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The olderpreneur: future market challenges

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Abstract. Building competitiveness of the economies of the countries with the most advanced population-ageing processes is becoming a significant economic and social challenge in contemporary society. In this paper, focus turns to entrepreneurship among the older generation. The following matters will be discussed: the essence of the phenomenon of the olderpreneur; the nature of entrepreneurship of older people in the global and European scale, with special emphasis on Poland; and the challenges for the future labour market arising out of the demographic processes taking place. The content of this paper is in line with economic and social analysis, using sociological and economic achievements, and is based on existing sources and the results of original research. Desk research and descriptive and comparative analysis are used in presenting the issues addressed. A study of the relevant literature critical review was carried out and secondary sources were used.

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Contents:

1. Introduction	76
Materials and methods	76
3. Results	80
4. Conclusion	81
Acknowledgements.....	82
References	82

1. Introduction

An analysis of demographic trends indicates the phenomenon of ageing of the world's population. The global population aged 60+ years numbered 962 million in 2017 and is expected to double again by 2050, when it is projected to reach nearly 2.1 billion. The process of population ageing is most advanced in Europe and North America. In 2050, older people are expected to account for 35% of the population in Europe (Department of Economic and Social Affairs World Population Ageing 2017), whereas in Poland the share of people aged 65+ in the total population in 2050 will be 30.2%, and for people aged 80+ the number will be 10.4% of the total population (GUS 2014).

In academic reflection and the reports of international organisations, this situation is stimulating analyses of the effects – both economic and social – of population ageing, which are described as research on the “silver economy”. The silver economy is not an independent economy sector but more a cross-section of the market, covering multiple industries, including both goods and services (Enste, Naegele, Leve, 2008: 330). It means existing and emerging economic opportunities that are brought by growing public and consumer spending and the specific needs of people aged 50+ evoked by the ageing of the population (European Commission, 2015). It also creates an environment in which people from the 60+ age group interact and succeed in the workplace, get involved in innovative undertakings, help drive the market as consumers, and lead healthy, active and productive lives (OECD, 2014). One of the qualities of the silver economy is its multitasking nature, assuming “pro-senioral” and “from-senioral” relations. The paradigm of research on the silver economy assumes thinking about how the potential of older people may be used and what the proper policy for their activity is that would allow them to prolong their professional activity and promote ageing in conditions of social inclusion.

With the above in mind, the focus in this paper is on just one – out of a whole range of the silver economy's aspects – topic of the entrepreneurship of older generations. The idea to use the potential of older people on the labour market and to prevent premature withdrawal from professional and

social activity is widely discussed in the subject literature and also present in global, regional and local development strategies. This case, however, is not only about keeping up professional activity but also the mobility of older people relating to undertaking business activity on their own account. An olderpreneur is usually the centre of attention in the context of company succession planning, but those who would like to or could shift to building their own business draw much less interest. Such a topic emerges not only from the mere fact of longer lifespans, but even more from the improvement in general health condition of people aged 50+, the systematic growth in education level and technological competence that is so necessary in the contemporary world (even if the average level is lower than among the younger generation), the effect of which is that many people, including those who retire, do or could decide to open their own business.

The following matters are going to be discussed in the paper: the essence of the phenomenon of the olderpreneur; the nature of entrepreneurship of older people in the global and European scale, with special emphasis on Poland; and social, cultural and economic barriers to the entrepreneurship of seniors. Also, the challenges for the future labour market arising out of the demographic processes taking place will be discussed.

2. Materials and methods

The methodology underlying the conducted research is based on useful data and reports such as those by Global Entrepreneurship Monitor, PARP, World Bank, OECD and the European Union. The content of this article is in line with economic and social analysis using sociological and economic achievements, and was based on existing sources and the results of original research. Desk research and descriptive analysis were used in presenting the issues addressed. The research method was chosen on the basis of a review of this area that highlighted a lack of analyses of this type, and a lack of descriptive statistical data. Documents of international organisations such as the European Union and OECD (for a different time horizon) were analysed. The study employed secondary sources.

