



AGE Platform Europe contribution to the 2017 review of the Madrid International Plan of Action on Ageing (MIPAA)

- ANNEX -

Country-by-country assessment of the implementation of the MIPAA and the RIS at national and subnational levels

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This following section contains AGE's member organisations' assessment of the MIPAA implementation at sub-national and national levels.

The assessment is structured around the four overall MIPAA policy goals and ten specific commitments agreed by governments in the framework of the Plan's Regional Implementation Strategy (RIS) 2012-2017. Under each of the four goals our members identified positive examples of the implemented actions, initiatives or legislations, as well as

they listed the areas where too little progress has been achieved so far. Each example indicates which of the ten RIS commitments it refers to.

Several examples of good practice refer to local and voluntary initiatives and often are neither state-led, nor financed at the central level. However our members considered them significant in the remit of this exercise as they show how concretely they support the MIPAA commitments without being formally linked to the process.

➤ **Goal 1 – Encourage longer working life and maintain ability to work**

Examples of policies and actions that work

Belgium

- Commitment 4: Employment rates for older people have increased, mainly due to the reduction of access to early retirement and other early-exit-possibilities. Furthermore, the legal pension age will be raised to 66 in 2025 and to 67 in 2030. Because of these measures, the long-term financial sustainability of the Belgian pension system is improving.
- Commitments 2 and 5: In Flanders, employers receive financial incentives to hire and/or retain older workers.
- Commitments 2 and 5: Once they meet the official pension requirements (65 years old and/or 45 work-years), pensioners can now work and earn an extra income without limit, with no risk of sanctions that would reduce their pension income. Note that this does not reward them with extra pension rights.

Denmark

- Commitment 4: In 2006 the retirement age was aligned with progress in life expectancy (pensionable age will be increased from 2030 and every 5 years). Due to this reform demographic change no longer presents a challenge to the public pensions system. The minimum age for the voluntary early retirement scheme (c.f. efterløøn) was increased from 60 to 64 over the years 2014 to 2023. This has already led to a significant increase in the employment of population 60 year and over.

France

- Commitments 2 and 5: A growing number of companies individually start to adapt working conditions to an ageing society. Awareness is raising about employees' needs for more flexible work arrangements, including for older workers. A series of reforms meant to change workplace conditions in France were adopted as part of the El Khomri labour law recently pushed through by the French government. New approach has been for example proposed as regards well-being in employment. The Law's article on 'Adaptation of Work Rights to the Digital Era' mentions the "right to

disconnect amendment” – mean to minimize the negative effects of being constantly ‘plugged in’. However, still too little attention is paid to work-life balance, in particular as regards to help middle-age and older workers to reconcile their professional and family duties.

- Commitments 2 and 5: Public authorities make some effort to address the problem of unemployment among all age groups. For example, a national training program for the unemployed of all ages has been recently launched by the President of the Republic.
- Commitments 4 and 5: The recent agreement to reform supplementary pension schemes will use a bonus–penalty system as an incentive to work longer. Employees who work for at least two years after the date on which they qualify for a full pension will find their full supplementary pension subject to ‘increase coefficients’.
- Commitments 2 and 5: Des accords collectifs paritaires au sein de branches professionnelles ont été signés pour favoriser un meilleur management des âges dans les entreprises; mais la mesure-phare instaurée par une loi de 2013 sur « les contrats de générations » (embauche ou maintien dans l’emploi d’un senior en échange du recrutement d’un jeune de moins de 26 ans avec l’aide financière incitative de l’Etat afin d’en diminuer le coût) a eu du mal à démarrer et n’a pas atteint le nombre visé à l’origine car les entreprises restent réticentes à s’engager sur des contrats longs.

Germany

- Commitments 2 and 4: Various regulations exist to promote a better life work balance including care (for children as well as for older people). If one needs to care for a dependent family member, she/he has the right to interrupt work for up to ten days with full financial compensation. It is possible to care for relatives for up to 24 month with the guarantee to re-entry in your former place of work. A special credit is offered to allow covering the costs for the time spent on care.
- Commitment 4: Retirement age has been increased to 67 years. Facilitating transitions from working life to retirement and making them more flexible is under discussion. At the same time, since 2014, a new law stipulates that one can retire at the age of 63 after having worked and paid retirement insurance over at least for 45 years. More time is needed to see concrete results of these reforms.

Malta

- Commitment 4: The government has recently proposed to allow older workers continue working for a number of years beyond their retirement age and therefore become entitled to a higher pension. Flexible working time schemes have been introduced and are being applied to all irrespective of age, even to those over 60 years of age. In the private sector such schemes are introduced according to the internal policies of the respective company.

- Commitment 4: Over the past years, various initiatives were put in place with an aim of making the transition to retirement more flexible. A National Strategic Policy for Active Ageing (2014-2015) promoted age management. They are a step in the right direction to help pensioners keep active and contribute to economy and society.
- Commitments 4, 5 and 8: Appointed by the government, the Pensions Strategy Group (PSG) published a strategy on 'Strengthening the pension system' which aims to provide a comprehensive strategy for adequate and sustainable pensions in Malta. Introduction of 2 and 3 pillars is still under discussion. Over the past five years some progress has been made in bringing more women to the labour market. This was possible to a certain extent also thanks to public awareness campaigns and the on-going changes in the Maltese society i.e. role of women. This is very encouraging.

Poland

- Commitments 4 and 5: The previous government (before the 2015 elections) was keen in achieving higher employment rates of older men and women and some progress had been achieved in raising employment rates for older workers thanks to the legislation postponing the age of retirement. However, the new government has recently passed a law lowering the retirement age which questions the entire retirement system introduced in 1994. The new legislation is against the demographic reality and will have negative impact on the labour market i.e. shortage of labour force in conjunction with low fertility rate. It also creates confusion among employers and employees and undermines the adequacy and sustainability of the pension system.
- Commitments 5 and 6: Under the previous government's programme 'Social Activation of Older People', several initiatives were undertaken, e.g. on intergenerational communication, intergenerational transmission of knowledge etc. The current government should build on these positive actions and further support those who want to stay longer at work e.g. by disseminating and promoting examples of notable practice from the public sector or bigger companies that had successfully allied intergenerational programmes.

Spain

- Commitments 5 and 6: There are multiple initiatives promoting the hiring of young people; they often are financially supported by EU funds as Spain has the highest level of unemployment among young people. On the other side of age spectrum, large reduction of social security charges are offered to those companies hiring long term unemployed or +45 years old people. Re-training of old unemployed people is also provided free of charge by local governments through specialised schools based on labour demand and personal background and previous working experience. However, a national awareness campaign is needed to show the advantages of hiring experienced people rather than old.

