



THE ELDERLY IN RURAL AREAS: AN OPPORTUNITY FOR THE CREATION OF ACTIVITY AND EMPLOYMENT THE ELDERLY IN RURAL AREAS: AN OPPORTUNITY FOR THE CREATION OF ACTIVITY AND EMPLOYMENT

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THE ELDERLY IN RURAL AREAS: AN OPPORTUNITY FOR THE CREATION OF ACTIVITY AND EMPLOYMENT

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Summary :

The proportion of elderlies in the French and European population is growing. Until now, research related to the silver economy was mainly dedicated to the consuming potential on services by the elderly. We try to show that they will not only be passive users, but full participants in the process of creating activities and jobs in rural areas, taking advantage of spare time of retirement to invest in and or initiate locally emerging businesses. Based on our assumption of the co-creation of activities, identified under the research program PSDR CreActE, involving three axes: a creator, support structures and the overall territory where the activity is settling, we propose a territorialisation of the “triangle of services” of the service economy. Moreover, through literature and initial field investigations, we paint a portrait of the active retiree creator of rural services and highlight the neglect of communities for this type of entrepreneur while supporting structures realize what they can propose.

Key words : Active retiring, Creation of activities, Rural development, Service economy, Accompanying, Territory.

Classification : R1 ; O15 ; O17

THE ELDERLY IN RURAL AREAS: AN OPPORTUNITY FOR THE CREATION OF ACTIVITY AND EMPLOYMENT

1 INTRODUCTION

The demographic recovery of rural areas is confirmed. Between 1999 and 2006 the population in predominantly rural areas increased by 0.7% per year. However, job creation is mainly correlated to urban dynamics, cities continue to concentrate mainly new jobs. In rural areas, the massive loss of agricultural jobs are not sufficiently compensated by the creation of service jobs. The maintenance and creation of jobs and activities are now necessary for the economic development of these territories.

The process of creation of activities in rural areas involves three inter-related figures: the creator, (the) accompanying structure (s) and the territory. In this context, the PSDR CreActE¹ program assumes the need for close co-creation between these three poles. This triptyque depends on a combination of factors (system of actors at different scales, territorialised social context). Then research approaches emphasize on collective and social according to a strict individual framework, which allows us to relate actions and projects to a human and broad territorial context.

We are particularly interested in factors that can promote the emergence of activities and jobs in rural areas. Thus, as the program CreActE states, activity creation is then considered as soon as it is accompanied by the creation of a job or part of a job for the creator himself or other persons directly linked (eg employee). In this context, the issue of aging and services creation in rural areas holds a special attention, given the specificities of many rural areas that face an unbalanced age structure and issues of maintaining services.

The aim of this paper is firstly to review the context of an aging population and the terms associated with it. Then, we will focus on rural services which will lead to our problematics. We then propose a theoretical framework that we have set up for this study, based on the service economy. We will then outline the methodology and will end up with some first descriptive results from the field.

2 AGING OF POPULATION AND SERVICES

2.1 Aging : phenomena and definition

2.1.1 France and aging population

"In 2050, the proportion of people aged 60 and over will reach 32% [in Europe] and the proportion of very elderly would increase from 3% currently to 10% in 2050 [BARNAY et SERMET, 2007]. This quote sums up pretty well the phenomenon of aging in Europe and France. The numerous forecasts on the issue agree: there will be an absolute increase in the number of elderly (gerontogrowth) and an increasing proportion of elderly (aging) in the population [DUMONT, 2006].

In rural areas, aging arises from the bottom with the migration of young people who start to train (especially for higher levels of education) and find a job consistent with their training, that they are more likely to find in urban areas, considering the size of the labor market there. There is also aging from the top due to three combined factors of gerontogrowth:

- The natural gerontogrowth, reflecting the rise in life expectancy thanks to medical advances.

¹ « Pour et Sur le Développement Régional (PSDR), « Création d'Activités nouvelles et d'Emploi » (CreActE)

- The migratory gerontogrowth, because of migration from urban to rural areas; people that move into, either returning after their professional careers, or escaping the urban environment at the end of their careers.
- The cultural gerontogrowth, explained by movements of the age pyramid up, caused by the rise in age of more or fewer generations (because of past fertility and survival rates).

A set of economic and social issues emerge from these trends, among others [BARNAY et SERMET, 2007]:

- The health of seniors who will require (home) care and support.
- Economy: to ensure pensions, financing of health care and support systems to dependency.
- The (re) organization of the society: the number of elderly increasing, it raises questions about their participation and their place in society, in the workplace and within families.

2.1.2 Semantic Approach of Aging and defining our object of study

Old age is a concept and a sociodemographic reality [ROCHEFORT, 2000 ; CARADEC, 2004 ; etc.] that is found at every times and in all places, but what does being old means? This question arises for both anthropologists, sociologists and demographers.

Guerin [GUÉRIN] insists that age is a social construct that evolves according to standards that will give the society. According to him, age has "rejuvenated" because of the increased life expectancy and improved health and training of over 60.