The term “olderpreneur” in academic works is defined in various ways. According to the determinations of Laura Blid (2018:141):

concepts like later-life entrepreneurs (Rogoff, 2008), elderly entrepreneurs (Zhang, 2008), olderprenuers, seniorpreneurs or silverpreneurs are also concepts in the same context, though e.g., seniorpreneur was initially used to address individuals over age of fifty having a small business, not only those founding a company after this age. No general consensus has been reached for defining ‘ageing’ or ‘older’; Weber and Schaper (2004) proposed the segregation limit to be the retirement age, meaning 65 in several countries. 62 is the right age for others (Zhang, 2008), while many scholars consider that ageing entrepreneurs are the 50 years+ individuals launching into start-ups or self-employment (Kautonen, 2008, Ainsworth, 2015). Weber and Schaper (2004) helped by offering flexibility to definition of ‘grey entrepreneur’ proposing to be an individual over a certain age who starts a business.

The entrepreneurship of older people is also discussed in the context of inclusive entrepreneurship, which refers to the sociological concept of inclusive groups and the economic concept of social inclusion, which is to be an answer to social exclusion (Wach, 2005: 100–101), but also in the context of social justice, which term is used as a starting point to describe or create norms determining what we consider right and good and how one should act to meet the ethical ideal of a good person, both in individual and social terms (Nowak and Rataj, 2020: 270).

In analyses regarding olderpreneurs, researchers emphasise the motivation to undertake entrepreneurial activities (including by the older generation). In general, literature on the subject identifies “pull” and “push” factors. A pull factor (described as positive) refers to the need to strive for independence, autonomy, income increase, a chance to put one’s own ideas into action, as well as the need to remain active and socially useful. A push factor (described as negative) refers to situations where an individual is not happy with his or her current professional career and has no social benefits in the form of a pension (Kautonen, 2008: 6). This area of

interest is focused on providing for equal opportunities for different social groups in satisfying their needs and aspirations and on identifying barriers that may emerge in the process.

When considering the issue of barriers in pursuing one’s own business, it may be found that they are the same as those claimed by businesspeople, researchers and entrepreneurship experts (in World Bank’s *Doing Business 2020*, Poland takes the 40th place out of 190 global economies, scoring 76.4 points per 100); however, in the case of olderpreneurs there are additional barriers specific to this age category. The main ones involve ageism: the cultural definition of the social role of an older person, and the lack of trust of institutions (including financial ones) towards entrepreneurship of seniors (mainly start-ups).

The first barrier is based on stereotypes and prejudice regarding the age of a person or group of people, which in the end translate into discrimination due to age. As Turek writes (2015: 169):

Social sciences currently have a wide empirical base of opinions and stereotypes regarding the age of an employee [...] negative stereotypes regarding the abilities and productivity of older employees affect decisions and actions of employers in terms of management practice as well as lead to discriminatory behaviours.

This is directly related to the cultural definition of the social role of an older person, which is deeply rooted in social mentality, which in the traditional ways of thinking meant to withdraw from professional and social activity and to take up the role of a retired person (a reward for a lifetime of work), and the role of a care-giver to other family members – both to the younger generation as care-givers to grandchildren and to older family members. In this context, older persons are treated as “freed care capital” thanks to which others (including the state) are released from the obligation to provide care. Vidovićová (2018:2) points out:

In the traditional paradigms of social policy and social gerontology, older people have been regarded mainly as receivers of help, as those in need. However, recent studies have looked more often at older people as a resource as those who provide, contribute, and give.