What is missing and remaining challenges

Belgium

- Commitments 2 and 5: There is no evidence that age discrimination in the labour market is decreasing, and apart from the existing anti-discrimination laws no structural policy efforts are made to promote positive attitudes towards senior employees. Unemployed older people still face substantial difficulties in re-entering employment.
- Commitments 2 and 5: The Flemish government has shut down the experience fund, which supported companies to create age-friendly working environments. As part of a larger Flemish reform, it will be replaced by a mix of initiatives focusing on individual support for people in unemployment, on strengthening HR-competences in companies, and on fighting discrimination in the labour market. While this reform might allow for more tailor-made incentives, it is unclear to what extent the 'age' dimension will still be receive attention within this framework with a far broader scope.
- Commitments 2, 5 and 8: The pension bonus, which was a financial incentive to postpone (early) retirement, has been abolished due to budgetary reasons. Not only does this reduce the positive incentives to work longer, it has also eliminated a way for older workers to substantially increase their (now often low) future pensions. Instead, people with a full career (45 years) and a minimum pension now enjoy a very minor increase of their pension (0,7%), but this is by no means comparable to the old pension bonus and even increases the gender pension gap, as women often have shorter careers.
- Commitment 4: The minimum return guarantee for occupational pensions has been reformed. Due to the financial crisis and low interest rates, insurance companies faced increasing difficulties to provide the required returns. Because of this reform, the minimum return can now vary between 1,75% and 3,75%, based on the evolution of the financial markets. Before, it was fixed on 3,25% for employer contributions and 3,75% for employee contributions. The variable return reduces the risk for employers; since they are obliged to cover the costs should the insurer not be able provide the minimum returns. But for employees, the variable (and currently lower) minimum returns reduce the overall attractiveness and adequacy of second-pension pillars.

Denmark

- Commitments 4 and 5: Numerous obstacles to find a new job remain for workers over 60. Unemployment benefits are only available for 2 years. Workers who have opted out of the voluntary early retirement scheme are increasingly forced to live on social assistance, on their spouse income, or to draw on other savings. Access to disability pension has been restricted. As the retirement age has been increased, the

situation of workers for whom there are no suitable jobs or who are not capable to work anymore for justified reasons will consequently deteriorate.

France

- Commitments 3 and 4: There is little political will to implement a comprehensive and long-term looking pension reform which would enhance fairness among different ages and socio-economic groups. Around 37 special pension schemes still exist allowing different pension treatment between employees from private and public sector.
- Commitment 5: Pension reforms lead to longer working lives but the final success of the reform is conditioned by job availability. Otherwise it will increase unemployment rates and consequently the social spending through solidarity benefits. The government still allows early retirement for certain categories of workers, in particular through the hardship accounts (comptes personnels de prévention de la pénibilité). These accounts form part of the latest pension reform and give workers who have been subject to difficult working conditions the right to retire early. The efficiency of this policy is questionable.
- Commitment 5: There is too little attention paid to age discrimination including in employment, even though the relevant legislation exists. Public bodies are targeting other specific forms of discrimination, such as on the grounds of sex, ethnicity or sexual orientation. Equality measures also look at socio-economic exclusion of the most deprived populations.

Greece

- Commitment 5: There are serious labour market problems in general i.e. the absence of jobs, so there is nothing about policies for older employees. In every way the forced dismissal of civil servants (which was necessary to cut back on public expenses) was done on the basis of age a few years ago pushing many into early retirement which left a strong impression that older workers were expensive and dispensable. There is strong age discrimination in the labour market – from training to non-hiring.
- Commitment 5: The long-term unemployment remains very high among older people. The government lacks proposals to make conditions of work more age-friendly. Overall, conditions to boost employment are problematic as the creditors backed by the EU institutions are still insisting on strong measures of taxation, including all forms of action to help start-ups and small businesses, but there is little sign that this will work out.
- Commitment 4 and 5: Older people work in the informal sector – depending on job availability and provided that income from work allows them to cover social insurance which is up to 65/67 per cent. The VAT is 24%, making a large number of

those in self-employment jobs unable and unwilling to get the VAT from their customers. This leaves room for older pensioners to work part time. But overall the limit on this is to do with the state of market demand which is very low. This may happen informally in businesses but this is hardly a "policy".

- Commitments 3, 4 and 5: Earlier there was a trend to leave the labour force to guarantee a pension and the lump sum payable to the wider group of retirees including civil ex-service employees. Recent cuts to these benefits are making people reconsider slightly early retirement. This is overall positive, yet many older people depended on the lump sum. They have low pensions, while they have to spend more on various services now as public service which have been cut due to austerity measures. Incentives to stay in employment are also more effective for those whose salaries are high, while do not address the situation of low-income earners or liberal professions. The latter group chooses to retire anyway due the low work-related income. All in all, flexible retirement provisions and incentives for staying longer are missing e.g. combining pension with part time work.
- Commitment 5: Regarding work-life balance, a number of programmes are run by NGOs to help support informal carers. These have gradually expanded with funding sought from foundations. Yet, older women have left the labour force because of the lack of jobs and gone back to being informal carers.
- Commitment 6: Older workers are not trained in new technologies which increases digital gap among generations.

Italy

- Commitment 4: The government's key initiative in reforming social protection consists of increasing the retirement age as part of the broader pension reforms. There are no other particular appropriate incentives to adapt or facilitate employment over 50.
- Commitment 5: There are no concrete measures targeting the transition from work to retirement. The approach is rather rigid, conditioning the pension income by ending the work career i.e. needs and aspirations of older people wishing to work while simultaneously receiving pension are therefore incompatible.
- Commitments 2 and 5: There is a national law regulating age discrimination in employment. The discourse concerning the intergenerational aspects (in the labour market) exists but it never turns to be concrete through specific initiatives. Recent research confirms the stereotypical portraying of older workers as those 'stealing' work from younger is still widely widespread.
- Commitment 5: Although there is a national legislation regulating safety at work, there are not particular initiatives at the macro level. Some initiatives exist at the micro level i.e. implemented directly by employers.

Ireland

- Commitments 4 and 5: Legislation still allows a retirement age be written into contracts of employment. Age-related discrimination in employment persists. For example, employees working for community and voluntary sectors which are funded by government are forced to retire at the age of 66 years, the moment at which the government withdrew funding for wages. Instead of seeking for alternatives and encouraging work, the government provides unemployment benefits for people between the age of 65 and 66 (state retirement age). Moreover, older people have to pay high taxes if they continue to work.

Malta

- Commitments 2 and 5: A person approaching retirement or compelled to retire faces huge difficulties to find a suitable if (s)he would like continue working. The percentage of the population working after retirement age is about 10% only. Training and re-training for older workers are absent. There are very few pro young and/or older persons' employment policies. Retired older people remain professionally active rather through informal ways i.e. most often to transfer knowledge and experience to younger cohorts. Younger workers can be encouraged to participate in these courses so that they can be better prepared for retirement in the future.
- Commitment 4 and 8: Consecutive governments have been striving over the years to ensure adequate and sustainable social protection of older persons. However much more still needs to be done because many older people are still living below or just above the poverty line. Widows who depended too much on their late husband fare very badly and find it very difficult to cope with the burdens of everyday life especially when their widows' pension is inadequate.
- Commitments 2 and 4: With a high number of older people already in poverty, the main objective should be to ensure adequacy of pensions for all socio-economic groups. One major issue is also the pension provision for those who fail to meet the required contributory period, especially considering that more precarious, flexible or part-time employment contract are proposed to employees. Measures are needed to protect persons who for justified reasons are unable to work and build an adequate income for old age.

Netherlands

- Commitments 2 and 5: Further action is necessary to combat unemployment among older people e.g. in particular through tailored-made training and retraining possibilities. There exists a national anti-discrimination programme including the age criterion. A programme to improve the position of seniors in the labour market is planned in the near future. It will now be urgent to pass from theory to practice

when combatting age discrimination with concrete legislative and non-legislative instruments.