Those working on « contemporary data » use categorizations defined by conventional thresholds, such as 60 or 65 years-old, which are provided by national statistical agencies and more or less internationally standardized (that everyone recognizes the value although acknowledging the descriptive limits). These thresholds have a history. They have emerged « in the wake of the political arithmetic of the late modern period, when occurred the establishment of the first census » [GOURDON, 2007]. They have then been sustained with the establishment of national statistics in the nineteenth century. They thus primarily reflect statistical logics. The World Health Organization defines an aged person from 60 years. It is also an age which has been retained in French law for certain benefits or measures for the elderly that are called "vulnerable".

In looking more closely, we found a multitude of terms that refer to the concept of aging without any precise and scientifically appropriate definition behind each². In connection with their employment situation, we have sought to deepen two: senior and retired.

The term "senior" was born of the creativity of marketers who have borrowed from the sports jargon [ROCHEFORT, 2000]. However, there exists no official definition. It is rather vague on the social situation (active, early-retired, retired) and age (45-50 years to 60-65 years). More politically correct, it has a positive connotations and refers for example to sports (junior, senior, veteran) [GUÉRIN, 2002]. The French Larousse Dictionary defines as "more than fifty years." Similarly, in the 2006-2010 National Concerted Plan employment for Seniors Employment, reference is made to more than 50 years. The French Government, taking the standard set by the EU, defines the elderly as "persons aged 55-64 years." Also seniors may still remain active and might therefore be included within the active population.

² A recent TNS Sofres [2009] survey showed that a "baby boomer" is a person of 56 years-old, a "senior" is a person about 58 years of age, a "senior" is a person of about 61, a "veteran" is a person about 68, a "former" is a person about 72, a "senior" is someone around 74, and an "old people" is about 76. But the meaning of these names is very relative: people do not associate the same age to each of those terms depending on how old each surveyed is, and the two vary correlatively.

The term "retiree" is more explicit since it is defined by the Oxford Dictionary as a "person who has leave one's job and cease to work, typically on reaching the normal age for leaving service." Taken in a broader sense here, we consider the term retiree "including non-pensioners partners and people that benefit from the French minimum wage for olderly people" [ROCHEFORT, 2000, p.24]. For now, given the current French pension system, the concept of retirement is normalized, and can include a set of people to a point in their life course, once their career "complete" and retirement acknowledge. However, the existing measures dedicated to early retirement, unemployment, income and retirement pension cumulation (which will be explained below), etc. tend to "blur the boundaries between the various social risks and facilitates the amalgam among that every statutes" [PERRIN-JOLY et al, 2010; according to GUILLEMARD A-M, 2003].

The pathway to retirement is a time of transition for all so called « older people » [CARADEC, 2004]. Moreover, as demonstrated by a study of INRA³ and INSEE⁴ [INRA et INSEE], retirees are less subject to spatial constraints previously attributed to the necessary location near his place of work, and may well more easily migrate and settle in rural areas. It now has more free time, without *a priori* temporal constraints, but will get more as long as his personal investments increase (associations, cultural...) and the pace of his « new » life moves on [GUÉRIN, 2002; GUILLEMARD, 2002]. In addition, he has an average living standards roughly equivalent to that of active population (although with the recent stagnation of narrowing gaps up to now) [OBSERVATOIRE NATIONAL DE LA PAUVRETÉ ET DE L'EXCLUSION SOCIALE, 2010, P. 99 ; CONSEIL D'ORIENTATION DES RETRAITES, 2009], a relative financial security, plus an proper capital accumulated throughout life [GIRARDOT-BUFFARD, 2009]. Furthermore, at the age of 60, it is possible for the employee to choose when he will retire. It is therefore usually a choice, but is rarely linked with an anticipation on the content of free time available once the deadline has arrived [CARADEC, 2004]. In connection with the previous point, it should be noted that it is not possible to reverse, when someone decides to go on retirement. The change is important, and motivations are varied (health states, type and difficulty of work, pensions systems ...) [MAHIEU ET SEDILLOT, 2001 ; VOLKOFF ET BARDOT, 2004 ; DEBRAND ET SIRVEN, 2009] . Moreover, because of their age, pensioners have certain professional and personal experience ("wisdom") [VIMONT, 2001]. They will then seek to make it more or less a benefit for the society.

2.2 « The nebula of services »

We have seen that the proportion of pensioners in the population is growing. They express specific needs in terms of entertainment and services, and inject new dynamism into the territories. The aging population will interfere with the labour market, its mutations, its management and even its own aging. It therefore raises up « the question about the future supply and demand of traditional or new goods and services subject to effects of age, generation or period [PARANT, 2007]. Service activities account for nearly 70% of GDP and employment in most developed countries [DJELLAL ET GALLOUJ, 2007]. There has been a gradual reorganization of the networks over the last 25 years. In some cases, the mesh was densified to meet specific needs (infants, elderly), but in most cases it was released and concentrated in clusters or poles while growing use of cars [ETD, 2008]. Today, new challenges appear: evolution of society and therefore demands in service, rising fuel prices which increases the number of "captive people" in rural areas, climate issues and preservation of the environment, etc. that change the location of services. Thus, some rural areas are gaining new residents that increase the demand for new services. And others are concerned about maintaining existing services.