But there is no doubt that the older generation is increasingly well educated and has broad professional and social experience, and many of these people live longer in good mental and physical condition, and that pushing them to the periphery of social life is nothing but a loss of valuable human capital. If we take a look at data cited by Nieć (2019:10), we see that among people involved in creating start-ups in Poland, 8% are people aged 55–64 and among those involved in other young businesses 7% are from that group age; and for the age group 44–54 the numbers are 17% and 11%, respectively. Even if the time to get involved in creating a business is undoubtedly usually at a younger age, it seems that, with more friendly conditions for running a business in Poland, there is room to enlarge considerably the group of older entrepreneurs too. A look at highly developed markets, such as the United States, where the founders of 51% of start-ups are people aged 50–88, shows that there are opportunities not seized yet. This, of course, requires many barriers to be lifted, such as the confidence in one's own abilities and competence or opportunity to obtain funding.

The benefits from developing senioral entrepreneurship are undeniable. First of all, it has a positive impact on increasing the state income derived from the operations of businesses and increasing the domestic budgets of older businesspeople. An exceptionally important issue in this context, however, is the social and individual use of not only the existing human capital but also the social capital, with benefits for the development of the economy in general. The whole *de facto* brings benefits of social integration, which is valuable both for individual seniors, and for society as a whole. It is a group showing significant capital – human, social, cultural and financial – and it would be a huge developmental loss if it was not used properly. Meanwhile, in this way, we as society meet the obligations imposed by the system of values of social solidarity that we have adopted, and this is extremely important if we are to maintain the intergenerational continuity that, thanks to the humanistic vision of a person, determines social cohesion.

In their *The Missing Entrepreneurs* series of publications, the Organisation for Economic Co-operation and Development (OECD) and the European Union:

... discuss how public policies and programmes can support inclusive entrepreneurship. This includes:

- refining regulatory and welfare institutions;
- facilitating access to finance;
- building entrepreneurship skills through training, coaching and mentoring;
- strengthening entrepreneurial culture and networks for target groups, and
- putting strategies and actions together for inclusive entrepreneurship in a co-ordinated and targeted way. (OECD, EU, 2019: 7)

According to the data of the above-mentioned institutions, the number of self-employed seniors (50–64 years old) increased by nearly 20% between 2009 and 2018. Furthermore, seniors:

... are over-represented in self-employment but face strong barriers to business creation rate and could play an even greater role in entrepreneurship. Among seniors, the share of the self-employed among those active in the labour market tends to increase with age. More than half of the working population between 70 and 74 years old (50.5%) were self-employed in 2018. More than 31% of these self-employed seniors employ others, so policy makers will need to support business transfers as they retire to prevent the loss of these businesses and jobs. (op. cit.: 33)

The entrepreneurship of seniors varies a lot in the global, regional and local scale. The annual GEM reports (Global Entrepreneurship Monitor) analyse the world economies broken down into five geographical regions (Asia and Pacific, Europe and North America, Latin America and Caribbean, and Middle East and Africa) and based on the TEA indicator (Total Early-stage Entrepreneurial Activity) specifying the percentage of the 18–64 population who are either a nascent entrepreneur or are the owner–manager of a new business (i.e. the proportion of the adult population who are either starting or running a new business). The reports show clearly the growth of the indicator in the following age groups and its clear drop in the senioral groups. In the latest GEM (2019/2020:57-63), such a situation is characteristic for 38 of 50 world economies. The

highest TEA, also taking sex into consideration, is noted for men in Chile (41%) and Ecuador (39%), whereas the lowest is noted for Italy (4%), Poland and Pakistan (6% for both). For women, the TEA amounts to 34% in Ecuador and 32% in Chile. In the case of women, the TEA exceeds 10% in 21 out of 50 countries of the world.

