On life-long learning, education, volunteering, intergenerational exchange, consultation and participation of older persons in Europe
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AGE’s 20th anniversary and photo credit

The pictures attributed to AGE are fruit of a photography project following a concept and implementation by GoodPoint Agency, portraying older persons with a personal object in France, Germany, Greece, the Netherlands and Poland. The photos illustrate the theme of AGE’s 20th anniversary, ‘The AGE of CONNECTION’: https://age20.eu/

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Executive summary

For the third year in a row, the AGE Barometer aims to explore the reality of older persons in a set number of policy areas. After the 2019 Barometer focussing on income, social exclusion, gender equality and employment and the 2020 Barometer looking at non-discrimination, healthy ageing, long-term care, older LGBTI and older Roma, we close our first cycle of the Barometer with the topics of life-long learning and education, volunteering and intergenerational exchange and consultation and participation. We collected comments and evidence from AGE members in 15 countries: Belgium, Denmark, Faroe Islands, Finland, France, Germany, Iceland, Malta, the Netherlands, Norway, Poland, Portugal, Slovenia, Spain and Sweden. We have compiled the national contributions from members in a country-by-country assessment and summarised notable common points, perceived divergences and food practices in an EU-level summary, in which we also outline AGE’s positions on these issues and address recommendations to all relevant policy levels.

Ahead of the next review of the Madrid International Plan of Action on Ageing in 2022, the Barometer confirms that ageing policies are seldomly coordinated and that policymakers fail to take targeted approaches in areas that would be highly beneficial to promoting older persons’ rights. The topics of this years’ edition are particularly insightful in this regard, as they are not directly connected with the issue of ageing (contrary as, for example, pensions or long-term care policies). The positive impact on older persons individually and the whole of society in the topics covered is evident: we know that life-long learning in older age contributes to healthy ageing and particularly contributes to mental health and self-esteem. Volunteering is an important way of harnessing the energy, skills and experience of older persons who no longer wish to be employed, and in turn contributes to social inclusion of older persons. Participation and consultation of older persons in all matters affecting them is a precondition for well-designed and sustainable policies. Exchange between generations is instrumental in overcoming (perceived) trade-offs between generations in public policies and is one of the most effective ways to combat ageism. Still, many declarations by policymakers in these areas remain lip-service.
Education and life-long learning

AGE members underline the importance of life-long learning for older persons, but underline that the potential of learning policies targeting older persons is not sufficiently harnessed. Some interesting initiatives exist regarding training for workers generally, which also apply to older workers, but ageist stereotypes, lack of communication and of systematic entitlements to training hinder the participation of older workers in these programmes. The transition from work into retirement remains a blind spot for educational initiatives, despite the importance of anticipating this phase, which is determining for the later life-course. In retirement, it is mainly older persons’ organisations themselves which organise informal and non-formal learning opportunities. AGE members by and large underline that there is no systematic support in terms of finances, logistics, communication or capacity-building to the adult education sector. AGE members also underline that, while learning opportunities remain inaccessible for many older persons, specific groups face additional barriers: older persons with disabilities, older persons in rural areas and older persons with a migrant background. Older persons with low educational achievement also face higher thresholds to access life-long learning and education.

AGE members specifically underline the challenge of offering adequate learning opportunities on digital skills to older persons, as large shares of older persons have not had the opportunity to acquire basic digital skills. As the digitalisation of public and private services, as well as social life in general, has accelerated during the COVID-19 pandemic, this caveat becomes particularly challenging and threatens social inclusion of many older persons.

Volunteering and intergenerational exchange

Many older persons enjoy volunteering during their working lives, and even more so afterwards. Volunteering brings a concrete contribution to society by advancing humanistic, environmental or other causes. In many cases, volunteering also fills gaps in social policies, such as for example in the domain of long-term care. Research has also shown that volunteering improves social inclusion, physical and mental health by providing activity, friendships and sense of purpose.

Older volunteers form the backbone of many civil society organisations and are active on multiple topics, with a tendency to engage more in care activities than volunteers from other age groups. Still, AGE members underline that the potential of volunteering of older persons could be better fostered and nurtured by public policies. The local level has a strong role to play to support volunteering, but regional and national frameworks can help local authorities in this task. Support should take the form of financial support to volunteering organisations, activities to increase the awareness for available volunteering opportunities as well as to provide logistical support. Professionalisation and training of the staff of volunteering organisations and peer exchange have also a strong role to play in strengthening the volunteering sector. Incentives, such as tax reductions, insurance coverage or compensation can also further support older volunteers. A formal status for volunteers and recognition is seen as a good practice.
There are some factors that limit the activity of older volunteers, such as age barriers, ageism and discrimination and other disincentives. More should be done to make volunteering more inclusive to persons with disabilities, persons with a migrant background and persons with low educational achievement.

Volunteering is an important activity to foster intergenerational exchange, but it is seldomly supported for this. As intergenerational exchange is an important and effective way to combat ageism, AGE recommends making the fostering of intergenerational ties a specific objective of national frameworks.

Consultation and participation

Older persons are active citizens who take part in elections in a larger share than other age groups in many Member States. Older persons are also active in political organisations on a variety of topics and engage in activism. However, the systematic consultation of representative organisations of older persons in all matters affecting them is not a common practice, and often only happens on an ad-hoc basis. Governments should better support independent and representative organisations of older persons to formulate and voice the concerns of older persons in policy-making. Several good practices of statutory older citizens’ assemblies exist on local and regional level. The international exchange between older persons’ organisation and involvement of older persons’ representatives in international processes such as the UN Open-Ended Working Group on Ageing could be improved. Ombudspersons for older persons and dedicated working groups at ministerial levels have an important role to play in coordinating policies regarding older persons.

Beyond age 65, it is generally observed that representative assemblies, such as Parliaments, and decision-making functions are seldomly exercised by older persons. There are also barriers to the political participation, especially for older persons with disabilities, especially those in need for long-term care and support and older persons from ethnic minority groups. Ageist public discourses also act as a disincentive to older persons to become politically active and voice their concerns.
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Methodology for the AGE Barometer

The AGE Barometer has been an annual exercise and the present edition is the third one. The Barometer follows an approach of changing topics every year, to ensure that most of the policy areas of concern to AGE members have been covered after the three-year cycle. Earlier editions have covered:

- **Gender equality, support to find employment, age-friendly workplaces, work-life balance, the fight against poverty and social exclusion and adequate income** (2019)
- **Anti-discrimination, social inclusion, health and prevention, disability and autonomy, long-term care and, elder abuse, and a special focus on older Roma and older LGBTI people** (2020)

This year’s edition covered the topics of Education and life-long learning, volunteering and intergenerational exchange as well as consultation and participation. The initial choice of topics over the four years followed our assessment of the most important areas of political commitments under the Madrid International Plan of Action on Ageing’s Regional Implementation Strategy for Europe; the United Nations Sustainable Development Goals and the European Pillar of Social Rights.

To compile the current edition of the AGE Barometer, we have aimed to identify statistical sources on the given topics; however, data on these topics regarding older persons are scarce and not collected routinely, making the assessment of trends and cross-country comparison difficult. We have therefore given a larger space to AGE members to provide their subjective view on the situation in their Member States. The outcome is a large collection of national policies and practices. In the EU level summary, we have sketched out the most interesting national practices and added a summary of AGE’s past positions in a given domain as well as a set of recommendations. The final version has been validated with all AGE members who have contributed to this
EU-level summary and recommendations

Life-long learning and education

Most AGE members report that older persons are very keen to participate in life-long learning, but the awareness and willingness to engage with it is higher within groups that are already better-educated. A particular challenge has been pointed out by AGE members in Portugal, quoting the lower-than-average levels of literacy among older persons. There are a number of publications pointing out that the potential of retired persons should be better used by increasing access to life-long learning, such as a study by the Dutch Council for Public Health and Society. In some member States, such as Poland and Portugal, AGE members mention the importance of EU funds in sustaining the availability of life-long learning opportunities and culture.

Statistics on life-long learning often exclude older persons, stopping at 64 years of age, showing that the definition of ‘life-long’ in learning has not been properly understood yet by policymakers. Between 55 and 64, participation in training (in the past four weeks) is very low - less than half the EU average - and the statistics show a severe drop in 2020 due to the pandemic. There are policy plans in several Member States to increase vocational training and targeting mainly employees or jobseekers.