- Commitment 4: The existing legislation allows flexible retirement age to benefit state pension, consequently eliminating forced retirement at the age of eligibility. However, the issue that has received too little attention is the sustainability of private pensions, as well as pensions for self-employed.

Poland

- Commitment 5: There are no specific measures for appropriate work-life balance with flexible working time schemes for ageing employees. Generally age management is still a new phenomenon and not widely accepted, in particular by SME's employers. Only some bigger and/or international companies understand the necessity of age management.
- Commitments 1 and 5: Looking forward, local authorities can and should engage employers in discussion on active ageing. Employers repeatedly use the excuses of presumably high costs of age-friendly working solutions. National authorities should prepare programmes how to adapt what was stated in the Principles of long-term senior's policy 2014-2020.

Portugal

- Commitments 1 and 2: Portugal lacks a comprehensive and forward-looking policy on active ageing. The main policy focus is on the automatic increase in the retirement age in order to better reflect gains in life expectancy. Yet too little is done to promote more flexible transitions from work to retirement.
- Commitments 5: Workplaces remain most often inadequately adapted to ageing society and the notion of age-friendly working environments is not widely recognised. There is a lack of specific measures promoting intergenerational solidarity. The relationship between younger and older workers is a serious problem because of the high number of unemployed – mainly among younger cohorts and their immigration to other European countries.

Spain

- Commitments 4 and 5: Retirement age has been extended from 65 to 67 years while, due to current economic crisis and high unemployment rates, early retirement financed by private companies is rather common. At the same time some professionals, such as doctors, judges, teachers etc. can remain active until the age of 70 years. This is contradictory and illustrates a lack of a comprehensive strategy to address ageing in population and proposing flexible working conditions accordingly.
- Commitment 5: The promotion of older workers as transmitters of knowledge and experience to younger workers takes place only and to a limited extent in companies

where trade unions raise the issue. Action and initiatives initiated by the government are rare.

Sweden

- Commitments 4 and 5: The pension reform introduced in 1994 has been continuously evaluated and adjustments measures are taken. Further increases of retirement age are under discussion and attempts are being made to value higher working capacity of older people. Some professions, as doctors, judges, teachers etc. can remain active until the age of 70 years. However, further efforts are needed to reform private pension schemes, namely to ensure better protection of income against external risks and to increase financial literacy of public and consequently enhance understanding of pension options, fiscal aspects etc.

UK

- Commitment 5: People have been persuaded to think that older workers are being welcomed due to their experience and expertise and at the same time benefits and pensions are becoming more and more limited. The minimum wage has been raised and there are apprenticeship schemes, but with very low pay and university fees continue to rise.
- Commitments 4 and 5: The question of the old versus the young in the job market remains a challenge. Ageism has been ruled out in the workplace – supposedly – but in reality there are jobs which are more appropriate for younger people in terms of their physical strength and image.
- Commitment 4: Increase of state pension age means that people might be forced to work longer. The esteem of retirees should be raised so that people's worth is not judged entirely by their occupation. Too much stress is made on volunteering and "giving back" by older people.

➤ **Goal 2 – Participation, non-discrimination and social inclusion of older persons**

Examples of policies and actions that work

Belgium

- Commitment 1: Each Flemish government is obliged by law to draft an elderly policy plan within 18 months after its formation. This plan outlines the different actions that will be taken within all relevant policy domains to increase the wellbeing, health and participation of older people in Flanders.
- Commitment 1: At most policy levels (federal, regional, provincial, local), official representative advisory bodies exist to voice the interests and needs of older people.

In 2015 the Flemish government also appointed the Flemish Council of the Elderly to support the political participation of older people at local level.

- Commitment 2: The Flemish public media service (VRT) has developed an internal diversity policy with regard to the programmes, people and images they include in their broadcasts, and organises meetings with representatives of the different target groups (older people, women, persons with disabilities...) to evaluate the results. The Flemish Council of the Elderly is involved in this process, and was also consulted in the preparation of the new public service agreement between the Flemish government and the VRT.
- Commitment 4: Due to incremental increases of minimum pensions and social support for older people, the at-risk-of-poverty rate of older people (65+) has declined from 19,4% in 2012 to 15,2% in 2015. Poverty among older women has also declined, but somewhat less (from 19,5% to 15,7%).
- Commitment 6: Older people with low a income and/or disability enjoy discounts for the tuition fees for most types of certified training and education courses.
- Commitment 2: Recently, following the Long Live Arts project, the Flemish ministers of Culture and Well-being have announced they will take measures to stimulate and facilitate the cultural participation of older people.
- Commitment 2: Since the competences for volunteering policies are fragmented across various government levels, the Flemish government has now drafted an action plan on the development of a coordinated volunteer policy. The aim is to lower the thresholds for volunteering, to improve the information and protection for volunteers, and to better support organisations working with volunteers by improving the flow of information, good practices and research results across different sectors.

France

- Commitments 1 and 4: Une loi, attendue depuis plusieurs et longtemps différée, relative à « l'adaptation de la société au vieillissement » est entrée en application en décembre 2015. Elle couvre de nombreux secteurs d'intervention dont l'aide aux personnes vivant à domicile et celles accueillies en établissements médicalisés. Cette loi a reconnu pour la première fois le rôle des « aidants proches » et a créé pour eux un « droit au répit ».
- Commitment 2 : Un programme national de lutte contre l'isolement des personnes âgées (MONALISA) a été officiellement lancé en, janvier 2014. Il repose principalement sur des équipes de citoyens bénévoles.

Germany

- Commitment 6: Almost all universities offer special programmes for seniors which allow them to have access to high quality education. There is no age limit for access to advanced technologies. Pilot projects show that ambient assisted living (AAL) facilitates to handle technology to meet the needs of people who need care. The Federal Ministry for Education and Research requests the involvement of older persons or their representatives in projects and initiatives they are funding in the field of AAL und human-technology-interaction.
- Commitment 1: Data on the situation of older people are collected and provided by the three-annual German Ageing Survey (DEAS), funded by the Federal Government.
- Commitments 1 and 2: Many cities and federal states have senior citizens councils which contribute to the reflection and policy making on ageing and beyond.

Greece

- Commitment 1: The Ombudsman's Office continues to offer support for older people's individual rights when these are violated or abused.

Italy

- Commitments 1, 2, The Chamber of Deputies proposed recently a bill "*Measures to promote active ageing of the population through the use of older people in socially useful activities and lifelong learning initiatives*". The proposal has as main objective to support older people in taking a more active place in society and local communities, both through professional, civic or voluntary work. The bill also foresees combating the phenomena of exclusion and discrimination by supporting actions able to ensure a healthy and dignified aging, and removing obstacles to full social inclusion. If this proposal on active aging, the first ever at national level is approved by the Parliament, this would be an important move forward. It considers older people no longer as a problem but rather as an opportunity for society.

Malta

- Commitment 2: Several vital services are provided by the State free of charge – independently of age – to help people live a decent life. Other more specific services targeting older people and requiring some financial contribution include tele-care, basic handyman service, meals on wheels, day centres and social clubs among others.
- Commitments 1, 2 and under the goal 3, commitment 7: The government is planning to introduce a Commissioner for Older People. Among its duties, the Commissioner would be in charge of promoting human rights and matters concerning older people, making new proposals to enhance the protection of older people's rights and make sure that older people receive quality health care. Very few statistics are provided with focus on older people. Thus, it will be important that the new Commissioner for Older People gathers such data, researches qualitative information (mainly done by

University students) for monitoring better the quality of life and the dignity of older persons.