³ INRA : Institut National de la Recherche Agronomique – National Institute for Agricultural Research

⁴ INSEE : Institut National de la Statistique et des Etudes Economiques – National Institute for Statistics and Economic Studies

It is to be noted that the services and the services sector is an economic reality rather unstudied [DJELLAL ET GALLOUJ, 2007]. Moreover, it is in the minds of many scientific considered as blur, which leads to the term of « services nebula ». However, in economics in particular some authors have addressed the issue. We can cite Hill and Gadrey, the "fathers" of the service economy, and more recently Djellal and Gallouj. It is on the theoretical perspective of these authors that we will base our approach to services.

It seems first necessary to deal with the many definitions of service and the realities that each covers. The first element of definition that comes to mind is that the service refers the tertiary sector. This statement is partly wrong with today's diverse activities that could potentially fall within the definition of service and the different discriminating criteria [DJELLAL ET GALLOUJ, 2007]. The borders are thus now widely blurred between service, agriculture (environmental services) and industries [VELTZ, 1996].

According to INSEE, an activity of service is characterized mainly by the provision of technical or intellectual capacity. Unlike an industrial activity, it can not be described only by the characteristics of a tangible property purchased by a customer. In a first approach to services, this definition of INSEE suits entirely to a technical triptych [DJELLAL ET GALLOUJ, 2007]: intangibility, interactivity and immediacy. Also according to INSEE, included in their broadest sense, the services cover a wide range of activities, from trade to administration, through transport, finance and real estate, business and individuals services, education, health and social action. This is the meaning generally given by the Anglo-Saxon term "services".

The term "service sector" is used more restrictively, since limited to business services and « lifestyle and home-care services (LHCS) »⁵. The service sector is extremely diverse [GALLOUJ ET GALLOUJ, 2004], even heterogeneous. Services to individuals within the meaning of INSEE include hotels and restaurants, recreation, cultural and sports services, and lifestyle and home-care services. We are particularly interested in this last category because retirees are "far more consuming LHCS than other population groups, without this increased consumption being only explained by dependency [GALLOUJ 2008]. The LHCS encompass very heterogeneous activities such as housekeeping, meal preparation, assistance to people aged over 70 or disabled, home-delivery of meals, custody of children, slight gardening, "handymen" ... [COMMISSARIAT GÉNÉRAL DU PLAN, 2005]. A LHCS is thus a "service responding to individual or collective demands regarding the quality of the daily life, from a proximity, either objective because rooted in a local limited space, or subjective, referring to the relational dimension of provision" (Definition of the Research Center for Solidarity and Social Innovation at UCL, quoted in [VAN STEENBERGE, 2007]). These services are defined as "quasi-collective" that is to say that, beyond the individual benefits for the users, they are also benefiting to the community, both in terms of jobs and social cohesion [BRANDELEER, 2008].

As for business services, they combine post and telecommunications; advice and assistance, operational services, and research and development. INSEE classifying market services according to their primary user, the telecommunication services, legal services, activities checks, technical analysis, ... are thus considered as business services, even when partially consumed by households.

In this study, not only will we retain the services sector as defined by INSEE (LHCS and business services) but also anything that relates to businesses that are also part of the tertiary sector. We also consider in this study the activities of construction for the private properties. Indeed, if based on the definition of a service by INSEE, an plumber or electrician for example, does not fit into the service sector and particularly in the services sector. However, a plumber deliver to the customer a technical capacity. So, here we reach the

⁵ Translation of « service à la personne » given by the ANSP (Agence Nationale pour le Service à la Personne - National Agency for Lifestyle and Home-Care Agency)

vision developed by Gallouj [2008] about LHCS, that the "usual classifications (NAF or PCS) is inadequate to embrace the diversity of categories" and the activities involved within the term services.

2.3 Problematic: from the retiree consuming services to the retiree creating services

Until recently, territorial stakeholders perceived negatively aging population. The aging population was rather linked to concern than opportunity, and few urban and social planning documents really take into account this phenomenon, which is even often associated with the concept of "dependency" and "home maintaining". The image of the elderly given then by the local authorities approached that of societal burden.

Since the advent in the regional strategies of residential and presential economy [DAVEZIES ET LEJOUX, 2003], which derives from the theory of the economic base, many authors have redefined the importance of the presence of seniors as an economic opportunity for the territories. The report of Godet and Mousli [2009] for the CAE⁶ and DIACT⁷ testifies an "officialization" by the government of the paradigm shift initiated by Vimont [2001], Guillemard [2002] Guerin [2002], Callois et al. [2003], Argoud et al. [2006], Kuntz [2007] ... etc. For policymakers, the elderly person becomes an active contributor to the economic and social development of the areas. The territories that will manage to play on the leverage that presential economy can be (attracting affluent retirees, young assets, encourage the development of activities) will be tomorrow's winning territories.

