

## **New Organizational Forms to Extend the Professional Active Life**

Antonio del Cura<sup>1</sup>, Luis M. Camarinha-Matos<sup>2</sup>, Filipa Ferrada<sup>2</sup>, Patricia del Cura<sup>1</sup>

<sup>1</sup> SKILL Estrategia srl, Spain, {[adelcura](mailto:adelcura@skill.es), [pdelcura](mailto:pdelcura@skill.es)}@skill.es

<sup>2</sup> New University of Lisbon & Uninova, Portugal, {[cam](mailto:cam@uninova.pt), [faf](mailto:faf@uninova.pt)}@uninova.pt

**Abstract.** A major challenge in effective active ageing support is to identify/design new organizational structures, approaches, and mechanisms so that on one hand older people do not feel excluded, and on the other hand they have the chance to make valued contributions to the communities where they live. Collaborative networks involving a variety of stakeholders, e.g. senior professionals, intermediary entities, and beneficiaries have the potential of inducing more effective integration of seniors in the socio-economic system. It is particularly relevant to characterize the various stakeholders to be involved in this process as well as their roles and inter-relationships. Departing from the analysis of current and emerging organizational forms, this paper identifies the challenges and suggests new directions for active ageing.

**Keywords:** Active ageing, collaborative organizational forms.

### **1 Introduction**

An effective transformation of the current situation regarding retirement and the barriers to active ageing in Europe requires the introduction of new approaches and ways to create actively contributing senior professional communities in society, which support the elderly citizens with a framework for leveraging their talents and expertise and creating value for the benefit of the Europe's economy. Many elderly citizens, following retirement, quickly become marginalized and considered as a cost burden rather than a resource, capable of "value creation" in the society. This feeling of exclusion and isolation creates a vacuum in the life of the elderly citizens which in turn affects their health and well being. However, with the improvement of health conditions, many senior citizens could continue giving their contribution to the society after retirement age. Furthermore, it is also becoming clear that seniors' knowledge and expertise is essential for the younger workers who have to learn quicker in order to fill the skills gaps that are already noticeable in European society.

The problem that arises when seniors wish to continue contributing to the society is the lack of proper organizational models capable to support and integrate them adequately. The proposed solution requires the interaction of a range of stakeholders that, carrying out different roles, facilitate the bringing together of these professionals and the beneficiaries of the services they can provide. Clearly, the approach for active ageing has to rely on contributions from multiple actors – researchers from different fields, decision makers, research policy makers, social care institutions, regional

development agencies, etc., and, of course, retired and retiring people themselves, namely through emerging associations of senior professionals. At the same time, in order to guarantee this bringing together, the different stakeholders must develop a whole series of business and behavioral models of varied structure, composition and characteristics to allow a variety of alternatives for the integration of senior professionals. Given the relative newness of the emphasis on keeping retired and retiring people integrated into the socio-economic system and bearing in mind the global tendencies in relation to social security systems, pensions and demography, it is foreseeable that modifications will be necessary with respect to:

- Achieving greater integration of retired and retiring people into economic and social life as a formula for complementing, on one hand the decreasing pension levels, and on the other hand to cope with the greater life expectancy.
- A greater complexity in the relationships that exist between the traditional and new groups of stakeholders involved in or interested in carrying out mediation between retired and retiring people and the possible beneficiaries.

For this purpose, this paper presents a study of the current organizational models and focus on emerging and future collaborative organizational models. This work has been developed within the ePAL project [1] which is developing a strategic research roadmap focused on innovative collaborative solutions and ensuring a balanced post-retirement life-style.

## **2 Identification of Current Practices**

In addition to the traditional initiatives focused only on socialization and entertainment activities for elderly, a number of other organizational forms and mechanisms already exist or are emerging, focused on providing ways to help seniors remaining professionally active after retirement.

