field were associations of retired people. Among these associations, there are two which occupy a special place in the Swedish associative system, due to the high number of their members: PRO and SPF. The people joining these groups had most certainly an interest for the intergenerational field, which explains the early involvement of these associations in this type of activity. PRO included intergenerational issues in its national agenda at the convention of 1996. It was thus decided to open a training course on intergenerational learning in a university for older people that had been created several years earlier by the association. The educative goal was to provide advice and practical guiding on how to get in touch with schools and let seniors develop joint projects with younger generations.

The two associations mentioned, PRO and SPF, have the necessary capacity to conduct large-scale actions, negotiate or work with the government, and thus to influence government decisions. The Seniorsnet Program, launched by the PRO and SPF in 1997 (with funding from the private sector and the Swedish government from the Elderly Project budget), aimed at making 25% of adults (over one million seniors) Internet users by the end of 2000. The objective of this program was to build bridges between generations and it was based upon the collaboration between seniors and younger people. Other projects dealing with intergenerational integration also emerged in the mid-1990s, successfully implementing actions that did not specifically focus on the dialogue between generations. The "Grandfathers in schools" project, for example, was launched in 1996 within the programme called "More men in schools." In 1999, nearly 100 schools participated to the project supported by thirty volunteers and by grants from several public bodies in charge of education or employment as the National Board for Health and Welfare.

It is quite difficult to report other actions because intergenerational issues are not always at the core of associative projects, such as those implemented by churches and sports associations. These actions are mainly local, temporary initiatives. It should be mentioned that the European Volunteer Centre's report on Sweden states that most social service associations specifically intend working for the elderly. The support provided by volunteers to the elderly is generally everyday life help in activities such as shopping, accompaniment to medical examinations etc. These actions are strongly encouraged by volunteer centres. In fact, thirty centres have as target the elderly, and 18 centres exclusively work with seniors or their families.

Conclusion

Associations play a vital role in intergenerational solidarity in Sweden. A good organization of the associative system, as well as the overwhelming support of the State in this field makes Sweden a forefront country in the field of intergenerational actions. The involvement of seniors in society through associations and their actions to promote intergenerational solidarity also contribute to support intergenerationality in Sweden.

Appendix: Good Practice Guide

Intergenerational Solidarity Projects in SWEDEN

1. Revision of Elderly Health Care in Skåne Region

This project is also conducted under the aegis of the European Commission in the framework of the European Year 2012 and it aims at preventing erroneous drugs use among the elderly. Bad use of medicines cause indeed frequent hospitalizations of seniors, which could be avoided through better information and monitoring. The project, implemented by a combination of stakeholders under the auspices of the Skåne Region includes a review of medications taken by patients so as to choose better medical treatments and give seniors more detailed explanations. The goal is to raise awareness and help 30% of patients aged 75 and over.

2. Young and Adults for a Better Life

This project, promoted by the European Commission within the European Year for Active Ageing and Solidarity between Generations, aims at bringing together young and older people from 11 European countries (including Sweden) having different backgrounds (unemployed, immigrants, etc.), in order to find ways to reduce the generation gap. The project is divided into different phases: during the first one, the institutions in charge of the project in each country carry out a survey and interview 50 young people over 20 and 50 seniors over 50 about their personal experiences as regards the generation gap; in the second phase, 12 young and 12 elderly set up a common project, such as opening a shop, start a business, organizing an event. The achievements are then filmed and broadcast on the Internet or on DVD media. The project is funded by a private organization (Project Info), while the organization in charge of coordinate the project in Sweden is a dance school (*Viksjöforsbaletten*).

3. InterGen 2010-2012, Malmö University

This project is supported by the Malmö University and aims at developing senior tutoring for immigrant children. The university had already implemented a similar program that involved students and immigrant children, called MentorMigration (1997). The program gathered together more than 2,000 children and students, establishing a close, regular and long-term relationship (8 months minimum). The university is therefore trying to enhance the intergenerational dimension of tutoring involving seniors (or at least people of the middle generation). The aim of these regular meetings is to reduce prejudices, to allow seniors to use their knowledge and, for those who are retired, find a fulfilling activity. A collaboration of social workers and school professionals may be provided depending on the situation and the available resources.

Conclusion

While conducting this study, we were impressed by different aspects of our topic in each country. Germany has caught our attention because of the professionalism shown by associations and the strong commitment of volunteers, which facilitate the implementation of large-scale projects. As a matter of fact, volunteering is extremely developed in Germany. Both seniors and younger people, when involved in associative activities, receive training and are given responsibilities that make them feel useful to society. Young people are recognised as adults and partners, while the elderly are ensured of an useful contribution to society. This generates a dynamic that makes it possible thanks to a great number of interesting projects to overcome age barriers and stereotypes.

In Belgium we were impressed by the capacity for dialogue between associations and Public Authorities. The Senior Councils that have been set up in great many Belgian Municipalities are mainly composed of persons representing Volunteering organizations. The way in which the European Year for Active Ageing and Intergenerational Solidarity has been implemented is also an example of how such exchanges can be fruitful. The projects developed by the Regions or the Communities have been done so in close collaboration with the organizations already active in the field. The recognition of the experience and know-how of associations, even if these can still be improved, seems to us the essential element of the successes encountered in the course of this study.

Italy may be regarded as a “black sheep” in terms of intergenerational solidarity if compared to the other countries. Yet we were astonished by the weight of the Italian third sector. Undoubtedly, Italian society could not be functioning without the contribution of all these organizations that work on a daily basis to ensure the running of all the missions deriving from the Public Service. If the issue of Intergenerational solidarity is not the essential preoccupation of the associative sector, this can be largely excused and explained by the fact that other, more urgent matters call for its attention.

In Sweden, the most remarkable element to us seems the great flexibility shown by Public Authorities as regards the issues of an ageing population. Indeed, they recognized at a very early stage the importance of this topic and triggered off a process of reflection around the themes of intergenerational solidarity and active ageing: associations have reacted very quickly, picking up such topics which they were able to convert into suitable projects. The fact that Sweden has a *Ministry in charge of the Elderly and of Youth* symbolizes very meaningfully the approach of Public Authorities in Sweden.

THANKS :

Thanks to Iris MARREEL from the Projectbüro Dialog der Generationen for giving us precious informations and contacts, thanks to Tabea SCHLIMBACH and Cornelia MARKOWSKY for the extensive documentation and thanks be given also to members of associations that shared with us their passion for intergenerational work : Christiane RICHTER (Senior partners in School) Eva GEFERS (Zeitzeugenbörse), Helga KRULL (Grosselternndienst), Michael TEFFEL (Kreisau Initiative), Ulrich KRÜGER (Kreativhaus).

Thanks to Valérie Beckers from Courant d'Âges for giving us informations, thanks to the association Atoutage for the precious documentation, thanks to Suzanne Daws for her explanations about the association Abracadabus, thanks to Sylvie Martens for the extensive explanations and thanks to Daniel Oddie for giving us institutional contacts.

We are also grateful to Ksenija FONOVIC, member of the Volunteer Centre of Latium SPES, for her expert advice on volunteer and intergenerational issues in Italy;

Finally many thanks to Judit Borbely, a volunteer, who prepared this abstract in its English version.

France Bénévolat, association recognised of Public utility aims at developing Volunteering within associations. Its three missions are reflected in their activities : **to orientate** members of the public towards suitable volunteer missions, **to advise** associations on how to welcome and manage their volunteers, **to gain recognition** for volunteering. France Bénévolat implements its missions through more than 80 Volunteer centres across the country and a website : www.francebenevolat.org

