

The European social dialogue and the development of the solidarity between generations of workers: focus on “over 55” and young workers in the finance sector.
Sustainable Growth and generation gap

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University of Lodz

Poland



University of
LODZ



About city of Lodz

Lodz, the former textile industry empire, today is a city of modern technologies, a city of culture and grand events. It is a metropolis where a landscape of industrial architecture mixes with silhouettes of the 20th century office buildings, production halls, culture and sports buildings.

- Lodz is situated 125 km away from Warsaw.
Lodz is one of the largest cities in Poland (3rd place).
- In 1423 King Władysław Jagiełło granted city rights to the village of Łódź.
- The city's name translated literally means **"a boat"**.



University of
LODZ

The University of Lodz

- Foundation date: **1945**
- Number of students: **40 000**
- Academic staff: **2 280**
- Number of international students: **1100**
- The University of Lodz is one of the biggest and highest ranked universities in Poland.



Faculty of Economics and Sociology – in numbers

- Our Faculty is the biggest of the 13 faculties of the University of Lodz. It employs 550 people, 416 of whom are academic teachers.
- Almost every fourth of them bear the rank of associate or titular (full) professor.
- Research and didactic work is conducted within 7 main institutes the Faculty is divided into.
- Many of our graduates and academic staff have played an important role in Poland's public life, as well as in the European Union's institutions.



Faculty of Economics and Sociology - educational offer

- Nowadays we are proud to have one of the best educational offers in economical and social fields in central Poland.
- Today we educate more than **8 000 students** which means that **25% students of the University of Lodz** study here.
- We offer **19 majors** available for all students; full-time, extra-mural, BA as well as MA studies; doctoral and post-Master`s degree training.
- Classes and lectures are held in Polish and English. We support and appreciate the activities of student organizations.

Faculty of Economics and Sociology - international cooperation and scholarships:

- The Faculty's staff successfully realizes international grants and research projects.
- We cooperate with universities from Europe, North and South Americas and Asia.
- Our employees and students can benefit from scholarships within the LLP Erasmus+ Programme or Mobility Direct around Europe as well as from Summer School seminars in Brazil, Ecuador and Russia.



The University of ŁÓDŹ (ULO) contribution

Project aims at strengthening the role and contribution of industrial relations, in particular the social dialogue in the banking sector in responding to the major challenges brought by demographic evolutions through innovative search activities to deepen the analysis on key findings on **Age Management, Active Ageing** and **Intergenerational Solidarity** of workers. The project has as its strengths the multicultural and experiential approach and the transnationality.

Team

- Professor Izabela Warwas – Department of Labour and Social Policy
UL
- Professor Justyna Wiktorowicz - Department of Economic and Social
Statistics
- Dr Iwa Kuchciak – Department of Banking
- Patrycja Kruczkowska

The University of - team

- interest in financial/banking sector (self-services, mobile banking, electronic banking, omnichanneling, 24/7, reduction of employment especially in branches; integration of payments, big data, social media...)
- interest in:
 - **age management** – understand as not a set of tools but a tailor-made holistic approach which is consistent with a business strategy and inherent in the structure and organizational culture of an enterprise
 - **silver economy** - branch of economy which deals with creating and satisfying the needs that accompany aging of societies (assurances of vocational activity and of self-reliance the longest possible, leisure time management of senior citizens, caring for health and appearance, assurance of social integration, providing financial services which are 'sensitive to age)
 - **active aging** - about recognizing aging as a starting point to change the way of managing human resources and placing aging processes in the perspective of the course of life, and therefore requires referring actions to people of different ages, both to the elderly and to younger people.
 - **Intergenerational transfer of knowledge (ITK)** - in the projects ITK refers to the passing of information and knowledge from older to younger and from younger to older workers employed in banking sector.

The University of ŁÓDŹ (ULO) contribution

- Analysis of the **role and position of the social partners** in the search for **Age Management solutions for elder workers** to ensure a sustainable working life, both in terms of quality of work and ability to work.
- Analysis of the **role and position of the social partners** over measures that **can ensure the proper transmission of experiential baggage and skills of elder workers to younger colleagues** with specific reference to the financial sector (idea of **Intergenerational transfer of knowledge (ITK)**).

Scientific (academic) research			Empirical research
Desk research Banking sector and social partners ULO/ADAPT	Desk research Age management ULO/ADAPT	Descriptive analysis - employment trends UVEG	Good practices card ULO
questionnaire survey: to examining the state of knowledge and the attitudes and motivations of social partners to implement the age management of the banking/financial sector.		C O N C L U S I O N S	Good practices card gropued thematically - proposition of construcion ULO Good practices should describe activities in the area Age Management and Intergenerational Solidarity in banking sector in partner’s countries. The selection of good practices and case studies should be based on the analysis of the concrete national economic and social contexts.
Recommendations for social partners			

1. Analysis of the role and position of the social partners in the search for Age Management solutions for elder workers to ensure a sustainable working life, both in terms of quality of work and ability to work

- In fact, recent retirement reforms see older workers forced to stay longer in production and workplaces, a factor which is added to the new labour digitization processes that involve the risk of obsolescence of own experience, knowledge and skills baggage.
- Age management is an important area of silver economy, the dynamization of which will be a context of its development, as well as the development of the active aging concept.