Currently, associations of retired professionals represent an important organizational structure supporting active ageing. Therefore, ePAL conducted a survey on 29 of those associations in Europe and outside Europe in order to get a consolidated view of these practices (Fig.1). The main conclusion is that these organizational forms exist due to the fact that retired people refuse to accept the retirement as the end of a professional life, claiming instead for remaining professionally active. The aim of these associations is essentially to provide assistance to organizations, people and companies that cannot afford to pay remunerated services and organizations located in developing countries offering basically business consultancy and mentoring services. The majority work on a voluntary basis sustaining themselves through membership fees and/or private or public funding and sponsorship. In terms of ICT, the majority of organizations use old fashioned tools; nevertheless they are willing to use new and modern tools to help in the daily activities.

These associations are mostly composed of a “professional elite” (people with a high education and that had high positions in the socio-economic system before retirement). In most cases, these people have reasonable pensions (although varying from region to region) and therefore can afford to do voluntary (unpaid) activities.

However, the number of people involved in such mechanisms is not very high.

On the other hand, considering the current difficulties of the social security systems all over Europe, most governments are trying to implement new formula for pensions' calculation which in practice means a reduction of the pensions. In such context, it is foreseeable that more and more people will have fewer resources than needed to satisfy their standards of life.

In addition to these associations of senior professionals, various other mechanisms and practices towards active ageing can be found, including free-lancing, keeping some links with former employer (as the case of jubilee professors), etc. [2], [3]. A number of people also join organizations involved in voluntary social work or clubs that promote socialization activities for elderly, such as time banks [4], [5].

The "individualism" approach, such as free-lancing, corresponds perhaps to the most common approach nowadays, but it presents some barriers [6]. Either when pursuing economic benefits (free lancing) or simple voluntary activities, this approach requires a spirit of initiative (even entrepreneurship skills) that many people do not have or are not willing to exercise at this stage of their lives. Working alone also brings risks, namely related to health conditions. Furthermore, this approach lacks the "socialization" part to compensate for the breaking of social links that were present at the working place before retirement.

As a consequence of the current situation, it can be concluded that some kind of organizational models is needed in order to support the current, emerging and future trends in extending the retired and retiring professional active life. For that it is extremely important to integrate all relevant stakeholders and characterize them accordingly within the scope of active ageing and silver economy.

**Analysis Method.** A method for analyzing the organizational forms was adopted including on one hand an evaluation of actual stakeholders and their inter-relationships and on the other hand identifying and characterizing emerging and possible future organizational models.

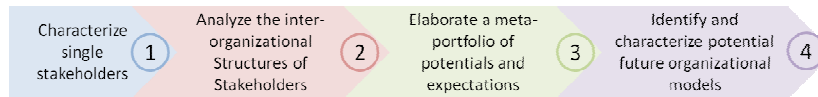


Fig. 2 – Generic steps of the method

As illustrated in Fig. 2, the method is composed of four steps:

1. Characterization of single stakeholders - Defining the important stakeholders and characterizing each one of them according to a set of variables.
2. Analysis of the inter-organizational structures of stakeholders - Analysis of the

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SWB (DK)
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Fig. 1: Analyzed associations

different relationships that exist between the different organizational forms, paying attention to the way they are inter-organized, their way of working and their characteristics interaction with their surrounding environment.

3. *Elaboration of a meta-portfolio of potentials and expectations* - Analysis of potentials, expectations, and constraints of the different kinds of stakeholders.
4. *Identification and characterization of potential future organizational models* - An “integrated” organizational model with all stakeholders shall be devised according to the ePAL’s vision and some promising future scenarios.

The following sections summarize the results of these steps.

### 3 Characterization of Stakeholders

This section briefly introduces the classification and characterization of stakeholders as well as the relationships that stakeholders currently have among them and points out some future requirements especially concerning ICT. Considering the ePAL baseline and vision, the following main stakeholders are considered:

**Senior Professionals**, which are retired, early retired professionals or people in the process of retiring who wish to continue to participate actively in society by offering their experience or transferring their professional knowledge. Various subcategories can be defined based on the form under which they supply their services:

- **Single Senior Professionals (SP)**, which offer their services individually or through intermediaries or associations of senior professionals. Some examples are: freelancers, as well as the associations of senior professionals where each member provides his/her services in an individual manner to clients or beneficiaries.
- **Teams of senior professionals (TSP)**, temporary teams of senior professionals specialized in various fields and jointly providing a combined/complex service to a recipient. This type of organization, not very common yet, is usually supported by an association of senior professionals.
- **Communities of Active Seniors Professionals (CASP)** constitute associations of retired people or those in the process of retiring, who are interested in providing a service to the market. These associations are composed of heterogeneous groups of senior professionals who are independent and geographically dispersed sharing the common objective of being able to contribute to the socio-economic system. When mainly supported by computer networks to facilitate their operation as a community, they constitute a virtual community.