In this context, we may clearly say that there is a low level of entrepreneurship among Polish seniors, as compared to both global countries and the European Union member states. According to the GEM (2018:6), whose authors researched three age groups: young adults (18–29 years old), mid-aged adults (30–49 years old), seniors (50–64 years old) and older people (65–80 years old):

older individuals have the lowest confidence in their own ability to start and run a business. Social networking and potential role-modelling in the form of knowing a start-up entrepreneur is also less frequent among seniors and, in particular, older people – young and mid-aged individuals are almost twice as likely to have personal contact with a start-up entrepreneur, compared to older individuals. However, risk-willingness is highest among older people. In line with these findings, seniors and older individuals show significantly lower levels of entrepreneurial intention than the other two age groups. There is a sharp decline in entrepreneurial intention from age fifty, with seniors half as likely to express entrepreneurial intentions compared to mid-aged individuals and older people half as likely to have entrepreneurial intentions compared to seniors.

It is worthy of note, however, that even if the economic activity rate in the age group 55–64 in the European Union countries varies (highest in Sweden, Germany and Estonia with 80.6%, 72.6% and 72% respectively; lowest in Luxembourg, Croatia and Slovenia), in the case of Poland 50.1% people aged 55–64 were economically active, which is below the EU average of 60.6%. OECD data for 2017 show that the largest numbers of people aged 65+ work in Estonia (26.2%), Sweden (17.5%) and Portugal (11.3%), whereas the lowest numbers are noted in Spain (2.1%), Belgium and Luxembourg (2.5% each). In Poland, 5.5% of people aged 65+ work,

with the EU average at 6% (Tracz-Dral, 2019: 8). But when we consider the EU average regarding entrepreneurship and self-employment, Poland is above this value, and this regards both men and women, whereby the self-employment rate is defined as the number of the self-employed (aged 15–64) divided by the number of the employed. This, then, does not mean that there is a high level of entrepreneurial attitudes among seniors, but more that the Polish labour market has a specific nature, where not only seniors (but also other age groups) are under the pressure of employers forcing them to open into sole proprietorship in order to reduce employment costs. We have been witnessing such practice on the Polish labour market for many years, which significantly blurs the image of actual entrepreneurship (in its economic meaning). If we additionally consider that slightly more than 56% of Poles think people who opened a successful business deserve recognition (with the EU average of 67%) (Global Entrepreneurship Monitor Poland, 2017), the country's position at the bottom of the global ranking of olderpreneurs becomes clearer. A conclusion may be made that on multiple occasions this is entrepreneurship that is forcefully driven by a lack of other opportunities on the labour market.

At the same time, Poland does not diverge when it comes to the global and European trends of lower levels of entrepreneurship among older women as compared to men. All available databases clearly show that men more often than women take up this career and life path, which many researchers explain with values and culture-driven social norms. There is also a concern that the narrative of the return to the traditional woman's role emerging in the public discourse of recent years may weaken entrepreneurial attitudes among women (see Fig. 1). On the other hand, however, the phenomenon of pushing older people out of the labour market while simultaneously increasingly lowering their level of retirement security may increase the "push" type of entrepreneurship among both women and men.

Another aspect is the scale of entrepreneurial operations. When we consider even random data, e.g., those related to the proportion of early-stage entrepreneurs who expect to create more than 19 jobs in five years in 2009–13 as compared to 2014–18 (see Fig. 2), we see a drop between the analysed periods by 6.7% in the EU population, by 2% in the

EU average for senior women, and by as much as 6.8% for senior women in Poland. Let us add that older people in general note a drop by 2.7% as compared to the first analysed period, whereas in Poland the rate decreases by 4.7%.

3. Results

The above-referenced data show clearly that the level of entrepreneurship among the older generation is low enough to say that it represents a significant unexplored potential of opportunities. Although an

in-depth analysis of the phenomenon of olderpreneurs is beyond the scope of this paper, it is considered that it would be a mistake to underestimate the entrepreneurship of older people in the development of the global and local economy, as the benefits brought by the development of senioral entrepreneurship are manifold. They include both direct economic benefits involving GDP growth, increase in household incomes (and thus quality of life of older members of society), increased levels of employment, and the creation of a more competitive economy by occupying various areas of the market (goods and services). Equally significant are the social benefits. They include social inclusion, in-