- Commitments 7 and 8: The Commissioner for Equality is in duty to ensure that no discrimination is taken against older persons including those among ethnic minorities and migrants. Moreover, the Maltese Constitution contains under Chapter IV an extensive and legally binding Bill of Rights based on the European Convention of Human Rights. Older people, even those of ethnic groups or other minorities living in the country, are thus guaranteed full human rights under the provisions of these laws, besides other provision of law related thereto.

Netherlands

- There is an on-going anti-discrimination governmental campaign.
- A credit for life-long learning till the age of 55 will be introduced in 2017.

Poland

- Commitment 1: A new law referring to older people entered into force in 2015. It aims is to monitor the situation of older people by public administration bodies, state agencies and other relevant stakeholders. This should allow to prepare a multi-dimensional analysis of the situation of older people and systematise public authorities' responsibilities and tasks in relation to ageing policy i.e. ensure its comprehensiveness, continuity, adequacy and consistency.
- Commitment 2: At local level further senior citizens councils are created and have growing impact on local decision-making. In 2015, older people's organisations created a Civic Parliament of Seniors. Finally, universities of Third Age (520 in total) together with local educational initiatives for seniors reinforce bottom-up approach to strategic reflection and policy-making on ageing. Yet these are initiatives created independently by the civil society rather than as a consequence of an informed policy on ageing of the national government.
- Commitment 6: A National Training Fund (Krajowy Fundusz Szkoleniowy) has been established for training purposes for employees of all ages. One of the key challenges remains the use of new technologies i.e. many older people have basic computer skills.

Portugal

- Commitments 2 and 4: There are national initiatives aimed at reducing material deprivation, poverty and social exclusion among older persons, including among older women. They are however fragmented and insufficient. Existing small-scale initiatives, such as the reduction of prices for tickets to cultural and social life have a very positive impact on social integration and participation of seniors.

- Commitments 2 and 6: Third Age universities and their multiple programmes promote continued education across life span are implemented in many local authorities.

Spain

- Commitments 2 and 6: The Spanish Society of Geriatrics and Gerontology has a working group on the empowerment of older persons for professionals in their work effectively promote the idea of the autonomy of older people.
- Commitment 2: Campaigns to combat ageism and age discrimination are carried-out by local authorities as these responsibilities are delegated to the autonomous communities and municipalities. However, further efforts should be made in the future.
- Commitments 1 and 2: There has been lots of data collection and studies on ageing to detect various forms of violence against older people which increase. They relate to both the needs of older people as a whole and more specifically to those in care settings. This facilitates setting monitoring and implementation tools, such as abuse detection protocols.
- Commitments 2 and 4: Numerous and important actions are based on the model of age-friendly environments. There are many Spanish cities that are part of the friendly cities network. Discussion also takes place through numerous seniors boards established at the state, regional and local level. At the central level there exists a State Council for older people. All these structures are useful in promoting further the concept of age-friendly environments as response to ageing population.
- Commitment 2: A large number of associations, partially subsidised by the government, organise different cultural and ludic activities. Subsidized senior tourism is also offered at very attractive prices during the low season. Around 900,000 people enjoyed their holidays in 2014 under this programme.

Sweden

- Commitments 2 and 8: Commitment Since 2013 there is broad anti-discrimination legislation covering education, work, goods and services, including on the ground of age.

UK

- Commitments 2 and 4: Free bus travel throughout the UK and much valued Freedom Passes in London provide a crucial support to participation of older people. In the time of the austerity measures to public spending, some argue that the provision of free transport for older people is unjustified privilege compared to other age groups. However, maintaining geographical mobility in old age should remain integral element of social inclusion policy aiming at enhancing participation and social cohesion among the whole society and along the whole life span.

What is missing and remaining challenges

Belgium

- Commitment 4: The decrease in poverty risk among older people only reflects the changes in the relative income position of older people, and does not take the evolution in living costs into account, which are increasing due to numerous budget cuts and reforms by the governments at federal, regional and local level.
- Commitment 4: Pension adequacy is still a major problem. The Belgian country report as part of the Pension Adequacy Report 2015 shows that the recent pension reforms will lower the gross and net theoretical replacement rates of future pensions. Lower income groups are hit harder than middle and high income groups (mostly because of the relatively larger impact of the abolishment of the pension bonus - see above).
- Commitment 4: The recent Flemish Poverty Reduction Action Plan contains no specific actions to reduce poverty and social exclusion among older people. The draft Flemish Elderly Policy Plan pays little attention to it as well.
- Commitment 2: Legislation to combat discrimination exists, but with regard to age discrimination, little is being done to tackle it in practice. People facing discrimination can contact Unia, the Interfederal Centre for Equal Opportunities. However in 2015 only 5% of the cases of discrimination registered by Unia were age-related (i.e. the sum of complaints regarding both young and old age). This leads us to believe that many older people are unaware of their rights concerning non-discrimination, face substantial thresholds in reporting age discrimination and/or are simply not convinced that it would make a difference. Most cases of age discrimination were related to employment and access to (financial) goods and services.
- Commitment 2: Despite many individual projects and courses, digital illiteracy is still common among many older people. This results in increasing inequalities and barriers to participation, social support.

France

- Commitments 2 and 4: There have been recently no new initiatives aimed at reducing material deprivation, poverty or social exclusion among older persons. Older people's retirement income has been taxed (e.g. increases in family pension allowances or contributions to finance dependency risk) which indirectly reduces their disposable income. The level of 1st and 2nd pillar pensions has remained unchanged. However, minimum pensions have been indexed.
- Commitment 2: The empowerment of older people to participate in society, to match their needs, desires and capacities is done through associations rather than thorough

initiatives by public authorities. The lack of more institutional support may undermine equal opportunities for everyone to participate in society.

- Commitment 2: Les associations de retraités et de seniors ont critiqué le manque de reconnaissance de leur spécificité dans le nouveau « Haut Conseil de la famille, de l'enfance et de l'âge » institué par la loi de décembre 2015.

Greece

- Commitment 2: A large number of measures to help feed and house people exist either through local authority initiatives or NGOs. In addition a number of foundations have funded and continue to fund actions to help older people specifically – to deal with material deprivation and social exclusion. The government is aware of the problems but has no choices and continues implementing measures recommended by international creditors.
- Commitment 1: There is still no department in any ministry dedicated to the ageing. A comprehensive vision of how to promote active ageing is missing.
- Commitment 2: Little attention if any is paid to empowering in old age. There are some initiatives at local government level. The KAPIs (Open Care Centres for Older People) continue relying on the local authorities and volunteers amongst older people. There are plenty of small private initiatives.
- Commitments 2 and 6: There is no funding made available from the Ministry of Education on trainings for older people. Data on people able to use ICT are available and Greece has a low rate. This reflects the lack of investment in lifelong learning over the past decades as well. There is discussion on e-health but the reality is that older people will not be prepared. The current development in the internet of things (IoT) may help overcome this.
- Commitments 2 and 8: As there are hundreds of thousands of asylum seekers and migrants coming to Greece, the essential was to get them fed, watered and sheltered and then processed. Some efforts have been made to deal with women and children alone. Older people are coming with their families and rarely unaccompanied, but it is too early to talk about integration. As for earlier migrants e.g. Vietnamese, Pakistanis – who came in the late 70's, they are in self-supporting communities and left to the same fate as the Greek older people.