**Intermediaries** are organizations or people whose principal function is to form a point of contact and act as facilitator of interaction between senior professionals and the market and society. There are two categories depending on their objectives:

- **Brokers** - organizations or people whose principal objective is to provide opportunities for senior professionals to contribute with their services (experience and knowledge) to the market and society. This type of intermediary can include, among others, the associations of senior professionals, government organizations such as regional development agencies, time banks, or even large companies.
- **Supporters** - organizations that establish conditions to support senior professionals providing a range of services that allow them to offer a service in a

more structured manner. Three main types of supporters were identified:

- **Financial supporters**, namely banks, investment firms and government.
- **Service supporters**, organizations providing education, facilities, methodologies, advice, assessment, etc. These intermediaries are formed of 3rd Age Universities, Non-Governmental Organizations, Societal Organs, Consulting companies, Regulatory Bodies, etc.
- **Service providers**, organizations providing the technology and ICT tools that ease and improve the quality of life for elderly. Included in this group are the service and production industry and ICT companies.

**Recipients** are people or organizations that need the services and experience that senior professionals own, either individually or through teams or associations of senior professionals. Depending on their internal characteristics these entities may be further subdivided into:

- **Clients**, including government, large companies, company associations and universities, i.e. any organizations or people that are in the position of being able to pay for services from senior professionals.
- **Beneficiaries**, those people or organizations with low incomes which do not have the necessary revenues to pay for services such as assessment and mentoring/coaching. In this group we would include young entrepreneurs, small start-ups, SMEs, students, NGOs, etc.

A summary of the characterization of the different stakeholders giving a global view of each stakeholder's role, product and services and how they are able to support the ePAL vision is illustrated in Fig. 3.

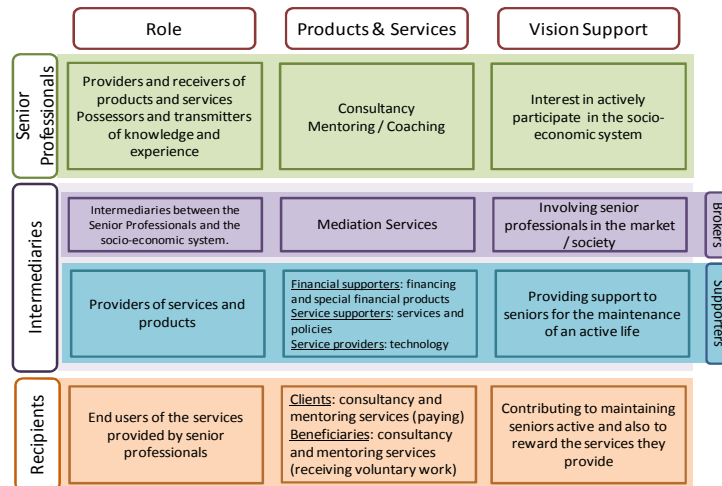


Fig. 3 – Characterization of Stakeholders

**Current relationships.** As shown in Table 1, even though some relationships among these stakeholders may be wide-ranging and strong, there is still sufficient space for the development of a whole range of future models based both on currently defined activities as well as on new activities for senior professionals.