- 31.6% of persons 55-64 years in the EU have participated in education and training in 2016
- Within this figure, 30% participated in non-formal forms of education
- The figure is 43% for people aged 25-64, the EU target for 2030 is 60%.
- Top-of the class are Sweden, Netherlands, Norway, Germany, Austria and Ireland with more than 40% of participation of 55-64 year-olds
- In Romania, Greece, Poland, Bulgaria, less than 15% of 55-64 year-olds participated

Source: Eurostat
During working age, it is often mentioned that there are no particular policies to encourage participation in training by older workers, although they are at higher risk of long-term unemployment and inactivity if they lose their job. AGE members recommend improving access to training for older workers, fighting discrimination and unconscious bias in making training available to older workers and working with public employment services to scale up training and reskilling of workers. A good practice from Denmark is to make education, guidance and upgrading of skills fundamental parts of the active labour market policy, with a wide variety of courses to choose from, including adult apprenticeship schemes. Specific training schemes for workers in strenuous jobs or who have been shown to be ‘worn out’ of their job are a recommended practice by AGE members. Also, the flexibility to stay in employment while pursuing formal studies up to masters’ degrees is an interesting practice in Denmark. In Finland, a dedicated ‘Employment Fund’ grants adult education support and vocational degree scholarships, although demand is higher than the offer. A particularly interesting practice can be quoted from France in the form of the ‘individual training account’ (see box). Also in France, larger employers are required to have a a skills development plan, a positive practice according to AGE members.

AGE members consider important that experiences of non-formal and informal learning can be recognised, assessed and certified without a too bureaucratic process. Matching (possible) achievements by informal and non-formal learning against the European Qualifications Framework for Life-Long Learning¹ is an important starting point for this. In Finland, the ‘Koska’ national central register keeps track of all residents’

¹ https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32017H0615(01)

“We are never too old to be able to learn something new. The world is changing and things never stay the same. It is important that we continue to learn so that we can keep up with change. Otherwise, it will happen to us that we will eventually be excluded from what is happening around us.”

Alenka, Slovenia
educational achievements, including the ones achieved in adult education, and carries certification and assessment of learners’ competences.

**Focus on the individual learning account in France**

Since the reform of vocational training came into force in 2015, a personal training account (CPF) has been created, the objective of which is to finance continuing training actions in order to support the development and securing of the employee's professional career. It is aimed at any active person over the age of 16 and is available throughout their working life. It is not attached to the employment contract; the employee keeps his balance in case of a change of employer, or of loss of job or of combination of employment and retirement. On the other hand, it cannot be used when the beneficiary asserts his or her right to retirement without combining it with employment.

Initially credited in hours, since 2019 the CPF has been credited in euros (500 euros per year of work, with a ceiling of 5000 euros). The CPF can be topped-up by the State, the Regions, the employer, a branch or company agreement, ‘Competence operators' (OPCOs) of social partners, the Public Employment Service (Pôle Emploi), AGEFIPH (Institution for inclusion of persons with disabilities) or the holder himself/herself.

Eligible training courses must be training leading to qualifications or certification that meet the needs of the labour market. Validation of acquired experience (VAE) and training to validate a common base of knowledge and skills are also eligible.

We can see that the system is very much linked to professional activity.

The reform of the labour law of 2016 created a "Citizen Engagement Account" (CEC) designed to recognise the value of voluntary activities. Among the eight activities listed, one concerns so-called "voluntary work for associations" and recognition takes the form of the allocation of training rights (240 € per year for 200 hours of voluntary work, with a ceiling of 720 €), but on the one hand, the activity concerned is reserved for management functions (of the association) or the supervision of its volunteers, and on the other hand, the rights are not created after retirement. Thus, in its logic, the CEC complements the CPF and does not extend it beyond the limits of work.

Regarding the **transition from working life to retirement**, many AGE members acknowledge that particular attention should be paid in training to prepare for this period: being informed about the opportunities to combine work and pensions (sometimes flexibly), to start self-entrepreneurship, or to engage in volunteering activities can be crucial to set the path towards this new phase. It is particularly crucial to upscale these outreach activities now as the ‘baby boomer’ generation is reaching retirement. However, it seems that few offers exist from the side of public authorities or institutions on this, and merely some large employers have programmes to prepare for retirement. **In Malta, the public service had a dedicated programme for the transition into retirement via the Institute for the Public Service**, only available to public servants, but discontinued in 2021. In the **Netherlands, pension funds are offering trainings to Human Resources managers** about the transition into retirement so that they can better inform their employees approaching this age.

**Beyond working age**, adult education structures are much more based on non-formal settings and volunteering organisations. Support in terms of funding is seldomly
mentioned, and mainly because of the lack or insufficiency of support. Still, some good examples can be put forward. In the Nordic Member States and Germany, ‘Popular high schools’ (Volkshochschule, Folkehøjskole, …) are a widely available resource for adult learning and open to older persons. Pension funds and mutualistic health insurers in France also have a role in offering life-long learning to pensioners, mainly in the field of health prevention.

Another common practice are self-organised structures, such as ‘Study Circles’ in Finland, Sweden and the Netherlands, or ‘Third Age Universities’ in several Member States. These structures do not only offer courses for older persons with qualified teachers, but sometimes also let older participants take the lead and present a class on a topic of their choice. In certain cases, the Third Age Universities are managed or supported by official universities. In the Netherlands, there is an organisation supporting higher education for older persons (HOVO) which forms an umbrella for various institutions reaching out to older persons, in partnership with universities and colleges.

In almost all Member States, AGE members report it is more difficult to reach older persons in rural areas, older persons with disabilities, and older persons with a migrant background. In some Member States, these groups are identified as target groups for adult education. Reasonable accommodation and transport services to life-long learning opportunities are ways to overcome this barrier. In the field of employment, even though rights to training exist with some Member States and employers, it is more difficult for older workers to obtain access to this right, because of lack of promotion, educational leave or adequate training offers. Older workers may not ask for its realisation by lack of knowledge or encouragement. In the Netherlands, it was pointed out that financing and facilitation of access to life-long learning could help to close the gaps that excluded groups face. In Slovenia, a dedicated research project was conducted to explore barriers to life-long learning, the MATURE project. Eurofound data shows that in 2016, reasons for not participating in education and training among persons 55-64 years are mainly linked to the schedule (20.6%), family reasons (16.2%), health or age reasons (13.7%) and costs (12.4%).

AGE members warn of the particular challenge to social inclusion that is represented by digitalisation. More and more life-long learning possibilities move online, restricting available offline offers to older persons. Reaching older persons who have had fewer chances to acquire up-to-date digital skills through initial education or their working life should be a much higher priority. Effective solutions proposed and experienced by AGE members are mobile access points that are combined with an

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In 2019, 40% of people 55-64 years-old have at least basic digital skills

The percentage falls to 24% for 65–74-year-olds

Older women are more likely to not have basic digital skills

For 65-74 years-old, Netherlands, Iceland, Norway have above 50% of basic digital skills levels

In Bulgaria, Romania, Greece, Latvia, Poland, Cyprus, Slovakia, Croatia, Lithuania, Portugal, Italy, Hungary the level is below 15%.

The EU target for 25–75-year-olds is 80% by 2030

Source: Eurostat

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I found connection through activities for which I never had the time before I was retired. Most notably professional retraining during my retirement. I started to work in an entirely different domain, namely sophrology. It just happened that way, I needed an activity I liked. That’s why I did the training and new connections followed from that, mainly with the people who did the course with me. We truly established a friendly and profound connection.

Jeannine, France
educational offer, such as the recently launched ‘DigitalPakt Alter’ in Germany. AGE members particularly highlight the importance of providing access to digital technology and skills to persons in long-term care settings, which too often is still counted as an innovative practice, rather than a right that should be ensured. Furthermore, digital education is a fertile topic for inter-generational learning, which increases interest and attractiveness of such courses for older persons. These initiatives should be better supported, financially, technically and with staff, by public authorities. AGE members criticise that often the courses are not assessed for their effectiveness in increasing digital literacy.

**AGE’s work on education and life-long learning for older persons**

- AGE has been active in the European Semester process of social and economic policy coordination
- AGE participated in recent consultations, such as on ‘Strengthening social Europe’ and on the ‘Green Paper on Ageing’, voicing our concerns and recommendations on education and life-long learning for older persons.
- AGE has collected members’ views on the right to education for the United Nations Open-Ended Working Group on Ageing, emphasising the barriers to the full enjoyment of the right to education as well as proposing normative elements to ensure this right.
- AGE also took part in the European Commission’s recent consultations on individual learning accounts and micro-credentials for life-long learning, as well as on education for sustainability.
- Regarding digitalisation, AGE took part in the consultation on the update of the Digital Education Action Plan
- AGE is partner in many projects around digitalisation, among which the Digitol project to counter disinformation. The ATHLOS project, in which AGE was a partner, sketched out the importance of education and life-long learning for better health trajectories and longevity. The FAITh project aims to foster digital inclusion of older persons by training digital mentors.
- AGE supports its members who engage themselves in such projects, such as invisible talents, Mobility Scouts, Active 80+ and others, using adult education to valorise the contributions, knowledge and skills of older persons.