Moreover, the social value of older people has never been challenged, they are recognized for their investment in associations, their ability to create social links; but this was far outside the scope of public policy. For Guerin [2002], the role of retirees in society is undeniable: they are the linchpins of associations, representing 30% of the mayors of France, involved in social life, school ... "The presence in our cities and our campaigns of various categories of senior citizens, opens the way for intervention by the market of new lifestyle and house-care services, new products to meet the specific demands of these populations to new and multiple expectations" [GUÉRIN, 2002].

Retirees can therefore be regarded as a source of jobs and may thus contribute to job creation in rural areas. Indeed, the high proportion of elderly in the population of some rural areas will guide the way to consider the development of these territories. We must therefore reckon with the opportunity they represent. Thus, mobilization to appeal and accommodate retirees in rural areas can be transformed into local development boosting the creation of lifestyle and home-care services and thus employment and local consumption [VOLLET, ROUSSEL, 2007].

In this context of aging population, and of the emergence of new demands for services in rural areas, we are wondering: how does the rise of retirees in the countryside influence the development of activities and more specifically the creation of services? The main hypothesis that we develop here⁸ is that retirees can be creators of services in rural areas. Retirees are involved, stakeholders of the local economy. In addition to consuming the services offered, they create, while generating jobs. They will not only be (passive) users of services, but full participants in the process of creating activities and jobs in rural areas, taking advantage of the time of retirement to invest in and/or initiate locally emerging businesses. And we

⁶ CAE : Conseil d'Analyse Economique – Economic Analysis Council

⁷ DIACT: Délégation Interministérielle à l'Aménagement et la Compétitivité des Territoires; now DATAR: Délégation à l'Aménagement du Territoire et à l'Action Régionale – Delegation for Planning and Regional Management

⁸ The CreActE's research component dedicated to the link between aging and creating service activities considers the whole issue, both the creation and maintenance of services due to the presence and consumption of locally retirees but also the creation of employment generating activities by the retirees themselves that we are dealing with here.

assume that some retirees will be driving and encourage the emergence of activities, including service activities.

3 CONCEPTUAL FRAMEWORK

3.1 A theoretical framework arising from the service economy

The approach developed by economists to address the issue of services allows to avoid the pitfalls of classification, where you would get in one hand industry and in the other tertiary sector, and takes into account the "material", "informational", "methodological" and "relational" functions of services [DJELLAL ET GALLOUJ, 2007]. Hill [1977] characterized the service as follows: "A service is a change in the condition of a person, or a good belonging to some economic entity, brought about as a result of some other economic entity, with the approval of the first person or economic entity". The definition is used by the author to construct typologies of services. He was able to distinguish between the services affecting the property and those affecting people. He also distinguished service permanent and temporary services, according to the time during which the change made would normally persist [AZNAR, 2002].

In the tradition of Hill [1977; 1999], some economists consider the service as a particular social relationship between production and use, assuming that the service is not limited to the interpersonal dimension [DELAUNEY et GADREY, 1987]. Thus, according to Gadrey [1996] and his triangle of services, "a service is a transaction involving a change of state of a reality C, possessed or used by a consumer (or customer, or user) B, produced by a provider A at the request of B, often in relationship with him, but not resulting in the production of goods that could economically circulate independently of the support of the service C (otherwise it would amount to production of goods)".

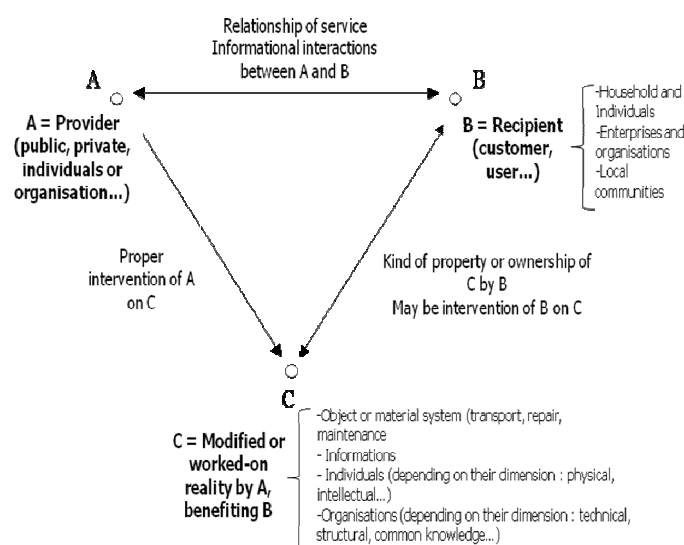


Figure n°1 : Triangle of service, translated from [GADREY, 1996]