**Table 1** – Relationship between stakeholders

Entities	Senior Professional association	Government	Societal Organs	Financial Entities	University	Non professional senior association	ICT Industry	Recipients
	- Receiving advice	- Participating in programs		- Collaborating in social programs			- Techno-logical programs	
- Advising & mentoring	- Participating in events - Being part of a Network	- Advising - Participating in programs - Receiving financial support	- Advising	- Advising	- Advising Collaborating in programs	- Participating in events - Being part of a Network	- Techno-logical programs	- Advising & mentoring - Training
- Involving entities in programs	- Collaboration in programs - Giving financial	- Participating in events - Collaborating in programs - Being part of a network	- Collaborating in programs, events, creating new policies			- Participating in events - Giving financial support		- Putting in contact SP and clients
	- Receiving advice - Collaborating in events	- Participating in events - Collaborating in programs - Being part of a network	- Collaborating in events, studies, creating new policies.			- Collaborating in events		
- Collaborating in social programs	- Receiving advice					- Collaborating in social programs and events		- Giving financial support
	- Receiving advice - Involving seniors in mentoring programs							- Creating programs. - Putting in contact students and entrepreneurs with SP
	- Participating in events - Being part of a network	- Participating in events - Receiving financial support	- Collaborating in events	- Collaborating in social programs and events		- Being part of a network - Collaborating in programs and events	- Techno-logical programs	- Developing programs and social events for elders
- Giving technological programs	- Giving technological programs					- Giving technological programs	- Collaborating in developing new technology	- Giving technological programs
	- Receiving advice and mentoring	- Participating in programs - Receiving financial support		- Receiving financial support - Giving special products - Participating in programs (elders)	Participating in programs (entrepreneurs, students)	- Participating in programs and events	- Techno-logical programs	

The most common relationships between stakeholders, as mentioned before, are those that exist between the associations of senior professionals and the recipients of their services, be that direct or through brokerage. These types of relationships involve the provision of services, normally consultancy, by senior professionals to those recipients interested in receiving them. Other common types of relationship are those that occur between government and associations of seniors. The objectives for these relationships may be varied: financing seniors' activities, carrying out brokerage activity by the government, consultancy work by seniors for government or the participation of seniors in programs arranged by the government, among others.

On the other hand, the areas where relationships are weak or nonexistent and that, from the point of view of ePAL, should be improved or developed are principally those related to the ICT industry. Although some technology started to be developed with a focus on elderly, this has usually been directed at improving quality of life, not at extending the working life. Currently only a few elderly associations use some IT programs, normally with very limited functionality, in carrying out their activities. It is necessary to develop new technology that considers the needs of senior professionals and that supports the development of new flexible ways of working.

## 4 Organizational Forms

New organizational structures are needed in order to address the challenges of the ePAL vision. In this way, departing from the analysis of existing models, some emerging and future forms are suggesting new directions for active ageing.

**Existing Models.** In order to better understand the current state and potential possibilities, an analysis of the existing organizational models was conducted. Some of the most typical cases are:

**Simple Model:** In this example the recipient makes direct contact with the senior with the aim of receiving services for a specific project. The professional expert provides the support and consultancy that the recipient needs (1) and the recipient in turn pays for the received services. (2). It is a typical case with free-lancers. This model is not scalable and does not cover the socialization needs, being the elderly “left alone”.

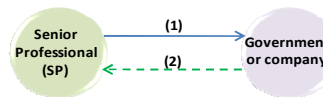


Fig. 4 – Existing simple model

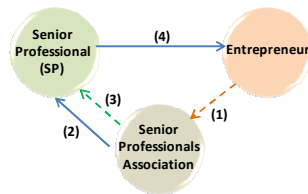


Fig. 5 – Existing intermediation model 1

**Intermediation Model 1:** In this case the entrepreneur typically needs consultancy services in order to get a company project off the ground. The entrepreneur decides to opt for external professional assistance (1), for which it approaches a senior professionals association, given that it does not have the resources to acquire these services at market rates. The association selects the senior that best fits the

needs of the entrepreneur from among its members (2). Finally the senior professional provides the required mentoring and consultancy services to the entrepreneur (4). Besides reimbursement of expenses, the senior professional does not receive remuneration from the entrepreneur although he/she might benefit from the association in other ways (3) (e.g. prestige, experience with new methods, infrastructures, etc.).