We see that despite intense calls for action and attention to life-long learning and education on EU level – in the face of limited competences conferred to the EU by Member States in this area – there is still a lack of attention to the importance, barriers, and ways to lift these barriers for older persons. Older persons do not seem to be seen as learners, particularly so when they have left the labour market. Data collection on learning outcomes by and large stop at 65 years of age (with the exception of digital skills, which are surveyed until 75 years of age). Policy initiatives such as the European Digital Education Action Plan or the Skills for Jobs agenda bring ambitious and valuable action – but they focus on initial, formal education, or training with relevance to the labour market. Older workers are still the group least participating in education and life-long learning among all persons of working age. Despite the ambition to increase
participation in training ‘for all’ in the European Pillar of Social Rights Action Plan, the underlying indicator only measures participation until 65 years of age (75 for basic digital skills).

Some EU funding is available to increase participation in life-long learning for older learners, and partly is also used for this aim. However, practices are scarce and with a lack of vision, leadership, and encouragement from the side of the European Commission, realisation of projects is tied to managing authorities’ own priorities only. The European Social Fund, the Cohesion Fund, the Recovery and Resilience Facility can all enable the upscaling of adult education, informal learning, and learning targeted towards older persons in theory. It is notable that after the initial learning mobility programme for adult education, Grundtvig, was discontinued. Funding for adult learner’s mobility was reintroduced with the Erasmus+ programme starting in 2021 for the next seven-year period. It remains to be seen how this is being carried out.

Education and learning is therefore an important policy area in the EU which still lacks coordinated action. A specific EU strategy promoting age equality would contribute to foster education and learning for all ages across the EU.

**AGE’s recommendations in summary**

- Complete the framework to fight age discrimination in employment and particularly in the access to training by reviewing the impact of the EU Employment Directive, which leaves important loopholes and is not implemented in a coherent manner.\(^2\) In parallel, public entities should better promote the interest of training of older workers with employers. The adoption of the horizontal equal treatment directive would trigger a new discussion about age limits which could be beneficial in abolishing them.
- Introduce adequate and adapted offers for training, accessible to employees, jobseekers and people classified as ‘inactive’ in statistics and invest into providing adequate information and support to older persons about these opportunities. There should be a particular target to the most disadvantaged in these offers.
- Introduce individual learning accounts that can be transferred between employers and job statuses (change of job or transition into care leave, self-employment, retirement, unemployment etc.), as well as EU borders. Learning accounts should be filled by employers or public authorities and redemption of the available rights to learning enabled through paid educational leave for workers.
- Introduce hooks and incentives in workers’ careers to engage in learning, such as mid-term career reviews.
- Create public support for learning offers on the transition from employment into retirement, covering the effects of ageism and what alternatives are available to age with equal opportunities to enjoy one’s rights. Such offers could also include opportunities to stay active, safe management of pension income and savings, options for adequate and quality care, promotion of health, and social inclusion.

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\(^2\) See our report: [Twenty years after its adoption, the EU Employment Framework Directive still leaves older workers behind](https://www.age.ewi.org)
• Build a professionalised learning environment for persons beyond pension age by supporting organisations for informal and non-formal learning, establishing quality standards, and funding as well as enabling outreach of educational providers in rural areas, and for persons in vulnerable situations: persons with reduced mobility or other disabilities, persons with lack of access to the digital world, persons at risk of poverty and exclusion as well as older migrants
• Enable digital inclusion by expanding offers to gain digital skills, connectivity and equipment and by introducing access points to digital services in public spaces, such as libraries; where contact with trainers can be established
Volunteering and intergenerational exchange

Older persons are an immense resource for the social sector as they engage in many voluntary activities and sometimes are the backbone of the functioning of large NGOs as well as small, local clubs such as sports clubs, schools, neighbourhood associations or otherwise. AGE members point out that in France, where very small municipalities have volunteer-mayors, older persons are an important group who takes up this responsibility. A great part of volunteering provided by older persons also benefits other older persons, as in the care sector or in peer education (particularly concerning digital skills) where volunteering is popular. It seems that more women than men engage in volunteering and that there is a gender difference in the types of tasks performed, with men more often taking on administrative tasks, and women more likely to take on operational ones.

Volunteering is closely correlated with the educational level, which might also mean that the types of volunteering provided by lower-educated older persons is more informal and therefore less visible (such as care within the family).

- EU-level statistics on volunteering date from 2015
- 20.3% of people 65-74 and 13.3% of people 75+ take part in formal volunteering, compared to 18.9 for all people 16+
- In Norway, Denmark, Netherlands, Luxembourg, Sweden, Finland, Germany, Slovenia, more than 30% of 65-74 year-olds volunteer
- In Romania, Bulgaria, Hungary, Latvia, Croatia, Cyprus, Portugal, Slovakia less than 10% of 65-74 year-olds volunteer

Source: Eurostat

"I write many articles for elderly magazines and give lectures for the elderly. My connection with society is communication. A pen symbolises communication."

Joop, the Netherlands
It is often reported that **there are no policies to support volunteering**, although support is needed. The local level is particularly important to reach out to older persons and to organise and support volunteering, but national frameworks can create the supporting conditions for this, particularly in disadvantaged areas. **Support could be financial in terms of subsidies for volunteering organisations, but also in terms of:**

- training for volunteers, exchange between organisations on volunteer management or other practices,
- providing concrete tools or logistical support (access to rooms, materials such as stalls for city fairs, mobility services),
- fiscal in the form of the deduction of material or non-material support to NGOs from taxation
- in terms of promotion of available opportunities for volunteering

Many AGE members report they wished their government (at all levels) would create a formal status for volunteers and better highlight the value of volunteering. AGE members also stress the importance of putting forward volunteering actions as good examples to motivate other persons to engage with volunteering.

In Malta, there is a **Commissioner for Voluntary Organisations** with a dedicated office to promote volunteering. Several member States have **national volunteering awards** in place to raise awareness about its benefits. On the other hand, **public policies can inhibit volunteering**: in Denmark, it is reported that certain benefits are lost if pensioners engage in volunteering.

**Other barriers to volunteering** mentioned by AGE members include: formal barriers such as the ones mentioned for Denmark, barriers for persons with disabilities and gender stereotypes that mainly inhibit women from formally volunteering and tend to restrict their participation to the family sphere. Still, some AGE members underlined that women are also very active in formal volunteering in their Member States.

"Helping peers gives us a sense of satisfaction. Good deeds ennoble us. Older people help older people.”

Marija, Slovenia

“We asked older persons in Sweden about their life-time biographies and they stopped telling their stories at the point of retirement. When we asked why, they said that it seemed not that important, because it was not paid. When we asked what did they do, they told us: we provided care to our parents, neighbours and grandchildren. We volunteered in charities. We actually were very busy!”

Barbro, Sweden

“Since my retirement I found connections. I took care of people who had severe handicaps for example. I went to see them and I arranged meetings with four or five people in the retirement homes. Playing cards can also create a connection, which is what I do for nine years now since my retirement. It’s an activity where you get to talk to people. It really creates a connection and the people I met this way have become my friends.”

Lysiane, France
Volunteering is a fertile ground for intergenerational exchange. In many organisations, older volunteers interact with younger ones in intergenerational teams without this being a particular aim of their organisation. More specifically, some organisations encourage older persons to help with childcare. It is considered a promising practice to fight age stereotypes from an early age on while providing a sense of purpose and quality of life to older persons, including older persons with heavier impairments. Youth organisations also sometimes focus on intergenerational exchange. This was particularly the case during the height of the first COVID-19 related lockdowns, when youth organisations committed to solidarity actions for confined older persons. Other areas that can foster intergenerational exchange are the provision of digital skills, co-living with people from different age groups, mentorship for vocational training of younger persons, exchanges with persons facing social isolation or having recently migrated.

- In 2008-2009, 31% of people 70-90 declared having more than two friendships with people from other age groups
- Finland, Sweden, Ireland, Portugal, Germany, UK, Croatia, Slovenia and Poland reported more than 35% for this figure
- Lithuania, Hungary, Netherlands, Latvia, Austria, Spain, Bulgaria reported below 25%

AGE’s work on volunteering and intergenerational exchange

- AGE participated in the drawing-up of the 2021-2027 Multiannual Financial Framework of the EU by underlining the importance of European funds for volunteering and intergenerational exchange.
- The Europe for Citizens programme (now part of the Citizens, Equality, Rights and Values programme) has an important role to play in supporting innovative forms of volunteering. AGE joined a coalition of NGOs calling for an ambitious programme supporting citizens.
- AGE advocated for Erasmus+ to re-enable mobility for adult learners, which can lead to the exchange of practices between volunteering organisations, and to include intergenerational exchange as a specific objective.
- AGE is also a partner in several projects that enable older persons to connect with their communities and place volunteering at the centre of intergenerational exchanges, such as Dreamlike Neighbourhoods.