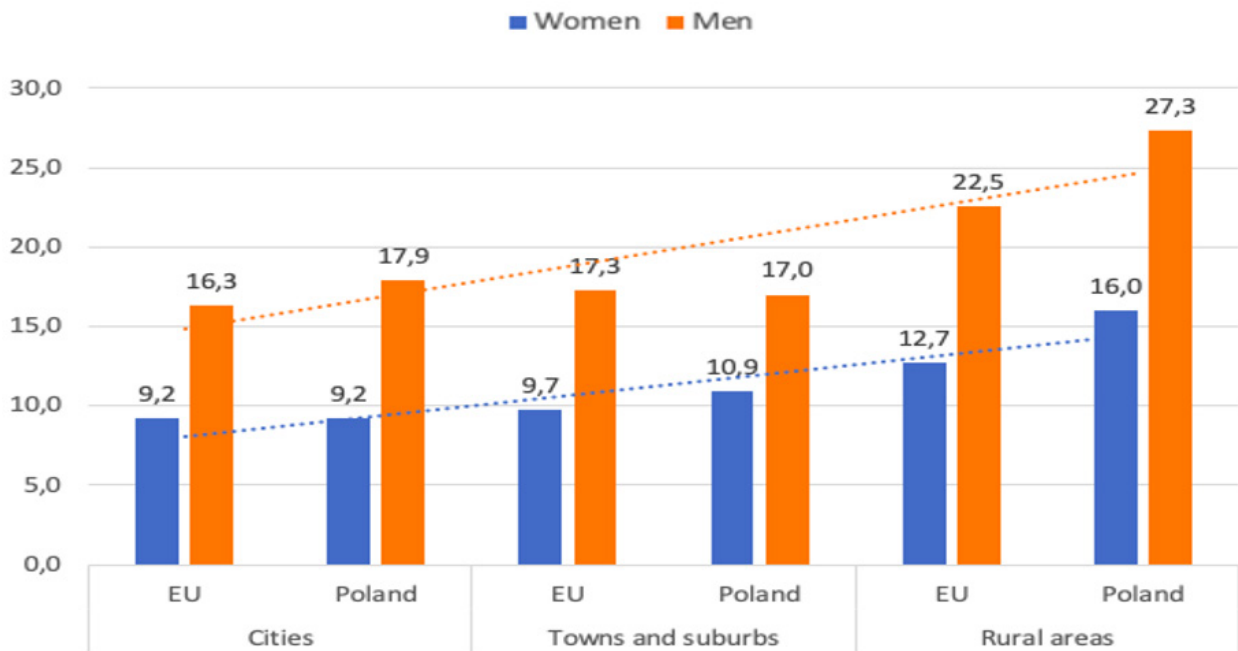


Fig. 1. Seniors' (50–64) entrepreneurship and self-employment data for European Union and Poland by sex and location (%) in 2018

Source: OECD/European Union (2019)

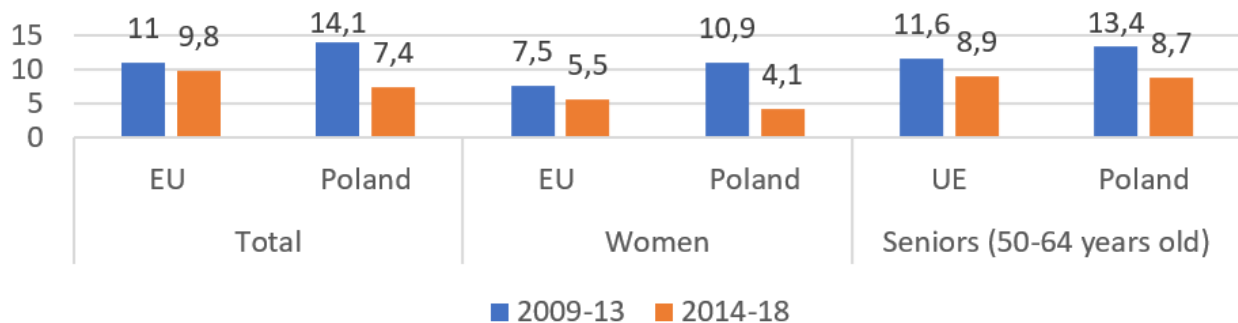


Fig. 2. Proportion of early-stage entrepreneurs who expect to create more than 19 jobs in five years, 2009–13 vs 2014–18 (%)