Italy

- Commitments 1 and 2: There are no specific governmental or regional initiatives to involve older people at policy making and policy implementation levels both as co-decision makers and with consultative tasks. There are, however some regional laws/examples regulating the participation in the social life (e.g. volunteering) of older people.

Malta

- Commitment 2: The Parliamentary Office for Rights of Persons with Disability and Active Ageing together with political parties and the Church in Malta have introduced new participative structures to facilitate participation of older people in the political, economic and spiritual sectors. However, older people should be involved more actively at the stage of designing of new services, as well as their assessment and control.

Netherlands

- Commitments 4 and 8: A new category of older people with financial problems are couples of whom one spouse has reached retirement age, while the other spouse still of working age does not have an income. The State pension is now individualised and this means that each spouse receives 50% of the total amount the couple is entitled to. Younger spouses are supposed to have an income of their own until they reach retirement age. There used to be an allowance for younger spouses without an income of their own, but this has been abolished.

Poland

- Commitments 1 and 2: Too little attention and action is paid by public authorities to the image of older people. There is no campaign to approaching ageing as a natural phase in individual development. At least there are some initiatives taken by other institutions and stakeholders, for example the Medical University in Lodz organised a competition "Lignum (tree) of Generations" open to civic organisations, media, and private business on actions portraying older people as active and equal members of the society. This is very positive but a wider national campaign would be necessary.

Portugal

- Commitment 2: Although legislation to combat multiple-discrimination exists, it should be further enhanced.
- Commitments 2 and 6: Some initiatives to promote active ageing and empowering older people to live independently exist at local level, yet they are dispersed and have only limited impact.

Spain

- Commitment 2 and 8: There is a National Action Plan for Social Inclusion 2011-2016 making reference to homeless older people, frail and older people who need support, immigrants, older women victims of gender violence, racial discrimination, gender identity, and prisoners and former prisoners. This plan is very generic and therefore must be complemented by plans at regional level. The amounts allocated by the

central level are too low, and since each region must contribute to the implementation of the Plan on its own, so there is a wide dispersion between budgets by region. It is therefore essential to ensure consistency of public funds available across the country.

- Commitments 2 and 8: Social security guarantees non-taxable pensions for older people experiencing poverty, but their level is very low. Widows' pensions are also low and insufficient to guarantee a dignified life.
- Commitment 2: Statistics on the respect of human rights are collected and published by the government but they are not used in a way to facilitate the design of anti-discrimination policies.
- Commitment 2: Campaigns against age discrimination are organised periodically. They are implemented by government agencies and private organisations and focus on the integration of older people in society. However, many of these actions are detached from concrete actions and therefore they lack overall efficiency.
- Commitment 8: Older women have rarely been specifically targeted by social policy agenda. Non-profit organisations and NGOs are typically sensitive to these issues and make awareness about challenges faced by older women, yet this is not enough.
- Commitment 2: Some progress has been accomplished to promote further participation of older people (civic, economic, social or cultural) but this is not enough. There are many villages that provide services to enhance seniors' personal development and physical well-being. However, the autonomous communities and local municipalities have rather reduced both resources capacities which limit their impact on decisions. Participation and involvement of older people in society is in most cases partial and the initiatives in this respect are highly dependent on actions at the central level.
- Commitment 2: The Spanish government is struggling as any other EU country to propose measure in response to the refugees and migration crisis.

UK

- Commitments 2 and 4: The risk of material deprivation, income poverty and social exclusion has been growing among older people in particular as a consequence of the cuts in public spending introduced since 2008. The government still lacks a comprehensive policy response to the changing social realities of older people.
- Commitment 2: There are policies in place aimed at tackling measures to combat multiple discrimination including positive discrimination measures. As for the fight against ageism e.g. through awareness campaigns and by encouraging media and other opinion-making actors, efforts have been done for many years, yet little progress has been made. Media images of older people seem to be either saga types or poor vulnerable people. There are many charities and individuals campaigning in this area

- Commitment 2: In terms of empowering older people to realise their potential for physical, mental and social well-being, the Cameron government did too little to support health initiatives, e.g. those offered by places such as Staywell and the YMCA and which cost relatively little.
- Commitment 6: The cost of local adult education classes has priced many of them out of the market.

➤ **Goal 3 - Dignity, health and independence in older age**

Examples of policies and actions that work

Belgium

- Commitment 7: Following the sixth state reform, the Flemish government is now developing a Flemish Social Protection system, which will integrate and partly reform the various types of financial support for people in need of long-term care. This should result in more client-centered support, a higher accessibility and higher take-up of support measures, etc.
- Commitment 7: The Flemish government also developed a policy plan on well-being and care for older persons, a renewed dementia plan, a plan on informal care, a plan concerning the reorganisation of first-line support, etc.
- Commitment 7: Building on the WeDo-projects, initiatives are being taken regarding the rights of older people with care needs. Unia is also participating in the EUSTACEA project on human rights in long-term care.
- Commitment 7: A number of laws exist regarding end of life, as well as initiatives focusing on advanced planning of end of life care decisions. This allows people to make a number of decisions beforehand, providing guidelines for their doctors, carers and relatives when the time arrives.
- Commitment 7: Many care providers have a palliative support team, which can provide quality care and provide support in the various decisions regarding end of life care.
- Commitment 7: The Flemish government has launched Flanders Care, a programme aimed at improving the quality of care through innovation and entrepreneurship in the care economy, and the Care Living Labs ('Zorgproeftuinen'), which experiment with projects and innovations in the field of elderly care, ageing in place, caring neighbourhoods, etc.
- Commitment 7: The Flemish government has recently adopted its first policy plan on informal care, which aims at covering the needs of family carers and informal carers.
- Commitment 7: The Flemish government has officially recognised 6 associations of users and informal carers, which provide advice and information for people with care needs and their carers, help them with complaints, defend their interests, etc.

- Commitment 7: Financial support exists to facilitate alterations to the houses of older people.

France

- Commitment 7: Efforts are made to facilitate older people staying as long as possible at home. At the same time, some support is provided under certain conditions to facilitate the development of adapted housing for older people in particular focusing on physical accessibility.
- Commitment 7: Une loi de janvier 2016 visant à « moderniser le système de santé » comporte un axe mettant l'accent sur la « prévention globale » plutôt que sur les seuls soins pour lutter contre la perte d'autonomie.
- Commitment 7: Un nouvel effort a été engagé sur la lutte contre la maltraitance par la création en 2008 d'un numéro national d'appel, d'écoute et d'aide qui a été renforcé à partir de 2013 (mise en place d'un nouveau « Comité national sur la bientraitance et les droits des personnes âgées et des personnes handicapées »).
- Commitment 7: Une nouvelle forme d'organisation de la coordination des aides et des soins à domicile pour les personnes âgées en liaison étroite avec l'hôpital, a été initiée en 2009, et généralisée en 2015 sur l'ensemble du territoire national.