AGE recommendations in summary

- Support the volunteering sector with funding, training, peer exchange and other capacity-building actions to effectively support volunteers, including older volunteers
- Build information hotspots, online and offline, on local level to inform about volunteering opportunities and equip them with adequate funding to lead awareness-raising campaigns
- Create formal statuses for volunteers that are linked to individual benefits, such as insurance coverage, partial compensation or tax-deductability
- Include exchange between generations as an explicit aim of volunteering and in programmes supporting it, such as Europe for Citizens and Erasmus+ and build a body of good practices and knowledge in how to promote them
- Increase research and pilot actions on how to increase and make more visible volunteering by older persons with lower educational levels
- Assess and abolish age limits for volunteering, including indirect limits such as in insurance policies
- Fight ageism and age discrimination in the access to volunteering, including by adopting the horizontal equal treatment directive
- Increase data provision on volunteering and on intergenerational contacts; make surveys on these issues regular and disaggregate results by gender, social and economic status as well as age groups

A member of OldUp in France looked for an organisation who would accept her volunteering - the first three she approached turned her down when indicated she was over 75. Only the fourth accepted her.
Consultation and participation

Older persons are often shown to have higher rates of participation in elections and being more loyal to the parties they have voted for during their earlier years. This is however not true everywhere; notably in Spain it has been reported that older persons, especially older women, participate less in elections as a consequence of from the relatively recent experience of living under a dictatorship. On the contrary, AGE members in Portugal point to the sense of achievement and ownership older persons feel for the young democracy, translated into many older persons taking responsibility in public office.

Some AGE members report that consultation of representative organisations of older persons is working only on an ad-hoc basis and not grounded in formalised practice. Still, some of the larger AGE member organisations engage with different levels of government to give their view on projects and policies that concern them. Only few examples are put forward where governments support independent and representative organisations of older persons, such as the Vlaamse Ouderenraad (Flemish Council for Older Persons) in Belgium, the National Council for the Elderly in Malta, the Landesseniorenräte (State Seniors' Councils) in Germany or advisory and election-based older citizens’ councils at local level (mainly reported from Germany). In the Netherlands, such a Council exists but is not a self-standing organisation, rather it is attached to the Department of Health. It is highlighted as a good practice to anchor such representative councils in the

- In 2015, 11.3% of people 55-64 and 6.2% of people 75+ were exercising active citizenship*, compared to 12.1% of people 16+
- People 65-74 are most engaging in active citizenship in Sweden, France, Netherlands and the UK (above 20%)
- They are least engaging in Romania, Cyprus, Bulgaria, Slovakia, Croatia, Lithuania, Belgium, Latvia, Czech Republic, Italy, Hungary, Spain, Greece, Portugal, Poland, Estonia, Austria (less than 10%)

Source: Eurostat

* Active citizenship, in this survey, is understood as participation in activities related to political groups, associations or parties, including attending any of their meetings or signing a petition.
relevant legal systems. In Germany for instance, there are regional laws granting the right of older citizens’ councils to give their advice on any legislative project. In Denmark, Finland, and some German regions, laws require all municipalities to have a senior citizens’ council. In Denmark, this also applies for councils at regional level. Older persons’ organisations have an instrumental role in providing support to such senior citizens’ councils in terms of training and peer exchange.

AGE members also mention that international exchange between older persons’ organisations on global issues and those concerning older persons world-wide should be fostered and supported by Member States. Among these global issues are: the attainment of the United Nations’ Sustainable Development Goals, the debate about human rights of older persons, and the situation of older persons in developing countries. Specifically, the inclusion of older persons in the official delegations to major international meetings should become a wider practice.

Currently, no EU Member State, nor the EU itself, includes older persons’ representatives in their delegations to the United Nations Open-Ended Working Group on Ageing. A good practice is supporting participation of national older persons’ organisations in these international meetings.

In Spain and various other Member States, an Ombudsperson exists for older persons; members in other Member States also underline the importance of national equality bodies. The Spanish practice of the ‘Mesa Estatal por los Derechos de las Personas Mayores’ (State Roundtable for the Rights of Older Persons) shows that it is possible to organise representatives of ministries and regions (autonomous communities) together with older persons’ organisations in a regular consultation forum.

A good practice is highlighted by Portuguese members: the Santa Maria da Feira municipality has created a Senior Forum, where policies are co-designed with older persons. In another Portuguese municipality (Alfandega da Fé), there is a Seniors’ Participatory Budget.

In some cases, older persons’ representatives are nominated in national advisory councils, such as the French ‘Conseil économique, social et écologique’ (Economic, Social and Environmental Council) or the Maltese Council for Economic and Social Development.

Forums for intergenerational dialogue only exist as voluntary initiatives of older persons’ organisations and youth organisations, public authorities seem not to take an interest in fostering this intergenerational exchange on policies. A good example can be quoted from Slovenia with the ‘Coexistence Days’. These are organised by the Intergenerational Coalition (MeKos), bringing together older persons’ and youth organisations. The coexistence days are three days of events around a specific topic, together with cultural performances and life-long learning workshops.

‘We are united in enthusiasm, strong will and a common vision: we are activists for a future in which our grandchildren can live and strive’

Ute Saenger, ‘Omas gegen Rechts’, Germany, quoted by BAGSO
Competence for older persons is most often fragmented in national governments between several ministries (health, finance, employment), with a generic attribution, often of the minister for social affairs, for all remaining matters concerning older persons. Often, there is no overall coordinating role of a minister for all policies regarding ageing.

While it is reported that the age group around 40-55 is relatively well represented in decision-making positions, older persons above 65 are relatively under-represented in policymaking. AGE members point out that the same is true for persons under 30. Most of larger political parties have dedicated sections grouping together their older members to formulate their own views on the parties’ positions. Dedicated parties of and for older persons or pensioners have some representation in the Netherlands and Slovenia but seem not to have a bigger success in other Member States. The digitalisation of information about programmes and campaigns makes it harder for some older persons to participate in political decision-making on an equal footing.

Barriers to political participation quoted by AGE members include lack of accessibility for persons with disabilities, especially for those living in institutions or in need for long-term care and support, as well as persons of an ethnic minority group. On the other hand, new forms of participation such as social movements around social and/or environmental justice, and dialogue within societies are areas where many older persons get engaged. A barrier which has often been mentioned is the portrayal of issues concerning older persons as negative, costly or burdensome to the rest of society, discouraging them from challenging ageism or standing out as self-advocates.

AGE members point out that on individual level, participation should be better fostered by Member States through the establishment of ‘service points’ for persons without access to the internet, to develop transport arrangements to reach public and essential private services, as well as mobile units that bring these services in sparsely populated areas and establish councils of residents within residential care facilities to allow for participation in the immediate environment of older persons.

AGE’s work on consultation and participation
- In its understanding as an organisation of and for older persons, AGE itself aims to bring the voice of older persons at EU and international level. Participation is a key and integral part of a rights-based approach to ageing.
- AGE advocates for including older persons’ representatives in the UN-level discussions on the human rights of older persons and for their involvement in policymaking through structural exchanges.
- On EU level, AGE proposed an Age Equality Strategy, which can help bringing together the many policy areas of concern to older persons.

³ Cf. our one-pager on what is a rights-based approach to ageing
AGE points out that the European Economic and Social Council does not statutorily include a requirement to have older persons’ representatives (as part of the ‘Diverse Interests’ Group), but some member States have appointed representatives.

In the European Parliament, AGE aims to federate a multi-party Interest Group on Solidarity between Generations, involving also family organisations and youth.

AGE encouraged national members to formulate demands and inform their members about the importance of the European elections, building a toolkit for participation.

AGE encourages members to participate in important consultations concerning older persons, such as the one on the Green Paper on Ageing or on reinforcing social Europe.

AGE partnered with the rotating presidencies of the Council of the EU in the cases of Germany, Portugal and Slovenia, to raise the issues of ageing at the highest levels of the EU; working toward important Council conclusions focussing on participation. AGE is building the capacity of its members in creating a self-advocacy toolkit and training for members and helps in the development of capacity of older persons’ organisations in accession countries such as Serbia via a dedicated project.

AGE furthermore promotes an approach of co-design for research projects concerning older persons and encourages this in projects where AGE itself takes part. This is the case, for example, in the research projects Pharaon and SHAPES looking at digital innovations for independent living.

Digital citizenship is supported in projects such as Digitol focusing on intergenerational learning to combat online disinformation, and Smart for Democracy and Diversity looking at online hate speech.

AGE furthermore promotes the consultation of older people in the development of standards for inclusive digital environments, such as via the PROGRESSIVE project.