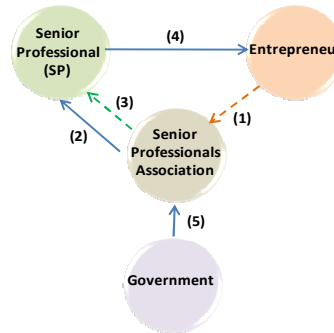


Fig. 6 – Existing intermediation model 2

**Intermediation Model 2:** Similarly to the previous case, the entrepreneur asks for consultancy services from the senior professionals association (1). The association offers the possibility to provide the service to available members (2) who fit the requirements of the entrepreneur, offering them in compensation the methodological approach and infrastructure necessary to carry out the activity (3). The chosen SP provides support and consultancy to the entrepreneur (4). Different from the previous model, in this case the association receives some financial support from the government in addition to that raised from its membership fees.

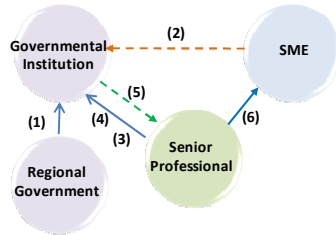


Fig.7 - Existing intermediation model 3

out the task (4), chooses the senior that better fits the needs of the SME soliciting the service. The chosen senior carries out the mentoring and consultancy task (6), for which he/she receives some monetary remuneration (5) from the Institution.

**Complex case:** As in the previous model, it is assumed that the Governmental Institution created a consultancy program for SMEs, with financial support from the Regional Government (1). Different from the previous case, the consultancy services are provided through a virtual team supported by an ICT platform, which has been provided by an ICT company (2, 3). The Institution carries out the project in collaboration with the senior professional's association (5); for this collaboration the association receives some monetary remuneration (6). The association is in charge of assigning the work to a team of its members (7) and putting them in contact with the recipient in order to offer their consultancy services (9). In order to offer the SME a high quality service, the association creates a Team of Senior Professionals (TSP) specialized in different areas (marketing, finance, management strategy, etc.) which jointly provide integrated mentoring and consultancy services. Senior professionals receive some reward (8).

**ICT in the simple models.** From the point of view of ePAL, if senior professionals are to be effectively integrated into the socio-economic system with the help of ICT, it would be necessary for them to act through some kind of intermediary organization. In the simple models, those in which senior professionals offer their services directly (without intermediaries) to the recipient, at this moment advanced ICT platforms are not really used due to the existence of a range of limitations, among which the following stand out: (i) Cost - normally a senior cannot individually shoulder the cost of acquiring new technologies; (ii) Training - the majority of seniors is not used to using new technologies and is often reticent to learn how to use new tools and applications; new training courses are necessary, through which the use of new ICT technologies would be encouraged; (iii) Maintenance – there is a need for some organization that would provide maintenance services for the technological platforms.

ICT in the simple models.

Despite the existing limitations, there is a high degree of consensus that

**Intermediation Model 3:** In this case it is assumed that the Governmental Institution has created a consultancy service to micro companies using senior professionals, financed and supported by Regional Government (1). Interested companies approach the Governmental Institution to solicit consultancy services (2). The Governmental Institution, which has contracted the seniors (3) to carry out the task (4), chooses the senior that better fits the needs of the SME soliciting the service. The chosen senior carries out the mentoring and consultancy task (6), for which he/she receives some monetary remuneration (5) from the Institution.

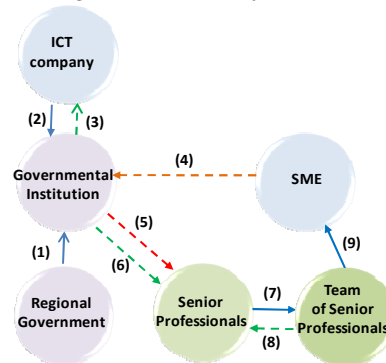


Fig. 8 – Existing complex model

technology can be of great help. The principal functions that technology could perform in these models are: (i) To facilitate communication between the senior professional and the recipient. Naturally basic communication is guaranteed by simple email systems, but higher levels of professional interaction which require additional tools (e.g. distributed coordination and project management, access to recipient's information system) are not available; (ii) Promote flexibility; through ICT seniors could provide their services from any place and at any time.