Germany

- Commitments 7 and 8: From 2017 onwards a new legislation will enter into force in relation to care. This will focus on the individual autonomy and assistance needed to enhance social inclusion. As the majority of people in need of care are older women who live alone, this new law should particularly be beneficial for this specific group.
- Commitment 7: The main responsibility for health care provision is at the federal state level, yet the quality assurance responsibility mainly lies on the lander level. Although case and care management (coordination of services on behalf of patient) becomes more common in Germany, this is mainly restricted to one disease and the interface management is still difficult to handle especially for families in vulnerable socio-economic situations, persons with multi-morbid chronic diseases and care dependents and their relatives. General practitioners should guide patients through the system but they are overburdened with this challenging task.
- Commitment 7: There is a new law for prevention which promotes a better coordinated prevention in the living environments. Recommendations on early detection of chronic diseases and promotion of evidenced based vaccination are included.
- Commitment 7: There is a new law promoting palliative care. The preferred place for end of life is at home. Yet a lot more people die in hospital. Ambulatory palliative care is expanded to allow more people dying according to their wishes. There has

been over the last years a positive development of programmes promoting ageing in place including personalised services and support, e.g. multi-generational living/ information offices for older people/ financial support for home adaptations

Greece

- In terms of natural disaster management, most local authorities have a plan and announce details in the press/media so everyone in need knows where to go to find and support. There are emergency plans for earthquakes and the army get used in the case of very cold winters that make access to residential areas e.g. villages, suburbs, impossible.

Malta

- Commitment 7: There is also more training and wider knowledge offered to those taking care of older persons such as those living with dementia. A helpline 1771 has been specifically introduced 24/7 to support carers of people with dementia. There exists a free help line to report elder abuse and harsher penalties against elder abuse perpetrators were introduced.
- Commitment 7: The present government published a manual of national minimum standards to harmonise the quality of long-term care in residential homes. Projects such as 'Live in Carer Pilot Scheme' imposing 'zero tolerance' to elder abuse also contribute to public awareness on needs of older people in need of long-term care.
- Commitment 7: The government, through its Parliamentary Secretariat for the Rights of Persons with Disability and Active Ageing, launched its first National Strategy for Dementia in the Maltese islands. This Strategy sets out a work programme for the next nine years to enhance the quality of life of individuals with dementia, their caregivers and family members. Initiatives should include awareness raising about dementia, timely diagnosis, workforce development, research and dementia management and care.
- Commitment 7: All patients – irrespective of age – have access to professional palliative and end-of-life care.
- Commitment 7: Already in 2011, the Maltese government published a document 'Access For All – Design Guidelines' in order to support disabled persons (including frail older people) encountering various barriers. The objective was to enhance their full participation in society. Multiple barriers in built environment add considerably to the difficulties older people face because of old-age physical impairment. The above guidelines no longer apply exclusively to the needs of disabled people but are now seen as a basic standard for a better quality of life for everyone. This is a very positive development.

Portugal

- Commitment 7: There have been efforts to develop the concept of intermediate care units – which may offer attractive alternatives to hospital care for older patients intermediate. This is the result from the on-going reforms in the health area and social convergence. These are very positive development, but for the moment insufficient given the growing demand. Recently the number of trainings in the field of gerontology has also increased
- Commitment 7: There are national programmes developed to address the risk of elder abuse, namely thought improving public awareness about the respect of human rights of older people. In parallel there are initiatives targeting health promotion and disease prevention, for example the vaccination for some population groups at high risk.

Spain

- Commitment 7: A recent reform of the penal code strengthens sanctions in case of various forms of elder abuse. There are also pilot actions plans with local police to protect older persons in situations/ circumstances of risks e.g. withdraw of money at banks. But these are pilot and spate projects with no continuity. Overall, elder abuse is now often largely discussed at conferences, policy debate, in articles etc. Studies have been also launched to prevent and combat it more effectively through screening protocols and community initiatives or actions, such as the Barcelona Radar Project.
- Commitment 7: There is a number of support programmes to help older people to remain at home for as long as possible. They include daily visits to help them with daily home tasks (cleaning, washing, self-care, etc.). Moreover, meals at reasonable prices (subsidised by the state) can be also provided.
- Regarding the services to deal with consequences of natural disasters, policies are defined and implemented by local authorities due to the extreme difference between different parts of the country. A number of awareness campaigns are launched locally at the beginning of both winter and summer seasons.

Sweden

- Commitment 7: A national strategy was adopted to prevent and combat elder abuse and neglect.
- Commitment 7: Regarding health and disease prevention targeting older people, much has been already done at all levels – government, counties or municipalities.
- Commitment 7: There is a special legislation on safety for patients and a governmental authority to deal with these matters. There has been further improvement, including a special palliative registry which is used to check the quality of palliative care.

- Commitment 7: Regarding community-based services or care at home, it should be taken into consideration that there are individuals who need specialised care which cannot be provided at their homes.
- Commitment 7: The support to informal carers depends on where one lives; the capacity of municipalities responsible for this varies in their provision of support. On a whole, relevant measures are implemented but the system can always be improved.

UK

- Commitment 7: The Alzheimer's Society is great campaigners, but compared with the cancer charities they receive little backing. People are afraid of dementia which is affecting growing numbers.
- Commitment 7: Palliative care in terms of hospices is of high quality, but there are not enough palliative staff available on-site in hospitals
- Commitment 7: Considerable money has been spent on initiatives aiming at promoting healthy, active and independent ageing, such as adapting built infrastructure to prevent falls, facilitating access to flu vaccines; or organising lunch clubs to encourage healthy eating.
- Commitment 7: Our local social services will do an occupation therapy assessment (available for free through GP surgery, local council or local clinical commissioning group) and provide some adaptations accordingly in the home. We can get a key safe for £60 and a free care line.

What is missing and remaining challenges

Belgium

- Commitment 7: Many older people still lack access to affordable and qualitative care. The minimum requirements for personnel in residential care remain too low, the necessary investments are lacking, non-take-up of support remains substantial, cases of mistreatment of older people in residential care are reported by the media, ...
- Commitment 7: The Flemish government still maintains age barriers with regard to the support for people with disabilities. People who become disabled after they have reached the age of 65, cannot receive any support from the Flemish Agency for Disabled Persons.
- Commitment 7: Most people are insufficiently aware of the available options to report abuse and mistreatment of older people. In 2015, 353 cases of abuse or mistreatment of older people were reported by the Flemish Support Centre for Elder Abuse. The Centre itself states that this is a gross underrepresentation of the phenomenon. Individual older people can contact the (general) support line 1712 or the separate support line for older people in residential care, but both the lack of

knowledge about their existence and the taboos concerning mistreatment of older people prevent most victims from doing so.

France

- Commitment 7: On one hand side, technological progress improves and facilitates accessibility to health care. On the other hand, healthcare becomes more complex, geographically uneven and expensive for patients. Overall all, accessibility and affordability of health and care become problematic for a growing number of older people and not only those living on minimum income.
- Commitment 7: The coordination between general practitioners and hospitals needs further rethinking. The connection between medical and para-medical staff is still rather weak. However, there are interesting local initiatives and consecutive efforts are made by civil society associations.
- Commitment 7: The obligation to make public buildings accessible to disabled people has been delayed in time. There are care homes with individual units adapted to seniors' needs. However, the adaptation of built environment to an ageing society is not a priority; the main focus for the moment has been on energy savings and accessibility of buildings.
- Commitment 7: Regarding health promotion and disease prevention, initiatives exist mainly at the level of civil society or mutual health-insurance providers even though public institutions are doing more now in that field.