**AGE recommendations in summary**

- Reduce ageism and hate speech through a dedicated age equality strategy at EU level as well as alike strategies at national level outlining specific measures to achieve this goal
- Empower older persons to raise their voices about issues that concern them
- Systematically and statutorily include older persons’ representatives in decision-making processes in matters that concern them, such as through older citizens’ councils, open public consultations, inclusion in delegations or financial support to attend important international fora (UN Open-Ended Working Group on Ageing, the United Nations Economic Commission for Europe’s Standing Working Group on Ageing; Council of Europe)
- Monitor the political representation of different age groups in decision-making bodies with meaningful age brackets
- Support organisations that amplify the voice of older persons on all governance levels thanks to funding and capacity-building initiatives, as well as peer exchanges
- Ensure that elections, especially EU Parliament elections, are fully accessible to persons with disabilities and to persons in long-term care settings
• Systematically make approaches for co-design a requirement for funding research projects on ageing issues; involvement must be genuine and more than a tick-box exercise.
National-level contributions to the Barometer

Photo: European Commission
Life-long learning and education

Although lifelong learning encompasses all learning activities undertaken throughout life with the aim of improving knowledge, skills and competences, within personal, civic, social or employment-related perspectives, statistics are only focused on “adult learning” the participation of adults aged 25-64 in education and training. So, we can only talk about the category of older people between 55 and 64. In 2019, 5.9 % of the persons on the labour market, aged between 55 and 64 took part in a course or training, the lowest percentage of all age groups measured. With the pandemic, this dropped to 5.2% in 2020.4

In Flanders, the share of companies (more than 10 employees) that provided some form of training to its staff increased from 61% in 2005 to 85% in 2015 and the training participation rate of employees went from 47% to 57% over ten years.

The policy memorandum for Education 2019-2024 states the explicit ambition to make Flanders a learning society by 2024. The Flemish ministers for Education and Work have set up a lifelong learning partnership, for which four priority challenges were formulated: making everyone eager to learn; making learning accessible; properly match supply and demand; learning becomes work and work becomes learning. Apparently, there is a lack of a ‘learning culture’ in Flanders which makes it difficult to entice the Flemish to participate in education and training. This is definitely the case for people between 55 and 64, since (in 2016) 60% of this category didn’t participate and also didn’t feel like participating in lifelong learning: in 2016, 31% participated in life-long learning (vs. 48% for all people 25-64 years old), while 60% did not participate and do not want to participate (vs. 42% for 25–64-year-olds).

Vocational training policies are focussed only on persons who are not yet retired. Pensioners can only follow courses in the centres for adult education.

The Action Plan ‘The Learning Society’ in Flanders has set up a life-long learning platform. The recovery funds from COVID are to be used by the Flemish government to enhance the standing of adult education and enable it to support social mobility through retraining, continuous training and qualification. The plan aims for greater awareness, improving access and a stronger regional anchoring of adult education, as well as innovations to increase its labour market focus. The action plan also has a focal point on strengthening digital competences.

Disadvantaged groups with low digital skills are identified as a target group in Flanders. Centres for Adult Education will have to offer courses to learn to work with digital tools, strengthening problem-solving skills in a digital context and develop information literacy. Those who have no basic digital skills should be able to obtain a functional offer for this.

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The Flemish minister for Local Governments adds 50 million Euros per year from 2021 to support local authorities in digital inclusion and for promoting cheaper access to the internet. Local authorities will be provided with tools and training to increase digital skills of public employees and make digital services more accessible.

Almost 40% of older persons who do not participate in life-long learning think this is not necessary for them. Of those who would like to participate, 10% say they do not have enough time, 8% think they are not capable to learn. Particular barriers exist for lower-skilled older persons (only 33% of them are motivated to take a course).

**Volunteering and intergenerational exchange**

Research by the King Baudouin Foundation shows that in Belgium, one out of three volunteers are older than 60. Older persons engage in volunteering through many opportunities, socio-cultural and sports organisations, in schools, residential care centres etc. The main areas for volunteering of 50+ are socio-cultural activities. Older persons are more represented in leading roles than younger ones. They also more often perform administrative tasks, while activities associated with technical or specialist knowledge is less likely performed by people over 60. There is only little difference in volunteering between men and women in proportion, but there is a big difference in the area they volunteer in. 26.7% of men volunteers engage in sports activities, while this concerns only 8.7% of female volunteers, who prefer cultural activities, education and social assistance.

Participation in volunteering is closely related to the level of education. Over half of volunteer work is performed by people who have finished higher education, one third of volunteers in Belgium have only secondary education.

There are little policies to encourage and support exchanges between generations beyond the family. However, there are plans to make an inspirational guide with intergenerational initiatives, but mainly focussed on the care sector.

**Consultation and participation**

The Flemish Council for Older Persons is often consulted about the impact of welfare matters, public health, mobility or housing policies on older persons. It is also member of several advisory councils and taskforces. There is an agreement between the Flemish government and the Flemish Council for Older Persons about financial support for promoting an inclusive policy for older persons and encouraging their participation in policy processes. The Flemish Council for Older Persons issues advice, both on its own initiative and at request of the Flemish Government, Parliament or a strategic advisory council, on all matters affecting older persons. There is no forum for intergenerational dialogue, although the Flemish Council for Older Persons would very much like to set up such a forum.

6 Cf. https://en.calameo.com/read/001774295dd885ad52a13?authid=AUWQ1p3vzN1b
On federal level, there is a Federal Advisory Council for Older Persons. The Advisory Council can advise on all matters of competence of the federal government concerning older persons: pensions, health care, mobility, poverty and age discrimination. The competency for the Advisory Council is shared between the Minister for Pensions and the Minister for Social Affairs.

Competence for older persons is part of the attribution of the Minister for Welfare, Public Health, Family and Poverty Reduction on Flemish level. On local level, local councils for older persons can be asked for advice.

The Belgian minister for Social Affairs and Health is 65 years old, the Flemish Minister-President 61 years. The other members of the Federal Government are between 32 and 57 years-old, between 38 and 57 for the Flemish government. In the Belgian Chamber of Representatives, there are five politicians older than 65 and several who will be 65 at the end of their term in 2024. In the Flemish Parliament, no politician is older than 65.

Most political parties have an organisation for their older members and representatives of these sections are usually also part of the party bureaus, where the political agenda is set.

Belgium has a compulsory voting system which means there are no significant differences in voting turnout measured. However, this system will end in 2024.
Life-long learning and education

Denmark has a policy where state retirement age is increased automatically relative to the evolution in life expectancy every five years, projections show it is expected to be 70 years in 2040. Therefore, older workers make up a growing share of the labour force, calling for upgrading of skills and education of the work force. In addition, education will reduce the risk of unemployment and thus long-term unemployment, for which older workers are at greater risk. Still, NOPO reports that there is no particular targeting of older workers in life-long learning policies, although life-long learning is supported for workers of all ages in general.

Education, guidance and upgrading of skills (ordinary education and training) are fundamental parts of the active labour market policy in Denmark. The possibilities range from short 1-day courses on relevant issues to different ways of getting part of or a full vocational education e.g., through an adult apprenticeship scheme.

Another part of the active labour market policy in Denmark is activation through workplace-orientated schemes where an unemployed can get a subsidized temporary position in an organisation/business. Through these schemes the unemployed can develop new competences, experiences and network.

Since 2018 there has been a public fund where employers can apply for funding if they have employees who are worn out or at risk of getting worn out in specific industries and if the employees want and need to change path in their working life in order to be able to continue working. The grants cover the costs of talks, guidance, courses, apprenticeships etc.

Many of the activities related to education in the Danish labour market policy are targeting unemployed with no education or vocational education and to a much lesser extent unemployed with higher education.

The vast majority of Danish workplaces are covered by collective agreements. If not, workplaces tend to follow the principal lines of the agreements.

It is agreed in the collective agreements covering the public sector that workers are entitled to a yearly personal development dialogue (PDD) with their manager. In the private sector a PDD is not necessarily a part of a given agreement, but social partners usually encourage private managers and workers to have a yearly dialogue. Discussing needs and wishes for further education and training is a part of the PDD’s.

Educational or competence funds are also established within a large number of collective agreements. The funds provide grants for employees’ training and education if they use the collective bargaining rights.

AGE member DaneAge states that there is not a clear picture of neither the extent of educational wishes among workers nor the age distribution of granted education and training through workplaces. Furthermore, needs, wishes and presumably distributions are expected to vary across industries.
It is possible to get further education and maintain employment at the same time on different skill levels. E.g., adults who have already completed higher education and wish to continue their studies can take on a master’s programme. It is possible to stay employed while studying for the master’s programme. There are tuition fees. Some workplaces will pay the tuition fee and if not, the employee/student pays the costs.

Other possibilities are open university, courses targeted employed low skilled workers, and assessment of prior learning to mention a few.

Volunteering and intergenerational exchanges

Volunteering by older persons have increased during the last 10 years so it is now on par with the rest of the population, which in general has very high participation in volunteering. There is no special support for older persons, but there are plenty of volunteering opportunities, indeed, most organisations lack volunteers. In several sectors, older persons form a large share of volunteers.