1. Analysis of the role and position of the social partners in the search for Age Management solutions for elder workers to ensure a sustainable working life, both in terms of quality of work and ability to work

- **The first phase of research** will be **desk research**. Project research will be subordinated **to examining the state of knowledge and the attitudes and motivations of social partners to implement the age management of the financial/banking sector**. The analysis will also examine the relationship between age management and the silver economy in social partners opinion.
- **The second phase** will be important to analyse **good practices**. Good practices will be solved through a web query, analysis of thematic source texts for the banking sector. The information and results found will be sorted in the form of good practice cards. An important component of this card will be the information about the degree and ability of the practice of one-to-one organization.

Good practices will be **grouped thematically**. The results of the research will be used to design popularizing of the philosophy of age management campaign based on multi-faceted benefits.

2. Analysis of the role and position of the social partners over measures that can ensure the proper transmission of experiential baggage and skills of elder workers to younger colleagues with specific reference to the financial sector

- During this study, an assessment will be made of the extent to which **intergenerational exchange of knowledge has been implemented**. Organizations can use:
 - to learn "in pairs" younger and older;
 - management of employees' careers, including the exchange of experience of people of all ages;
 - knowledge management;
 - duplication of competence, multi-generation teams;
 - relay system.
- It is important for inference to recognize whether the transfer practices occur together with social business responsibility and work-life balance programs. This will allow to prepare **recommendations for social partners**.

Desk research: two reports and matrix of good practices card

1. Situation in banking system/financial system in each partner country
2. Age Management in banking system/financial system in each partner country
3. Good practices grouped thematically according to matrix of Good practices card

Desk research: Situation in banking system/financial system in each scientific partner country (Italy, Spain, Poland) with cooperation with social partners

Proposed structure:

1. Main trends and predictions in banking sector,
2. Strategic priorities,
3. Challenges and opportunities facing the sector
4. Structure of banking sector and assets,
5. Characteristics and dynamics of employment in the sector;
6. Degree of unionization (and the most important trade union organizations), the level of organizing the employers of the banking sector;
7. The demand for qualifications and competences

Volume ~ 15 pages

Desk research: Age Management in banking system/financial system in each scientific partner country (Italy, Spain, Poland)- with cooperation with social partners

Proposed structure:

1. main trends related to age management,
2. age management in stakeholders (ex.: workers, clients, providers, dostawcy, regulators, social partners – trade unions and employers' organisations)- attitudes and motivations
3. age management practices in the banking/financial sector - analysis of research results

• Volume ~ 15 pages

Good practices card

Good practices should describe activities in the area Age Management and Intergenerational Solidarity in banking sector in partner's countries. The selection of good practices and case studies should be based on the analysis of the concrete national economic and social contexts.

Prepared by each social partner/scientific partner of project – proposal of 5 best practices from each country (Spain, France, Finland, Greece, Malta, Hungary, Romania, Turkey, Italy, Poland).

TEMPLATE

for collecting and documenting good practices

Good practices should describe activities in the area Age Management and Intergenerational Solidarity in banking sector in partner's countries. The selection of good practices and case studies should be based on the analysis of the concrete national economic and social contexts.

Length of each good practice: min. 5 pages

Instruction for preparing of the Good practice card

Person responsible for description of good practice	
First name and last name	
Country	
The name of the partner institution	
The date of preparation of the card	