Germany

- Commitment 7: New programmes are in preparation and the on-going discussion focus on whether more involvement of ambulatory nursing services might help to detect elderly abuse.
- Commitment 7: Regarding the coordination of health and care in case of natural or man-caused disasters, the next law on caring will focus on enabling the community level authorities to take over more tasks for caring and health care.

Greece

- Commitment 7: There is little support for family carers who take the main burden in the provision of long-term care. It is within families where most abuse inevitably happens, but Alzheimer groups do try and train and inform as a way of preventing abuse. Some EU-funded projects were implemented in this respect, but when programmes and research end the difficulty is to keep up any momentum. There is no large scale data on neglect and abuse – the ABUEL study showing the frequency and forms of abuse was not taken up by government departments.
- Commitment 7: The lack of government acknowledgment and support for family carers is just one important aspect contributing to abuse. The abuse is being added

to by the incapacity of the public sector to offer decent health and social services throughout the country or to offer support to family carers. The elder abuse has become in a way a structural issue and this can be blamed directly on the creditors who have insisted on swinging cutbacks as well as the incapacity of the Greek administration to plan rationally.

- Commitment 7: There is overall decline in health care services as an outcome of the financial crisis. The access to palliative care in general is very limited. Hospitals have some services mainly for cancer patients plus some NGO initiative which is good. There is now a long-term government plan and strategy for dementia – however what can be done by the government itself within the NHS or by welfare department of Ministry is not clear.
- Commitment 7: Most people continue to age at home with the support of family/ neighbours. Informal systems with and without payment ensure that in the cases of low and medium dependency, older people manage. The number of people in residential homes has not increased as people cannot afford it. There are both central and local government programmes to provide medical support at home; some of them provide psychological support and cleaning services. Most initiatives are at the city level and vary widely, there is no uniformity. These programmes are underfunded and therefore reach only a small number of older people.
- Commitment 7: Individuals with money arrange respite care with the help of private bodies and private paid carers. Carer's leave is mainly available for civil servants and has not changed. For the rest of population the cost of health prevention and care services remains a problem.
- Commitment 7: In large cities, most buses and trams are being equipped with mechanical means to allow older and disabled persons to get on and off. In Athens, there is also an opportunity to call a number (it belongs to the transportation organisation) and ask for a car to take a disabled person. Yet, not all busses are equipped and traffic conditions in the city centres make the use of buses very difficult for disabled and older persons. Fares are reasonable but even then not on the lowest pension. There are no services to promote access as part of a broader age-friendly environment.

Italy

- Commitment 7: About the reconciliation between work and informal care, there are some specific possibilities regulating by the national law (e.g. family carers can count on three days of paid leave every month or on two years of unpaid leave), but necessary arrangements are rare in companies which most often oversee the needs of informal carers.

Ireland

- Commitment 7 and related to the commitment 4 under the goal 2: Whilst the majority of older people qualify for free medical services, the waiting lists are far too long in hospitals. There are some facilities for older people for screening of certain diseases. Most people have to go for private consultation to jump ahead of the queue have early diagnosis.
- Commitment 7: Most people have to sign over part of their residence once entering into nursing homes, while the government do part fund care for the elderly in the home. Hospices are also available at patients' cost

Malta

- Commitment 7: More public action is necessary to promote and facilitate access to regular preventive health services.
- Commitment 7: Very little has yet been made to enable older persons living as long as possible in their own environment and community. The State should ensure:
 - o Provision of more assisted devices and equipment (such as wheel chairs, railings and lifters) for frail older people;
 - o Provision of adequate medical care to older persons especially to improve their level of functioning;
 - o Training of medical, paramedical and related personnel in relevant treatment methods and technology so as to give proper medical care to older people.
- Commitment 7: One remaining challenge is the quality of care services delivered in the community. Quality standards should be developed similarly to residential services for older people. Such standards should be safeguarded by an autonomous body. This should happen through further enforcement of laws in case of elder abuse with the aim that such crimes are drastically reduced. A better coordination of initiatives among key stakeholders including public authorities, the Church and local communities themselves is also needed.
- Commitment 7: Some other key remaining challenges which the government should address:
 - o There are long waiting entry lists to be admitted in public care homes for older people. While admission to private homes is not affordable to a great number of older people. This puts greater pressure on public homes as older people are left with no choice. However, some years ago, the then administration signed an agreement by which the government 'bought' a number of beds in private care homes which were then utilised by 'government sponsored' older persons.
 - o Although there have been improvements in public care homes, some still need adaptations and refurbishment.

- The initiative to keep older people living in private homes has so far not given the expected positive results. Informal carers should receive more training and financial recognition both financially and morally to for care provided to their older relatives in their own homes rather than being obliged to send them to public and private homes.

Netherlands

- Commitment 7: Whereas formerly long-term care was covered by the long-term care insurance (AWBZ), it now comes under three different acts each with their respective source of financing: health care insurance (ZVW) financed by insurance companies; long-term care act (WLZ), financed by national government; and Act on Social Support (WMO) financed by local authorities. Besides there have been cutbacks on overall social support up to 40 per cent. It also has become much harder and more complicated to get access to long-term care due to the increase in own contribution introduced by municipalities.
- Commitment 7: The health care insurers decide which medicines will be covered by public insurance – more patients will in have to make out-of-pocket payments for their medicine. Overall, there is not enough reflection among policymakers around long-term consequences of these changes for healthy ageing.

Poland

- Commitment 7: Initiatives on health promotion and disease prevention targeting older people are rare and, if any, they are initiated and run by civil society with some support from media. More action would be necessary from public authorities.
- Commitment 7 and under the goal2, commitment 4: The overall efficiency of the health care system is poor and reflects the initial errors in the reforms undertaken after 1989. Over the last years the affordability and quality of healthcare services have rather worsened. First-class private healthcare is abounded, whilst the public health system is antiquated and overloaded. This two-rear development of health care makes it inadequate and expensive for patients with average or low incomes and who cannot afford extra private healthcare. The above is valid for all old-age related health and long-term care services. The concept of 'ageing in place' is more a cultural phenomenon than a result of a thoughtful public policy. Looking after older people is still considered as family task. Therefore, the majority of older people in need of care are constrained to stay at home and there is great challenge to support them professionally and adequately. Voluntary organisations try to help but this is not enough. There is some progress and the offer of the public care homes has increased

Portugal

- Commitment 7: Regarding quality and availability of health and care services, only small initiatives exist – they are unevenly spread out across the country and not coordinated by a public authority.
- Commitment 7: There is a growing number of initiatives being developed in the area of palliative care. Geriatric consultations also increase even though the availability does not match the growing needs. There are also local programs looking at the improvement of quality of life for older adults living alone. All in all, there is a better understanding of the specific needs of ageing population, but the financial and organisational means deployed to meet them are insufficient.

Spain

- Commitment 7: Since 2006, there exists a law "Promotion of personal autonomy and care for people in situations of dependency." This law aims to coordinate the management of services and financial assistance to older people who need care. Due to the crisis, the amounts of benefits were reduced and the implementation of the law has been delayed. Therefore, inequality in access to health is more pronounced in the older population with limited resources.
- Commitment 7: Palliative and end-of-life care is provided through social security. Regarding self-determination at the end of life (euthanasia), the debate remains open and no clear laws and processes exist or are currently proposed. This legal vacuum requires further discussions, on a case by case basis, on how to proceed for each specific case.
- Commitment 7: There are initiatives on health promotion and disease prevention e.g. vaccinations being proposed for some groups considered at risk. However, the overall effectiveness of these measures and their geographical availability are unequal across the country.