There are good examples of specific roles for the elderly e.g., Elderlearn recruits elderly people where they help immigrants practise Danish. AGE member DaneAge which is the second largest humanitarian volunteer organisation in DK has mostly volunteers around 70 years old.

The biggest barrier for volunteering is that some elderly people, who have retired early, will lose some of their benefits if they engage in volunteering.

To foster intergenerational exchange, AGE member DaneAge has a popular program where elderly volunteers help in school classes and kindergartens. There are also many other volunteer programmes where young people help older beneficiaries.

Consultation and participation

The Minister of Social Affairs and Senior citizens is responsible for the social and family law areas and for legislation concerning people with disabilities and care for older persons. She is not responsible for other areas such as the conditions for the older persons in the labour market. Responsibility for older persons is spread across 4-5 different ministries.

In 1995, the law provided for the election of senior citizens’ councils in all Danish municipalities every four years. Following the adoption of the law, senior citizens’ councils were set up on a voluntary basis in several counties. After the structural reform in 2007, the counties were abolished and since regional councils have been set up on a voluntary basis in relation to the regions.

The Senior Councils provide a forum in Danish political and administrative practice. The intention is that the municipal, political, and administrative level should involve older persons’ councils and influence decisions and actions in municipalities in all areas relating to the older population. By carrying out these tasks, senior/elderly councils gather experience of elderly people’s living conditions - including needs and opportunities - and experiences of cooperation with municipal councils and administrations. The senior councils need to discuss and develop these experiences together. The knowledge about the living conditions of older persons and about the impact of public services that the
councils collect is summarized and passed on to decision-makers in parliament, government, regions, and municipalities. The senior councils have their own organisation supporting them, the councils and are consulted on new legislation.

There are several civil organisations working to improve conditions for older persons and persons with health issues. They are involved in counselling and supporting their members and in national advocacy. AGE member DaneAge is one of the largest organisations and runs a project on intergenerational dialogue, but it is not the main purpose of the organisation. NOPO member Faglige Seniorer also participate in a number of government-run networks and partnerships.

Most organisations are primarily supported by membership contributions, but many receive funding from the state for various projects and initiatives benefitting their members. Many organisations are participating in working groups under the Ministry of Social affairs and older persons.

Danish municipalities have "municipal self-government", meaning they decide themselves which services they offer to persons in need for care and support. In all municipalities, Dane Age has "older peoples’ policy volunteers", who are advocates for DaneAge’s political flagship issues in the municipality, and who follow the municipality's policy concerning older persons – what help is offered, who can get it, and whether it is provided correctly.

DaneAge has health committees (SUU), in each of the country’s five regions, which monitors the conditions of older patients and regional health services. SUU collects patient experiences from older patients and their relatives, and use that information to influence local decisions - what does the region promise the older patients and how is the reality?

On national level, older people and the organisations that represent them are consulted on new legislation. Older people and members of the advocacy groups participate in various working groups on different matters e.g., reforms on pensions, health and elder care commissions, initiatives on dementia etc.

In the Folketing (national parliament) sitting since June 2019, the groups of 35–59-year-olds are overrepresented relative to the population structure. The group of 60-74 has some representation, but less than its population share, and the (significant) population over 75 is almost not represented. Similarly, the under-30s are underrepresented. All political parties have the care and welfare of older persons on their agenda to some degree and most parties have a spokesperson for older persons. Dansk Folkeparti (DF) and Konservative (K) have strong opinions on the care of elders. Dansk Folkeparti wants to improve the elder care and works for better conditions for senior citizens in general by means of the general welfare system. Konservative and the other liberal parties want the families, the civil society, and private providers to play a larger role in caring for the elderly.

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7 Cf. https://danske-aeldreraad.dk/om-danske-aeldreraad/historie/
8 Cf https://www.ft.dk/folkestyret/folketinget/tal-og-fakta-om-folketinget
Participation in elections tends to be very high in Denmark, with participation rates among all age groups between 77 and 89% from age 18 to 89; participation then quickly decreases, with 90–99-year-olds showing 54% turnout and people over 100 37 %.\textsuperscript{9}

There seems to be a lack of political participation by older persons from ethnic minorities groups and for older persons with disabilities.

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**Faroe Island**

*Information provided by the Nordic Older People’s Organisation (Landsfelag Pansjónista)*

**Life-Long Learning and Education**

Pensioners in the Faroe Island do not receive any particular support to be able to participate in life-long learning. However, there are dedicated organisations open to all who provide life-long learning.

**Volunteering and intergenerational exchange**

There are volunteering opportunities for people of all ages in the Faroe Islands, such as Pensioners’ associations, the Red/Blue Cross or religious communities.

**Consultation and participation**

There is a minister with clear responsibility for older persons and Landsfelag Pensjónista is regularly consulted on new bills.

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\textsuperscript{9} Cf.

Life-long learning and Education
For adult education, there is an extensive network of workers’ and citizens’ institutes, adult education institutions (people’s high schools), summer universities and other adult education centres in Finland. There is also a "university" for the elderly. Study centres are maintained by various educational associations.

There are benefits for adults to take part in education: The Employment Fund grants adult education support and vocational degree scholarships. Labour force training is free of charge for students; however, the supply is still not enough to cover demand. There is also student support for voluntary education. Workers 'and citizens' institutes and study centres arrange courses at a favourable price. The study circles are supported by study centres.

Pensioners’ organisations and other civic organizations arrange training for their members. The training is usually arranged in collaboration with educational associations. Study circles are popular with pensioners' associations around Finland.

Many workers 'and citizens' institutes arrange their own study groups for pensioners who gather during the day. The fee is usually lower for pensioners. The need for education and counselling in ICT skills is high among pensioners, but the supply is not sufficient.

The Finnish Government proposes in a bill that education started after 1 August 2020 in the field of free education can be entered in the Koski data register, a national register centralising educational achievements of every resident. The knowledge entered in the register is considered official and assessed. The Pensioners' Central Association arranges such training on organizational work for its members.

The recognition of the skills of older persons is increasing. With the national register, it is officially recognized, the individual's self-confidence increases, and he becomes stronger. When knowledge is recognized, it becomes possible to put into words one's own knowledge.

Volunteering and intergenerational exchange
Extensive voluntary work is carried out within various civic organizations, such as sports associations, charities, the environmental movement, pensioners' associations, political parties, etc. In many cases, volunteering can be seen as complementary activity to municipal or private services. On the other hand, countless associations such as pensioners' associations are all voluntary organizations without employed staff filling in the gaps that public or paid services are not providing.

Consultations and participation
Civil society based on volunteering is an essential part of democracy in Finland, both at national and municipal level. Statements of and consultation with civic organizations are part of political processes. Various preparatory working groups and committees also usually have representation of civic organizations. The decision-making bodies consult...
expert organizations during different stages of the decision-making process. It is typical to ask for an opinion in two stages: when the ministry prepares a law, and when the legislation is discussed in the committees, central expert bodies are consulted.

The municipality must appoint an older persons’ council, which represents the older population in the municipality. The councils usually have broad representation of pensioners and other associations. The councils make proposals and give statements on various matters concerning the elderly in the municipality, and actively follow up the municipalities’ activities. The law stipulates the tasks of the senior council, but the senior council handles a very large number of files.

In our current government, the Minister of Social Affairs and Health and the Minister of Family and Care are jointly responsible for older persons. Other ministries can also request statements and other consultations on a case-by-case basis. An example of this is the statement about the housing program for seniors and the feedback that NOPO member PCF has given the Ministry of the Environment.
France

Information provided by the coordination AGE France

On all the topics covered by this years’ Barometer, rights and legal texts exist; however, the political will to implement them is lacking, as well as targeted information towards employers, employees and pensioners.

Life-long learning and education

Vocational training is financed by companies and employees have a right to training which is embodied in a personal learning account (CPF). Throughout one’s working life, and until retirement, rights are acquired annually and on the basis of the time worked (not on the basis of the salary). Training is initiated by the employee or the employer, in a co-construction approach. Training is possible in theory at any age, regardless of status (employee or self-employed, private or public employee), but employees who had difficulties during initial education often carry on these difficulties and are less likely to engage in professional training. (Read more about this practice in the EU level report on page 9). Employers need to have a skills development plan in place, which cannot exclude any employee and therefore age discrimination is not admissible in these plans. The plans must empower the worker to continue to adapt to his or her job and maintain employability. Companies’ ‘social and economic committee’ must be consulted on training guidelines as part of the compulsory annual consultation on the company’s social policy. These provisions are mandatory for employers with more than 10 employees.