Source: OECD/European Union (2019)

tergenerational integration, enhancing the status of the senioral period in life, and recognising the value of the older generation, and this may materially contribute to the increase in respect for older people, which in some areas of the world is in regression.

Following the considerations of the European Commission, it is worth focusing on the opportunities present in various types of entrepreneurship possible to be followed by seniors.

A key aspect for any organisation or senior that is willing to become an entrepreneur or support the concepts is understanding the different roles that a senior can have. Seniors are more likely to identify themselves within one of these distinct roles – seniors as entrepreneurs, freelancers, investors or mentors. (European Commission, 2016: 2)

This, however, requires a major change in the way of thinking about older people in many countries, including Poland – abandoning the image of seniors as purely representing a social burden, and shifting to recognising the development opportunities they bring. The strategies of entrepreneurship development must seek every possible way to include olderpreneurs in the successful creation of a socially sustainable business. The instruments of support for older people ready to take up or continue the path of a “late career” require significant improvement. The challenges of the future labour market are changing the way of thinking about a professional career as a straight line from employment upon completion of a certain level of education straight to retirement age. Let us note that the future market will be affected by various (not always recognised yet) factors such as:

- a significant rate of population ageing of some societies that, taking into account the clash with young generations of other countries, must keep up with competitive economies;
- the threats to maintaining a relatively high level of social security (including in Poland), which requires extending the period of economic activity necessary not only to maintain an individual’s standard of living but also simply to prevent senioral poverty (including mainly the feminisation of senioral poverty);

- but also the globalisation processes in the context of the axiological foundation of the specific sector of social practice (Nowak, 2020).

According to GEM (2020:12) *Diagnosing Covid-19 Impacts on Entrepreneurship* the COVID-19 virus is changing the face of modern living and economy.

The immediate impact of a myriad of imposed behavioural changes and lockdowns around the world has led to dramatic transformations in the economic and social fabric of most countries. Some of these changes will be temporary, others permanent. Some national, state, provincial or city lockdowns are still ongoing as this report goes to press. People – whatever their background and expertise – report that they have never experienced anything quite like this crisis and its knock-on effects.

Government restrictions in a pandemic situation have influenced seniors’ ability to start or develop economic activity and have increased concerns about their health. In this particular situation, the willingness to take risks in terms of activity among the elderly may decline. Currently, any forecasts concerning olderpreneurs, e.g., in Poland, are subject to high risk, but on the other hand “entrepreneurs are a key element to the world economy. For example, in Poland 99.8% of registered entrepreneurs create 49% of Poland’s GDP and provide work for 68% of total employment in the entrepreneurship sector” (op. cit.:154).

4. Conclusions

It requires no explanation that choosing the way of life, or social and professional role, of an entrepreneur is not a universal path appropriate for everyone, but it is still a path worthy of institutional support. The role of business incubators (as well as other institutions) in this area should be intensified as the huge heterogeneity of the senioral group allows their potential to be used to create new jobs, new professions and new forms of economic activity. What is required here is some sort of cultural pivot that will facilitate the formation of values, at-

titudes or new cultural patterns of different ways of life activity in the senioral period. It will mainly facilitate the creation of “pull” motivational factors, which allow for an active and satisfactory life for the elderly. If we consider the positive aspects of the development of entrepreneurship among older people, we can say that it may be an important instrument of regional and local development.

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