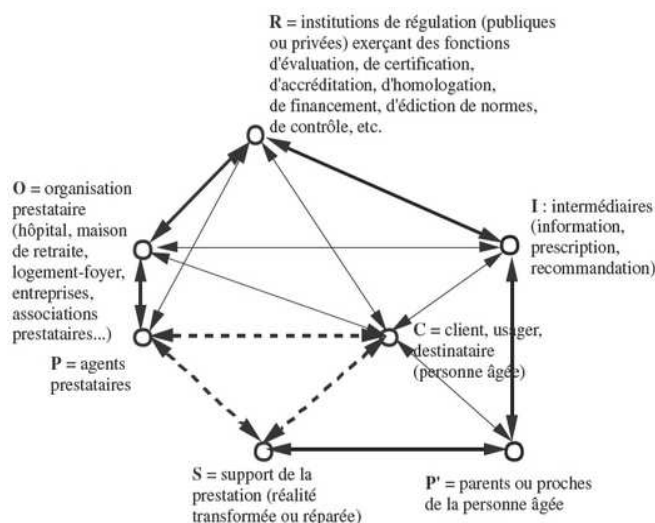


Figure n°2: Polygon of Lifestyle and Home-Care Services from [Djellal and Galloul, 2007]

3.2 Hypotheses of work

3.2.1 Co-cr ation triptyque and triangle of services : an analytical framework for the creation of services by retirees

As part of the triptyque made by Lenain, Revol et al. [2009] for CreActE, we consider the creation activities as a co-construction involving the creator, the accompanying structures and the territory. "As a system, the territory [as we consider it in our study] is an [personal] intellectual, moving, evolutionary, fuzzy construct [...], whose characteristics fully correspond

to those that can be attributed more generally to the principle of complexity [...]. It consists in a whole, composed of subsystems, of components, and especially of multiple relationships, including positive or negative feedback loops, which change over time.” [MOINE, 2006]. The diagram of the service economy, as defined by Gadrey, does not explicitly introduce this notion of territory, whereas a service is a representative subsystem of an action taking place within a territory. Also, we tried to territorialise this pattern, and to consider scalability in time, focusing on the creator of service and his environment. We thus propose to construct a second model of analysis emerging from the triangle of services Gadrey [1996], and from the polygon of services proposed by Gallouj [2008] (Figure 2). The concept of territory as defined above being unique to each individual and subjective, the territorialisation of the polygon service requires to distinguish between the vision of the provider of service from the one of the addressee receiving the service.

Indeed, during a given period, **A** will provide services to recipients. The provider will change (in a different or identical way, depending on the type of service provided) the support of the service, that is to say, the territorial realities of the recipients **B**. We add here the notion of 'territorial' linked to the reality for which **B** owns property right and that **A** is about to change, because the service will (more or less) act upon a set of mechanisms and in-place relationships, related to **B**, and thus his territory. Therefore, it is part of the territorial reality of **B** that will be affected by the action of the provider **A**.

However, the service will also change the environment of **A**. Indeed, the fact that **A** provides a service for each **B** will reduce his available time, his stock and thus his potential further provision of services. The every **B** will therefore also impact on the reality of **A** (and that might be compensated financially as part of a market service). We call this reality modified by the every **B** the "territory of action" of **A** (schematically shown by the red stripes on Figure 2). This territory is included in a broader territory (always in the sense of an organized entity) covering all the systems to which **A** belongs. We call this territory the "territory of fulfilment" of the provider (that is to say the territory "where the service provider **A** fulfils himself"). This is the territory where the provider is evolving, both with the services it offers and its users **B^A**, its relations with suppliers and other services necessary for his business, but also for the support and regulation organisations.

The activity of the service provider will undergo a constant evolution, from its setting-up to beyond its end. Thus, the territorial configuration (or "territory of fulfilment") of this activity will change according to needs and decisions of the creator (or willingness to see his territory of action modified), and/or being subject to external constraints (human, natural, economic, regulatory factors...).

During the setting up of the project, and where no service delivery has begun, the creator is to work on the delineating of his "theoretical territory of action", that is to say define exactly the set of services that he will be able to propose, and the general public he will be targetting. The services that he will be able to offer depend on previously acquired skills that he is going to call for (training, work experience ...), on the financial capital will be able to invest, and ideological and personal choices that will govern the creation of his activity ... In addition to these elements proper to the creator, other external factors are playing a part, namely the size and the distance (in terms of time and cost) to potential consumers, consumers' propensity to resort to his services (cost / benefit, publicizing the service, quality of service) or the existence of local competition for the proposed service ... From the beginning and during provision, the theoretical territory of action evolve because of changes in the financial, material and human capitals of the company. For example, suppliers **F^A** will feed his potential territory of action (increased stock, equipment ...), as well as increase social capital (new encounters, exchanges), cultural capital (training, identifying of new potential) financial capital (capital gains, paid services), they might also help to develop his business and therefore his theoretical territory of action. However, because of the confrontation with the reality of the constantly changing market, the actual territory of action of **A**, will be somewhat

limited compared to his theoretical territory of action. The theoretical territory of action is often larger than what the provider of services can actually provide.