It is more difficult to obtain access to training and education after the age of 50, as employees are not particularly encouraged to redeem their rights and often do not ask for it. External training, which is not organised by the employer during working hours, is at the employee’s expense except in some special cases, such as redundancy plans or plans to save jobs (Plan de Sauvegarde de l’Emploi and Crédit de reconversion). A promising practice is implemented by the French association of human resources professionals ANDRH to create an index about the rate of participation of older workers in training, similar to the index existing on gender equality. Still, more awareness needs to be raised for the importance of training older workers and the benefits for the company, as older workers are much less mobile than younger ones, maintaining the invested time and money in the company.

The preparation for retirement is not considered a priority, despite the many plans for negotiated pre-retirement, employers do not consider themselves responsible for the period after employment.

Life-long learning should be understood as learning during the period reaching from the end of initial education to the end of any (paid or unpaid) activity of a person, therefore including periods of both active and ‘inactive’ retirement.

In terms of formal education, older persons can take part in courses at university and various other institutes (e.g., Institut de France) or online. In several French cities, 3rd age universities exist since a number of years, allowing to attend courses without aiming for a degree.

During retirement, it is difficult to make a strict distinction between training or recreational learning activities. However, there are many training opportunities available to retirees, such as training in the context of taking responsibility for a charity which might be financed by the charity or subsidised partially or fully by local authorities. There
are training courses set up by local authorities, in particular on digital skills and foreign languages. For several years now, pension funds and mutualistic health insurances have increased their information activities in the field of health prevention, offering training courses and awareness-raising days.

Ways to improve the provision of training for older workers would be

- to raise awareness with employers not to discriminate in the access to training on the basis of age
- to set up an approved platform for ad-hoc training programmes and job retention for older workers
- To encourage older people who are already retired to seek training via tax incentives or credit
- to inform and raise awareness about the employees’ rights to training until the end of working life
- To encourage training organisations to offer adapted modules for older persons having dropped out of schools
- Simplify the procedures for accessing validation of non-formal and informal learning
- Work with intermediate bodies to raise awareness for their role in promoting life-long learning with managers, human resources professionals and employees
- The training offer by the Chambers of Commerce and of Trade for persons wishing to establish themselves as self-employed should be better promoted
- The advisers at the national Public Employment Service Pôle emploi should be better trained to offer vocational guidance to older jobseekers.
- Pension providers should be given a role in promoting training for pensioners
- Future and younger pensioners should be trained in managing charities
- Erasmus+ available to the NGO sector should be made better known and upscaled
- Access to funding by the ESF+ should be made more simple
- The number of ‘second chance’ schools should be increased, given encouraging participation in them.

The digital divide should be tackled by providing training to IT applications, offering digital service points in urban areas or mobile units in rural or peri-urban areas, bringing access to the Internet and user support together.

**Volunteering and Intergenerational Exchange**

The role of retired persons in volunteering has been made more visible during the lock-down periods linked to the COVID-19 pandemic in organisations such as Restos du Coeur or family assistance. Many municipalities, especially small ones with volunteer-mayors, are run by pensioners. However, there is no status nor support provided for volunteering, unlike for employees, students or other groups. There are no tax incentives, such as deduction for expenses that are not reimbursed by an association.

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10 Formally, all mayors in France are considered to be volunteers, but they receive a lump-sum reimbursement of expenses, relative to the number of inhabitants. Only mayors of municipalities with more than 1,000 residents receive a lump-sum which is higher than the minimum salary. This is the case for 72% of the 35,000 municipalities.
There is also a lack of a generational mix in volunteering, reinforced by the fact that NGOs cannot employ apprentices in the *contrats d’alternance*.

France should create the opportunity for NGOs to benefit from tax advantages, similar to those offered to companies and create an officially recognised volunteer status that NGOs can attribute.

Intergenerational exchange mostly takes place within the family via financial support, childcare and care to older persons in need for support, shared holidays and leisure activities. Many sports clubs are staffed by pensioners and to some degree also structures dedicated to work with younger persons.

To further encourage intergenerational exchange, unpaid work such as support to grandchildren or older persons in need for support should be recognised, for example as beneficial tax treatment corresponding to the cost society avoided to incur.

In the sphere of employment, the many positive examples that demonstrate the richness of intergenerational teams in companies should be better promoted.

**Participation and consultation**

Numerous activities are organised by municipalities (e.g., conferences, guided tours, trips, etc.) or by associations (e.g., Générations Mouvement is present in almost all municipalities and organises lunches, card game competitions, dance sessions, trips, digital training, complementary health insurance, etc.) and help to combat the isolation of the elderly by creating social links) and help to combat the isolation of older persons by creating social links. Associations of company retirees also develop activity programmes. More specifically, Les Petits Frères des Pauvres focus their actions on the most disadvantaged elderly to combat isolation.

Adapted fares exist for urban transport in most major cities and for long-distance transport (e.g., SNCF, TER), access to museums.

To be improved:

- Set up "service points" for people who do not have Internet access (e.g., ordering train tickets, purchasing goods and services, information, administrative formalities, etc.). This could be part of the "France Service" centres currently being developed in the regions.
- In rural areas, develop transport arrangements to access activities or public services
- Develop initiatives that allow older people to be consulted, to express themselves, to make proposals and not just to be users/beneficiaries, as is made possible by the "Age-Friendly Towns and Villages" and the Municipal Councils of Seniors, for example.
- Strengthen the presence, role and voice of residents in the social life councils of EHPAD (Etablissements d’Hébergement des Personnes Agées dépendantes).
- Multiply the initiatives that allow us to come to the elderly in their homes to recommend, for example, hearing aids, adapted glasses, adapted physiotherapy. These elements are essential for any participation in social life.
Older people exercise their voting rights in national and local elections. Studies have noted that their participation is higher than average.

Consultation structures exist. For example, at departmental level, the CDCA (Departmental Councils for Citizenship and Autonomy), which replaced the CODERPA, following the so-called ASV law (Adaptation of Society to Ageing). It is chaired by the President of the Departmental Council. Several federations of pensioners and older people who are not part of trade unions participate.

Several older people's organisations and pensioners' federations are involved in health care structures (e.g., hospitals under the authority of the ARS/Regional Health Agency) or the medico-social sector (e.g., EHPAD).

A National Confederation of Pensioners is now present as such in the national EESC (Economic, Social and Environmental Council).

At the regional level, within the framework of the CESER, the Prefects can appoint associations representing the elderly and retired.

To be improved:

- The participation of pensioners' organisations in the development of social policies (e.g., pensions, health, minimum social benefits, etc.)
- The functioning of local bodies representing civil society

A basic rule of thumb is "Older people are adults and responsible". The majority of them have all their intellectual capacities and a lot of common sense due to life experience. National or local institutions should not decide for them without consultation.
Germany

Information provided by BAGSO - Bundesarbeitsgemeinschaft der Seniorenorganisationen


Life-long learning and education

In Germany, the education sector is predominantly assigned to the regions (Länder). Nevertheless, the Federal government has contributed at the national level as an important initiator and coordinator, as well as with financial resources, e.g. with the National Continuing Education Strategy, the Digital Pact for Schools or the National Education Platform. Almost all countries have now enacted adult education laws, but the share of expenditure on adult education in the education budget of the Länder is on average less than one percent.11

It is known that participation in formal education decreases with the exit from working life and is highly related to the level of education, gender and other social activities. Traditional offers of organized education are more likely to reach more highly educated, healthy, younger older people – not the majority of older people – and thus exacerbate educational inequalities.

However, the importance of life-long learning is highly significant to older persons. This is shown by the fact that despite, training and learning programmes have become an important activity for many of BAGSO’s 125+ member organisations. The growing importance of investing in life-long learning and education is also visible through the setting up of the Service Centre "Digitalisation and Education for Older People" at BAGSO in 2017. The Service Centre, funded by the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth, offers older people and multipliers information on learning and (digital) education in older age. The online portal wissensdurstig.de bundles educational offers for older people, provides material and disseminates good practice examples.

In addition to this project, not only the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth, but also the Federal Ministry for Justice and Consumer Protection is promoting digital literacy. It supports a project jointly run by BAGSO, the German National Association of Senior Citizens’ Organisations and “Deutschland sicher im Netz e.V.” (Germany Secure on the Net): the ‘Digital Kompass’. The project offers learning materials, digital round tables, online seminars and digital consultations with experts to respond to older people’s questions around the Internet. Over the time, the project joined local partners in 100 cities and communities across Germany to establish contact points where people can get on-site advice on how to navigate the Internet. The project is undertaken in partnership with the Consumer Initiative.

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In Germany, learning takes place in formal, informal and non-formal settings. BAGSO sees that it is not only the acquisition of knowledge and skills, but also a vector for personal development, even until very old age. Education and learning are prerequisites for volunteering and participation. Education is also a human right and an important tool for disease prevention. In its position papers, BAGSO calls on all governance levels, federal, regional and local to support learning and education. Learning in older age is shown to improve quality of life and satisfaction, as well as positive for physical and mental health. Learning and education contributes to delaying the onset of care and support needs.