*ICT in intermediate and complex models.* In the cases where various kind of stakeholders are involved, with different characteristics and functions, ICT starts to be used as a way to facilitate coordination and communication among the individuals and/or organizations involved in the model, contributing to make such tasks more efficient. The main improvements that ICT can bring to these cases are: (i) Coordination, organization and communication among the different types of stakeholders, through the creation of collaborative networks; (ii) Communication between the different members of an organization, e.g. between the members of a senior professional's organization; (iii) Greater flexibility, giving the possibility to provide services from any location and at any time; (iv) Allowing the use of common methodological approaches and tools for the provision of mentoring and consultancy; (v) Providing the possibility of continuing an active working life to those members with physical limitations.

Additionally, in those models where seniors form teams in order to offer their services to recipients, technology could help to: (i) Offer an integral consultancy service to recipients. Through the development of virtual teams, various seniors from one association could work together for the same recipient; (ii) Ease transfer of knowledge and documentation between members of the team of seniors. Nevertheless existing tools / platforms are quite limited in what concerns support for team's collaboration.

In summary, from the analyzed cases it can be concluded that: (i) Existing organizational models exist for the integration of SP in the socio-economic system. (ii) Current collaboration models are not adequately developed and do not take advantage of the potential offered by new technologies and new demographic needs. (iii) These models are not integrated into the social and economic structures of the majority of stakeholders. (iv) The models developed for SPs do not address all their necessities and potential opportunities. (v) Current models, even in their most complex form, are still ad-hoc in nature.

**Emerging and future models.** From the analysis of existing experiences of extending the professional life and also taking into account the current barriers, it becomes evident that the most promising approach should be based on some form of *tri-partite collaborative network*. Such networks should involve senior professionals, recipients of their services, and intermediary entities. Furthermore, besides the individual entities of each of the 3 types of stakeholders, it is also necessary to consider the organizational forms existing within each type.

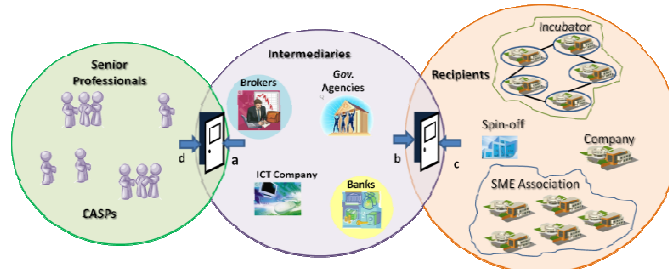
More effectively organized associations of senior professionals – Communities of Active Senior Professionals (CASP) – will constitute a kind of specialized breeding environment for the dynamic formation of teams of senior professionals (TSP) to respond to market opportunities. Past approaches have been focused on offering

services to be performed by seniors working alone. The formation of teams, possibly combining different expertise, will lead to a great improvement in terms of the complexity of the problems/projects that can be addressed as well as the quality of the rendered services. Furthermore, CASPs will provide a socializing environment to help elderly keep and re-enforce social links compensating those broken with the retirement. The organization of training actions and cultural activities is also part of the goals of CASPs.

Start-ups and SMEs are amongst the entities that currently receive the greatest amount of support from senior professionals, both directly (understood as the direct provision of services) as well as indirectly through various intermediary mechanisms. Typical organizations of these recipients include SME associations and incubators that can be used as facilitators in the process of putting together the two communities.

The involvement of intermediaries, i.e. organizations that offer different types of support is necessary in order to achieve the effective involvement of senior professionals into the socio-economic system. In fact, even the most dynamic associations of senior professionals have limited brokerage capabilities and face a number of difficulties in finding recipients to their services, even when those services result from voluntary work. On the other hand, many young entrepreneurs and SMEs could greatly benefit from some form of coaching/mentoring that they cannot afford to contract from market providers. The effective delivery of services to these recipients requires not only the kind of guidance/advice that can be obtained from senior professionals, but also some field work and problem formulation that retired people are no longer willing to do. Thus, intermediary entities can help here.

Putting these three types of entities together will lead to new collaborative contexts which can benefit all participants and the society in general, materializing a new form of silver economy (Fig. 9). In the implementation of such tri-partite collaborative networks a number of interaction channels can be identified:



**Fig. 9** – Model of intermediaries

- *Between intermediaries and senior professionals:* (i) The provision of consultancy services for a wide range of subjects in which the seniors have a great depth of knowledge acquired throughout their professional career. (ii) The provision of mentoring and coaching services on subjects related to company management. (iii) Integration of seniors into the business world in different ways: associations of emeritus of large companies, participation in mentoring programs for young workers, reduced or flexible working days. (iv) Availability of equipment/infrastructure that allows seniors to conduct their activities. (v) Financing the activity carried out by seniors or their organizations. (vi) Training.