Sweden

- Commitment 7: Overall healthcare services are affordable and of high quality but there are waiting lists. Long-term care services can and should be improved. For example, regarding dementia, there are special programmes but education of staff how to help has to be more widespread.
- Commitment 7: The government did not follow the suggestions made in the 2012 Swedish report on the MIPAA with regard to seniors in need of care and support. The governmental plans focus only on monetary subsidies to local authorities targeting the reduction of unemployment, while not giving adequate attention to staff education, meal improvement and dementia research, which are necessary elements in the quality of care of older persons.

- Commitment 7: The concept of age-friendly environments has gained further visibility and understanding. Relevant measures have been presented to support mobility of older persons and facilitate access to affordable and high-quality goods and services, but it takes time to implement them. Measures; programmes and initiatives have been decided; yet they are being implemented to a varying extent.

UK

- Commitment 7: Home care with support can be available wherever possible, but care staff are not all trained to the same standard and are poorly paid. They are not given enough time with each client. However quality varies enormously. Overall, the NHS founding ideal of equal access to health is being eroded by the successive austerity cuts. Private health care means that there is a lot of inequality.
- Commitment 7: The goods and services offered by age related charities have been suspected of being overpriced.
- The management in case of natural disaster is less a priority, as there are not too many extreme conditions in the UK.

➤ **Goal 4 - Enhance and maintain intergenerational solidarity**

Example of policies and actions that work

France

- Commitment 9: First initiatives by the Ministry of Education were proposed promoting support to facilitate relations between school children and older people in retirement homes. This should be extended to broader actions with an aim to recognise the value of and foster joint volunteering of people of all ages.

Germany

- Commitment 9: Germany received a large number of refugees, among all age groups. Efforts are made to promote dialogue between generations, cultures and religions, as well as socio-economic groups. This work most often takes place through voluntary initiative and progress has been made recently. For example, pensioners are volunteering in elementary schools, reducing social disadvantages and assisting teachers in refugee classes (project "Magic Physics" enhancing participation of older people in education support for refugees' children - www.zauberhafte-physik.net).

Greece

- Commitment 9: Intergenerational solidarity is higher than ever in the public debate because families need the pension and support of their older members. KaPIs (Open Care Centres for Older People) run intergenerational events as do many of the local

authorities, as well as some NGOs. The media and general public help with some events which enhance intergenerational cooperation e.g. 'Just do it' focused on collective cleaning up local environments or planting trees in neighbourhood.

Italy

- Commitment 9: Intergenerational actions are rare at national level. Some specific initiatives exist at the local level (i.e. voluntary organisations) level. For example, the Lombardy Region launched in 2014 a 3-year project called "ABCDigital", which is a digital literacy program for people over 60. The students teach the web to 60+ people and lead them to discover the digital world (www.abc-digital.org).

Malta

- Commitment 1: A new National Strategy for the Elderly will soon be implemented taking in account findings from the public consultation. It will hopefully address ageing population transversally, looking at the protection of rights, social cohesion and social participation along life span including and solidarity among generations.
- Commitment 9: Although there are some policies introduced by the government with an aim to achieve solidarity between generations they are, however, not well known by the general public. It includes a Parliamentary Secretary responsible for Rights of Persons with Disability and Active Ageing. This was a step in the right direction, recognising that the needs for mutual support and greater solidarity between generations and population groups.

Poland

- Commitment 9: Some efforts and measures were taken by the government in order to improve cooperation between youth and older persons' organisations e.g. the Council for Senior Policy – advisory body comprising the government central, regional and local levels, social partners and NGOs. Although focusing on age-related policies and issues, the Council also takes initiatives addressed to both older age and other population groups. The government Program on Social Participation of Senior Citizens 2014-2020 (ASOS) with its financial support has been also positively contributing to this objective.

Spain

- Commitment 9: Initiatives vary among regions but the level of volunteerism among all age groups is high and common projects exist.
- Commitment 9: Regarding government initiatives there is an interesting program called "intergenerational co-existence" by which old people rent rooms at their homes to young students or professionals, thus increasing contact between generation while facilitating housing to the young and some income older people. Some interesting initiative from the voluntary level:

- Project "Tell me about your grandson/granddaughter, tell me about your grandparents" launched some years ago by CEOMA to promote intergeneration relations. A competition including drawings and short stories prepared by schools has been carried out 14 times already;
- CEOMA has prepared and delivers a training course for older people to become "sociocultural animators" of other older people. This programme is subsidised by the Spanish Government.

What is missing and remaining challenges

Belgium

- Commitment 9: There are still a number of legal issues that create barriers for intergenerational housing and cohousing. Research on these issues is on-going and the development of a legal framework has been announced.

France

- Commitment 9: There are no specific measures aimed at promoting and strengthening multigenerational dialogue and intergenerational learning proposed jointly by all stakeholders. No institutional support is provided to improve cooperation between youth and older persons' organisations.

Germany

- Commitment 9: Single initiatives/ projects exist but there is no coordinated action aimed at promoting and strengthening multigenerational dialogue and intergenerational learning.

Greece

- Commitment 4 and 9: In relation to solidarity and greater fairness between generations, pensions have not been equitable in Greece for long time anyway. The role of their older grandparents etc. is recognised and of in kind transfers. Greece would have collapsed without mutual support. And still the poorest members are likely to get overlooked.
- Commitment 1 and 4: The government lacks action to develop and implement socially responsible, financially sound strategies encompassing the needs, capacities and expectations of current and future generations. There are no specific actions to promote equal opportunities for the self-determination of older people.

Ireland

- Commitment 9: At governmental level, there are neither specific measures aiming at promoting and strengthening multigenerational dialogue and intergenerational

learning, nor to improve cooperation between youth organisations and older persons' organisations. It is through civil society initiatives at the grass roots level that solidarity between generations is promoted.

Italy

- Commitment 9: The topic of recognising the value of and fostering the joint volunteering of people of all ages is not on the agenda at the governmental level.
- No public educational campaigns for the general public, particularly the younger generations, on issues of population and individual ageing.

Malta

- Commitments 8 and 9: With regards to informal intergenerational support, the burden on older people has now increased. This may be attributed to the fact that previously many women stayed at home looking after both their young and older family members. However since more women have joined the labour market over the last years, more older people take over the task to look after their grand—children

Netherlands

- Commitment 9: There are no specific measures aimed at promoting and strengthening multigenerational dialogue and intergenerational learning by all stakeholders, including governments, non-governmental organizations, the private sector, the media and the general public.

Portugal

- Commitments 4 and 9: Greater fairness and solidarity among generations considering that adequate and sustainable social protection of older persons is more the consequence of the economic crises rather than policy. The deterioration in social realities of active generations made the informal links closer i.e. steady income of older people may be often the only one in family.

Sweden

- Commitments 1 and 4: Some steps were taken right after the Madrid Plan was launched to foster fairness, adequacy and sustainability of social protection, but there was little follow-up and one could not conclude whether and how concretely the MIPAA enhanced this specific objective.

UK

- Commitment 9: There are few if any educational campaigns for the general public, particularly the younger generations, on issues of population and individual ageing. The general ignorance about mutual needs leads to an age "war".