Web page (s) with information on good practice	
Whether the institutions are functioning trade unions? <i>What are they?</i>	
The type of good practice Point to whether good practice includes the action of a group/groups	<input type="checkbox"/> good practices or tools for business agreements aimed at enhancing human resources "over 55" <i>Agreement includes for example: balance of skills (technical, motivational, behavioural), mentoring activities, coaching activities, training course to improve, for example, computer skills, digital literacy activities</i>
	<input type="checkbox"/> measures to encourage and enable "over 55" workers to stay longer or return to the labour market <i>Through the introduction of: flexible working hours, gradual retirement transitions, health and safety prevention measures at workplace, organizational adaptations designed to increase work ability over time</i>
	<input type="checkbox"/> good practices on agreements on the definition of skills, knowledge and professional skills certified at the transnational group level to promote Age Management processes as well as intragroup mobility
	<input type="checkbox"/> good practices of business agreements aimed at enhancing generational differences and promoting dialogue and solidarity among generations of workers <i>In particular, target research on good tutoring practices through which new job hiring is for example assigned to a referring person who takes the role of Mentor / Tutor to facilitate the process of integration into the enterprise and work; reverse mentoring activities whereby young people with less experience, but with strong digital expertise, help senior workers with a long working experience to familiarize themselves with technology in search of mutual exchange; "Generational Relay" through which gradual exit from the work of the elderly (e.g. by part-time transition) and the related entrance of young people is expected; The familiar job-Sharing with the parent / child exchange; in bridge projects and solidarity agreements</i>
	<input type="checkbox"/> good practices in the definition of redeployment paths for older workers and highly professional profiles through alternative-collective agreements on collective redundancies focusing on transnational mobility within the group
	<input type="checkbox"/> good practices on transnational "joint texts" and collective bargaining in the business or sector "joint texts" that involve recapturing redundant workers as a result of reorganization processes, in case the need for new recruitment is felt
	<input type="checkbox"/> measures related with inequalities in economic protection and treatment compared to the segmentation of workers by age groups



The name of the good practice	Enter the name of the good practices that best describes it. If it was carried out under the programme/project, enter the name of the program/project.
A financial institution that provides good practice	<i>Name of institution</i>
The range of financial institution (international level, country level or regional)	Specify the countries or regions (province), in which the financial institution carries out its activities
The range of good practice	Point to, or what country/countries is/was good practice
Group/target groups activities	Describe your target groups, indicating the age limit for workers covered by the support (if applicable)
The number of employees covered by support	
Source of financing activities within the framework of good practice (own, project)	Point to, or only own funds of the institution, whether public support (what?)
The term of the realization	Specify the period during which the good practice has been implemented using format: 01.02.2006 – 30.04.2007

Objective of the activities carried out within the framework of this good practice

Review objective the implementation of good practice.

Provide information about the background of the good practice:

- the challenges it addresses(ed) on the organisation level,
- the context, in which it is/was carried out: highlight the national economic & social environment, the specific features of the national policies and legal framework and relevant policies that influence(d) the good practice (e.g. precondition its success or impede its implementation).

Activities

Description of the activities, beneficiaries, etc.

In addition to the descriptive presentation of the activities carried out within the framework of good practice, indicate whether the activities included balance of skills (technical, motivational, behavioural),

- mentoring activities,
- coaching activities,
- training course to improve, for example, computer skills,
- digital literacy activities,
- flexible working hours,
- gradual retirement transitions,
- work-life balance measures,
- health and safety prevention measures at workplace,
- organizational adaptations designed to increase work ability over time,
- tutoring practices through which new job hiring is for example assigned to a referring person who takes the role of Mentor / Tutor to facilitate the process of integration into the organisation and work;
- reverse mentoring activities whereby young people with less experience, but with strong digital expertise, help senior workers with a long working experience to familiarize themselves with technology in search of mutual exchange,
- "Generational Relay" through which gradual exit from the work of the elderly (e.g. by part-time transition) and the related entrance of young people is expected,
- job sharing among employees who plan to retire and persons who are supposed to replace them,
- the familiar job-Sharing with the parent / child exchange,
- work rotation,
- gradual retirement,
- team approach to the-long term project management,
- divide responsibilities so that employees can replace one another, this is also called the doubling of the competence,
- draw up a documentation of performed tasks thanks to which other employees can replace the retired one (building a bank of knowledge),
- prepare successors for pivotal positions,
- in bridge projects,
- solidarity agreements,
- keep in touch with retired employees who possess expertise,
- hire retired employees when there is a need for it
- redeployment paths for older workers and highly professional profiles through alternative-collective agreements on collective redundancies focusing on transnational mobility within the group,
- transnational "joint texts" and collective bargaining in the business or sector "joint texts" that involve recapturing redundant workers as a result of reorganization processes, in case the need for new recruitment is felt,

- skills, knowledge and professional skills certified at the transnational group level to promote Age Management processes as well as intragroup mobility,
- measures related with inequalities in economic protection and treatment compared to the segmentation of workers by age groups.

Results

Explain the results the good practice helped to achieve

What was the impact on the key internal and external stakeholders? Mention both positive, and negative (if any) results/ impact.

The strength of good practice

What were the most important factors of success of the project/programme? What in your opinion makes State action in relation to other age-management and solidarity between generations?

Involvement of the social partners in the implementation of good practice

Whether the trade unions engaged in designing and implementing good practice. In what way?

Transferability

Suggest solutions for replicating the good practice in new contexts (particularly, in the context of partner countries).

Recommendations

Questionnaire survey – on the base of two desc research and card of best practices

Questionnaire survey:

the aim - to examining the state of knowledge and the attitudes and motivations of social partners to implement the age management of the banking/financial sector.

Provided among trade unions in partner countries.

Thank you for attention

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