Moreover, in addition to the direct effect of the creator on his territory of action, it will have an indirect effect on his territory of fulfilment, because of his mere presence on the territory, the creator, as a stakeholder, will contribute to general economic dynamism and more widely to the territorial attractiveness by his integration into the local life of the territory and his social capital that he will call on there.

3.2.2 Hypotheses of work around the triptyque of co-creation

The triptyque of co-creation highlighted and described under the PSDR CreActE [LENAIN, REVOL *et al.*, 2009] that involves the creator of activity (A: the active retiree), structures that support the creation of activities and the territory where the activity is located (namely the territory of fulfilment) can thus help in the evolving version of the polygon of services of Gallouj we are proposing.

The relationship between the various elements of the triptyque of co-creation leads us to four assumptions:

- Hypothesis 1: we assume a complex framework, system of activities, marketing methods, forms of reception, under specific motives in each case (family, home, hopes ...). This complexity interacts with the local specificity of each small territory. Thus each process requires bespoke approach that support structures have to take into account.
- Hypothesis 2: Active retirees creating services would possess some relational abilities and would be multi-skilled.
- Hypothesis 3: There exist very important networks between active retiree, contacts and territory. The creators mobilize a wide variety of networking contacts from the family, friendly, professional, neighbourhood environment, which "bypass" the network of elected people. However, there are strong differences of figuration between elected representatives (very conformist vision / clichés / assumed curbs) and creators (values "terroir" value, informal support). The universes of the institutional and authoritative bodies of an area would be out of touch with those of the creators, much more open but also confidential ... Hence the need to take an interest in providing support.
- Hypothesis 4: the creators and their activities are "embedded" in networks of relationships and structures (the territory of fulfilment) that play a role on the success and maintain of the activity. The active retiree providing services would thus be "embedded" in the territory thanks to his many networks, whether formal or informal. It would be the same for his activity.

In an attempt to test our hypotheses regarding the active role that could hold retirees in the economic development of rural areas, we looked through the literature for first clues for answer and apply to a concrete situation on a field of study: the plateau of Cézallier.

4 RESULTS : THE ACTIVE RETIREE: A POTENTIAL CREATOR OF ACTIVITIES AND EMPLOYMENT?

4.1 First clues through scientific literature

Callois *et al.* [2003], recognize that the migration of retirees may be considered as "bringing to the region an external income and generating Keynesian-like effects through the demand for local goods and services". However, people retiring are likely to "slow down consumption compared to their working lives because of their reduced income or loss of expenditure due to professional activity". In addition, the strong presence of pensioners in an area may be causing "a representation of the territory as economically and even socio-cultural sluggish". Conversely, it can "attract investors specializing in the needs of retirees" [CALLOIS *et al.*, 2003].

Many authors have addressed the issue of the impact of retirees on economic development. Day and Barlett [2000] have conducted a study on 34 Texan counties. They demonstrate that "the impact of the retired population is often low on the job itself, but positive about creating activities (new facility), including services, healthcare, retail and construction". Li and MacLean [1999] show that changes in the population of retirees in Saskatchewan "has a significant impact on the growth of cities and activity in the services sector." From multiplier models, some authors have been able to estimate the precise economic impact of retirees. The report "Pensioners in Massif Central" [2003] identifies through literature a multiplier effect generating from 0.2 jobs per retiree received on a territory [S SHIELDS, STALLMAN ET DELLER, 1999, 1999], to 0.5 jobs [HODGE, 1991] or 0.55 [DELLER, 1995]. But the economic impact is only "one of the component of the impact of retirees on the dynamics of local development" [CALLOIS *et al.*, 2003]. However, the presential economy is not the only solution for the development in the countryside because it can not allow economic development to small scale [GODET ET MOUSLI, 2009]. This is where active retirees may have a card to play.

Apart from the references listed above, the participation of retirees in local rural areas is still an aspect fewly studied by scientists. Early works on this issue emerged in the 70s from the Anglo-Saxon. L  nel [2003] recall them, distinguishing the three theories about the behaviour of retirees and that the report on "Pensioners in Massif Central" [2003] clarify:

- The theory of disengagement: the removal of the individual from society, an idea of irretrievable decline. "This theory is challenged in recent years because it does not correspond well with the common idea [...] of flourishing senior citizens, free from occupational onstraints, finally yielding to passions they had always restrained."
- The theory of activity: it is the subject of much research and crowns the archetype of "dynamic retiree, invested in the social life, anxious to avoid apathy."
- The theory of continuity: "a retiree living-style, keeping the rhythms of working life, kind of activity but not necessarily a great social involvement."

In line with these three theories, many authors have developed their own typology of retirees. A profile of retiree seems to appear from these types, opening new possibilities of investigation. It is delineated by some authors under different terms: committed retirees [CALLOIS ET AL., 2003] or BooBos [GUERIN]. From our side we call them active retirees [DESSAINT, 2005], or "working retirement" [PERRIN-JOLY *et al.*, 2010].