- *Between intermediaries and recipients:* (i) Brokerage; normally supporters are responsible for putting companies that need services in contact with the seniors interested in providing these services. (ii) Incentives; providing the financing (normally in the form of subsidies) necessary for the acquisition of consultancy services. (iii) Marketing.
- The increase in the number of intermediaries (brokers and supporters) is a key step for the effective extension of active working lives of senior professionals. The current situation of lack of demand for the services of senior professionals and their associations can only be resolved through an adequate level of involvement of brokers.

The survival of CASPs will increasingly be linked to their ability to effectively fulfill their commitments to recipients. The demand for continuous work of high quality is clearly increasing. For this reason, commitment between seniors or teams of seniors and the client or recipient should increasingly become subject to regulation of procedures and behavior that is imposed and developed by the CASPs in order to better guarantee such commitment. Work in teams is a mean to adequately balance the desire of the senior to maintain a limited active professional life with the needs of the client or recipient who needs timely coverage of their needs. The demand for higher levels of commitment from seniors must be accompanied by the establishment of a clear rewarding system that should be known and accepted by the seniors before they join the CASP and start carrying out their activities. The incorporation of systems for monetary and non-monetary remuneration will make new types of CASPs possible and allow a greater number of senior professionals to extend their active working lives. Future CASPs will thus require a number of improvements both regarding their interaction with the socio-economic system and their internal operation (Table 2).

**Table 2** – Needed improvements

<p><u>External order:</u></p> <ul style="list-style-type: none"> <li>▪ Develop a system of agreements and commitments with brokers such that they guarantee an adequate level of demand for their services, through the creation of specific products and services for each type of broker.</li> <li>▪ Define and maintain an adequate level of agreements and commitments with supporters, that guarantee necessary resourcing, not exclusively monetary, in order to reward seniors even in cases where no charge is made to the recipient.</li> <li>▪ Establish agreements between CASPs and different levels of European governments that allow for the encouragement, appearance and development of a greater number and type of brokers and supporters that in turn permits the extension of the ePAL philosophy and that a greater number of senior professionals are able to maintain an active working life.</li> <li>▪ The need to incorporate new types of service and technology into the CASP's ways of working will mean the development of special relationships between the CASPs and the suppliers of ICT services.</li> </ul>
<p><u>Internal order:</u></p> <ul style="list-style-type: none"> <li>▪ Establishment of clear, continuing &amp; strong relationships with senior professionals in order to guarantee an adequate, effective and efficient supply of services to clients or recipients.</li> <li>▪ Development of new management systems for communities that allow adequate creation of teams of increasing sophistication, new professional rules and regulations as well as adequate systems for monitoring the coverage of work by senior professionals.</li> <li>▪ Integration of new ICT platforms and systems.</li> <li>▪ Development of training systems to allow an adequate level of up-to-date competencies of the senior professionals incorporated into CASPs.</li> </ul>

Having this in mind and as a preliminary assessment of the proposed collaborative models it can be foreseen that they will have a positive impact at seniors, society and economic levels. Nevertheless at this stage of development it is still early to discuss them in detail. In what concerns limitations they pass through the EU legal systems, social security systems and ICT. Without improvements in these areas it will naturally be quite difficult to implement the proposed models.

## 5 Conclusions

There is a great need both on the part of the EU and seniors to continue employed beyond traditional retirement age. It is important however, to recognize firstly the specific, distinct needs of different groups. The EU, due to significant changes in its demographic make-up, needs seniors to continue to contribute to economic growth by filling skills gaps and generating wealth. Many seniors also do not have the financial means to live a comfortable retirement beyond traditional retirement age without a higher further income than pension systems will struggle to provide.

Collaborative networks can play an important role in the establishment of new organizational forms, involving various stakeholders – senior professionals, intermediaries, and recipients of services – as a way to support active ageing and silver economy.

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