Two main theories currently stand about aging. First, the "pessimistic" thesis [LONGINO, 1988] compares the period of retirement to a lack of capacity to innovate, to upgrade with the development of human services that are mostly low value added jobs economically speaking. Some even speak of "papy-crash". Thus, according to Guchez and Frossard [2001], "We have been pleased to give an optimistic view of retirement assets". This view is simplistic, but in addition, it hardly corresponds to rural areas "more influenced than other by activities more closely linked with family or friends." Assimilate retired to a "silver gold", source of employment and local development, seems wrong for some authors, or at least simplistic. "Focus development strategy on attracting retirees may have a number of perverse effects: increased land prices, the possibility of generational conflicts blocking local development, increased extraterritorial competition [CALLOIS *et al.*, 2003] That is what Longino [1988] calls the "gray peril".

The "optimistic" thesis view retirement as a period of intense activity (tourism, further work, organisational and cultural commitment) which boosts the economy and society. In fact, once retired, the former active would be freed from the burden that weighed on his activity. "The mood of the retiree is to have a greater freedom of mind. He may therefore be useful for society, whether in his original business or in another activity, to bring his experience, which became his competence in the current world's " [VIMONT, 2001]. Between the time of retirement and that of death "runs a life to live only part of which is marked by difficulties associated with old age." Though retirees and seniors are weighing on public finance, they

can sometimes be a lever: it concerns income from pensions or the creation of local jobs [IAURIF, 1999]. Thus, for Vimont [2001], the occupation of the elderly is a trend that will grow in the years to come. And this in many forms: a mixture of retirement and activeness, volunteer and salaried, in different sectors (social, cultural ...). "The third age will become a laboratory for new forms of economic and social activity. Longer life expectancy and a better state of health, are of course components that form the base of changing conditions of life of the "third age". Thus, this age is promoted to the forefront of innovation within the twenty-first century's society and it is going to play a new role in the economic, social and family life "[VIMONT, 2001]. And this even if the activity of the elderly collides several reviews: older workers are taking the place of youth, they have a low yield ... statement far from being fully testified

This "optimistic" vision is favored by the pension system that is beginning to be much more flexible concerning the extension of professional careers, leaving the opportunity for older workers which have completed all their quarters, and that would want to, to pursue a gainful activity. In France, three incentive mechanisms exist so: the bonus, which increases the amount of future retirement pension by combining the trimesters beyond the maximum cumulative; gradual retirement, which allows a part-time while receiving a part retirement, the last device, widespread, combining work while benefiting from pension, which allows retirees who have accumulated as many quarters as necessary, to a maximum rate, to increase income by taking up employment. If the remaining quarter is not reached, the additional income derived from combining work and retirement pension is capped. Moreover, a study from the National Pension Fund [GUILLAIN *et al.*, 2009] amounted to 206,887 the number of retirees who left before 2008 that cumulate employment and retirement, or 1.9% of the 2007 retired population. This figure is steadily increasing from year to year, and the gradual easing of its application seems to have made the device more attractive.

4.2 First descriptive results on two federations of municipalities in the Massif of Cézallier

4.2.1 A methodology based on case studies

Many French rural areas are facing a demographic (and socioeconomic) imbalance. So is the Massif Central. In 2006, 21% of the inhabitants of the Massif Central were over 65 years-old, 11% were over 75, compared to respectively 17% and 8% in overall France. This demographic imbalance across the Massif Central is actually due to a triple movement: the overall aging of the population, the outmigration of many young people linked to an increasing concentration of employment in urban areas, and arrival / return of population in retirement age in large numbers. The proportion of pensioners in the population is growing. As such, the Massif Central is an interesting field of study for our issue.

Within the space Massif Central, Auvergne (NUTS 2 region), following this heavy trend of an aging population with a median age over 44 years-old for two of its NUTS 3 regions (namely Allier, Cantal) and 41-43 years for two others (knowing the median age in France is 38 years). We selected three territories dimensionally variable in this region: a Pays⁹ (Pays des Combrailles), a Federation of municipalities (Billom - Saint-Dier) and a geographically united area (Plateau Cézallier).

Semi-structured interviews were conducted with the three main types of actors defined in the co-creation triptique: the retiree creating services, support structures for business creation and territorial authorities potentially involved in the creation of service activities (eg Federation of Municipalities).

⁹ In France, apart from its "country" meaning, a Pays is an area whose inhabitants share common geographical, economic, cultural, or social interests, who have a right to enter into communal planning contracts under a law known as the Loi Pasqua or LOADT (Loi d'Orientation pour l'Aménagement et le Développement du Territoire; English: Directive law concerning territorial planning and development)," [http://en.wikipedia.org/wiki/Pays_\(France\)](http://en.wikipedia.org/wiki/Pays_(France))

The modified triangle of services proposed in Figure 2 will allow us to identify the main stakeholders involved in the creation of rural service in much the same way as Gallouj in his work on the LHCS [2008]. We will thus be able to identify different configurations of creations of services made by retirees, and as such identify the most favourable ones not only among the different actors involved but also from the place each of them takes in the creation of service. These configurations will be declined on each of the fields of study and built upon the same basis of semi-structured interviews.

4.2.2 The Cézallier: a territory with unknown potential of active retirees

From the first interviews on the two main Federations of Municipalities located on the Plateau of Cézallier (namely "Ardes Communauté" and "Cézallier"), it is possible to provide first descriptive results concerning the creation of services by retirees.

The Plateau of Cézallier is a geographical entity grouping 37 municipalities, located in-between three NUTS 3 regions: Puy-de-Dôme (North), Haute-Loire (East, 2 municipalities concerned) and Cantal (South). According to INSEE data [2009], it had 7,811 inhabitants in 2006 with a heterogeneous density of 7.9 inhabitants per square km and over one third of retirees in its total population. Its economy is mainly based on agriculture with 15.8% of its active population working in the primary sector and 864 farms especially oriented in (cattle) breeding. According to INSEE services alone represent 56% of market businesses of the territory. In 2008, there are essentially creations of activities in this sector which constitutes 73.1% of salaried jobs in this federation of municipalities.

For territorial Cézallier, retired as such do not seem to be a driving force. Indeed, whether the federations of municipalities authority or the Pays to which the federation belongs, neither of these local authorities do spontaneously see retirees as potential business creators of services but rather as consumers of services. Very few project holders are identified and identifiable in this area and the creation of services observed in the last 5 years are primarily public kind of creations (Services for Nurses at Home in "Ardes Communauté" for example). There might also be support structures to project holder wishing to set up service in the area.

From the support structures for creating service activities side, we may figure out the Platform for Local Initiative that are tools elaborated by the Chambers of Commerce and Industry (CCI) to accompany the creation of projects and / or resumption of business in various industries: crafts, industry, trade, services. As such, the PFLI has already been accompanying active retirees wishing to settle in the Cézallier and more specifically in the craft. There are also supporting structures dedicated to project holders at the departmental level (such as Appuy Créateur in Puy-de-Dôme), they also accompany active pensioners, but they seem to focus in urban area (Clermont-Ferrand) or even in suburban areas rather than in rural area. The local authorities seem less "armed" with respect to the potential of retirees because they have "no visibility on the needs of those retirees but also on who are retired" on their territory.

The main point that we can take out from these initial very descriptive results is that authorities are lacking stock-taking and accurate data to know what is happening in terms of creation of services by retirees on their territories. The support structures, seem already aware of the phenomenon of retirement assets and begin to accompany some. It seems that in rural areas, they are rather ex-workers who create craftshop while in urban areas, are more former executives opting for consulting services companies.

5 CONCLUSION

From the observation that the creation of activity generating employment is the result of a joint construction between the creator, the support structures and the territory, we attempt to identify the impact of a structural phenomenon - aging population - on the territorial configuration holding the emergence of activity in rural areas. Indeed, rural areas are more affected by aging than urban. Moreover, this global aging is accompanied by an increase of

life expectancy and improving the overall health of the population. Therefore, while forty years ago, retirement was considered as a "social death" [GUILLEMARD, 2002], at the time of retirement, there remains nowadays retirees with some energy and motivation to pursue their careers and build their business, that the relaxation of French rules for combining work with pension simplified.

Following the generic definition proposed by the service economy, which manages to encompass the concept of service in its entirety, Gadrey [1996] and Gallouj [2008] proposed a diagram summarizing service provision on the basis of a triangle declined into a polygon. From the point of view of the creator of service activities, the emergence of his activity does not depend solely on local demand, but of all socio-spatial configurations in which he operates and fulfils, in a more or less conscious and voluntary way. The retiree – service-entrepreneur is thus embedded in a multiscalar and evolving territory in which the support structures and characteristics of the territory play determining roles. That is what we have begun to outline on the Plateau of Cézallier.

The fieldwork on the northern Cézallier described above remained confined for now to supporting structures of the territory. The specificity of the retiree creator is not for the time identified by the support structures, however, they have access to all measures available for creators. Local communities have not integrated the active retired creator of activities in their development policies, and continued to consider them through medico-social policies, housing and personal assistance, in direct link with their loss of autonomy. However, our first interviews seem to depict a dynamic constrained by the socio-geographical specific down this rural area. Personal investment and provision of service by retirees of the territory will result in investment in local associations (associations of home care, elder club ...) and municipal (electoral mandate, participation in recreation committee). Volunteers, those retirees will be more motivated by community spirit than by providing market services for profit. Finally, the difficulty in identifying people both providing locally paid services and pensioners partly explains the lack of interest, from the support structures, in this category of pensioners, still economically dynamic and volunteers. The analysis started in the southern part of Cézallier located in the Cantal department reveals the same initial findings on the limited number of active retirees identified and accompanied, and also little enthusiasm for the opportunity they might be in this rural area.

It is now to seek and meet those retirees - creators and restated to know the factors that fostered their installation locally and their motives, and particularly the role played by the level of their pension in their personal choice, as it seemed to be, according to support structures and technicians working for local authorities, a key motivation that would drive a retiree to continue working.

6 BIBLIOGRAPHIE

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