BAGSO further states that to grant access to educational programmes, these must be accessible, welcoming, adapted to individual needs and targeted for a specific group. Educational opportunities linked to social participation need to communicate on several levels: both the form and the content need to be attractive. Educational opportunities need to be geographically close or try to actively reach out. Education and learning taking place in non-formal and informal settings, e.g., excursions, intercultural cooking or others are good opportunities to target persons who are not used to take part in education and learning and should be supported as a stepping-stone for different groups and generations.

In its position papers, BAGSO demands for life-long learning to be voluntary (rather than mandatory) to be effective. Supporting the local associations and other types of civil society organisations that allow for engagement and volunteering are known to be pathways towards learning, therefore training opportunities in this context are important for the groups which are harder to reach.

BAGSO demands that qualifications obtained through informal and non-formal learning, such as in the form of participation in charities, should be officially recognised and documented through a certificate which can complement professional qualifications.

The different governance levels, from the local to the federal level, should be better coordinated to support education and learning in informal and non-formal settings, starting from documenting the existing learning opportunities and integrating them into the German and European Quality Framework for life-long learning.

Digitalisation

Digitalisation is a particular challenge and training needs for older persons are high in this area, given that digital skills, connectivity and equipment is increasingly a gatekeeper for social participation. In response to the Eighth federal government’s report on “Older People and Digitalisation”, BAGSO called for a “DigitalPakt Alter” to strengthen the participation of older people in a digitalised world. In August 2021, the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth (BMFSFJ) and BAGSO initiated the DigitalPakt Alter as an alliance of partner organisations from the German Federal government, the Federal states, local authorities, business, science and civil society. Together, the initiative collects the many existing good approaches to strengthening digital participation of older adults at all levels, builds a network for cooperation and makes visible the need for action. As a start, a low-threshold funding programme for about 100 actors in municipalities has been launched in 2021 to provide suitable learning opportunities. The older project ‘Digital Kompass’ collected a lot of valuable experience in train-the-trainer-programmes and developing adequate learning
materials. The long-term goal is to implement digital experience locations with trained staff in all municipalities in Germany. Existing initiatives should be better equipped at the financial, technical and logistical level and should be better connected on the level of regions and the nation. To attract the business sector as well, awards will be given to companies that are making exemplary efforts to include the ideas and needs of older consumers in their products and services. The "DigitalPakt Alter“ is designed as a longer-term initiative.

It should be noted positively that there is an advisory council on federal level on 'Digitalisation and Education for older persons'¹² in the Federal ministry for Families, Older Persons, Women and Youth. Still, education in old age is not recognized yet at all levels as a political task, most strategies on education and learning focus on the age before labour market exit and statistics on educational behaviour end their data collection at age 60.

**Volunteering and intergenerational exchange**

The federal Volunteering Survey of 2019 shows that about 31% of people aged 65+ have a volunteering activity. Not all older persons have the same chances to be engaged, older persons with higher educational attainment levels are overrepresented among volunteers. The so-called ‘boomer generation’ should be actively reached when transitioning into retirement to take advantage of their manifold experience and knowledge, as well as their tendency to get involved and be active.

Social participation of older persons provides important benefits to older persons themselves and to society as a whole. Participation is an important pillar of democratic societies and should be supported by the State and local governments.

The experiences of the COVID-19 crisis have shown how important participation is for all age groups. Personal networks such as family, neighbourhoods and friendships were an especially important resource for overcoming the crisis. The contact restrictions have triggered many spontaneous offers for help and support in neighbourhoods, showing how systemically relevant these networks are. To support these, structures for social engagement should be durably supported. Many opportunities for social engagement are made possible by older persons themselves, such as projects in institutions, residential care or otherwise. It is important to develop concepts to maintain these in times of crisis.

Proper frameworks on local level for participation should be created and supported. There are many different initiatives which each need tailored support: from sports associations, working with care organisations, parishes or local alliances for persons with dementia. Support must take the form of public promotion and communication on these initiatives, but also of financial support. Specifically in disadvantaged regions, such as those affected by industrial change or rural areas, this support must be stepped up. In every local administration, there should be a full-time professional position for the coordination and support of citizens’ engagement at all ages. Guidance should be provided to persons who are in the transition between professional life and times spent with and for the family.

Support for volunteering should also be open to the evolving needs and challenges of our time: new areas for volunteering have opened up with refugee flows and migration, the

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¹² [https://www.digitalisierung-und-bildung-fuer-aeltere-menschen.de/](https://www.digitalisierung-und-bildung-fuer-aeltere-menschen.de/)
urgency to address climate change, the COVID-19 pandemic and digitalisation. Initiatives are blooming on local level but should be adequately supported and brought into networks of knowledge exchange and support. Further innovative areas for volunteering should be explored, such as the work to ‘reach out’ to older persons, projects in the area of education, recruitment of new volunteers in associations and charities and the support of networks with little degrees of formalisation.

There are still some age limits for participation in volunteering for certain activities. These should be questioned and lifted; chronological age must not be a reason for limiting social activities.

Volunteering should be better supported in the form of training for volunteers and train-the-trainer programmes, but also by better promoting volunteering to the general public by highlighting its contribution. To further support volunteering, overarching structures, which are sustainably funded, are needed. Specifically, the German Foundation for Volunteering and Engagement (Deutsche Stiftung für Engagement und Ehrenamt) should continue cooperating with older persons’ organisations to support them in more challenging regions.

On the individual level, volunteering should be supported by the reimbursement of efforts taken to take part in voluntary activities, such as mobility costs, and the granting of accident and civil liability insurance for such activities. Financial grants for volunteers and educators (‘Ehrenamts- und Übungsleiterpauschale’) should be increased.

There are greater challenges to the volunteering of persons affected by exclusion, poverty, health issues, experiences of migration, mental or physical disability and social isolation. It should be a dedicated task of civil society support to also include these citizens. These groups should be targeted by advice and orientation close to their neighbourhoods and living environments and find tasks to fulfil these persons’ wishes, skills and experiences.

Intergenerational exchange should be specifically supported and made more visible. Exchanges between young and old fosters solidarity and enables learning on both sides. Good examples include mentorship for vocational training or with pupils, for persons who have recently migrated, inter-generational housing projects, volunteer services and many more. Especially the challenges linked to realising the Sustainable Development Goals, tackling climate change and questions for our democracy should be tackled by intergenerational dialogue and exchange.

**Participation and consultation**

Older persons have the expectation to actively create and contribute to society, including through political participation. They participate in elected positions and Parliaments, through older persons’ representation and senior citizens’ parliaments, participation in citizens’ initiatives and social movements. Citizens’ dialogues and citizens’ councils on local level also give them opportunities to influence decisions concerning them. Digital forms of participation are further increasing possibilities to take part in collective decisions. Particularly the COVID-19 crisis shows how crucial it is to listen to older persons and have them participate in decision-making.

BAGSO demands that senior citizens’ policies must be policies which are developed together with older people. People are never too old to get involved in political offices.
and committees. Senior citizens’ organizations are the voice of older people. At the federal and state level, the knowledge and experience of older people should be bundled. The work of senior representatives needs clear and binding structures. Interest in political participation should be raised.

The development of new formats of representation is an opportunity to better engage groups which are underrepresented in parliament – of which older persons and women are two. One example is the group of ‘Grannies against the extreme-right’ (‘Omas gegen Rechts), a cross-party movement created in 2017 and gaining more and more activists. They organise vigils, protests and other public actions, confronting populism from the far right and in solidarity with people with a migrant background or belonging to the Jewish community. Another example is the women’s initiative ‘Maria 2.0’ which targets the Catholic Church and calls for reforms giving women within the Church more rights to participation.

On local level, representations of older persons play an important role for channelling the participation of older persons. Older persons’ councils should be supported as independent structures and anchored in legislation on regional level. They should be elected by older citizens and have a right to speak in municipal councils. Currently, there are 1,300 official representations of older persons on local level and some on regional level. In four regional jurisdictions (Berlin, Mecklenburg-Vorpommern, Hamburg and Thüringen), senior’s representations are anchored in regional law.

International exchange on the topics of the challenges of older persons and the relevance of global challenges to older persons should be better supported, funded and supported by paid staff. Even if the legislative process is long and results of the participation of older persons’ councils in legislation are difficult to measure, the transparency about legal initiatives and the debate about them among older persons is beneficial for the sense of participating in decision-making.

A particular challenge persists in allowing persons with a migrant background to participate in older persons’ councils or other means of political participation of older persons. Furthermore, the polarisation of certain themes debated in politics is a particular challenge to democracy, as there is a risk for persons of all ages to only interact with people resembling them. Lottery-based citizens’ councils, such as the ones triggering proposals for liberalising abortion or same-sex marriage in Ireland, can help overcome these bubbles across ages and various convictions. Since 2019, three citizens' councils have been held in Germany at national level on questions of democracy, Germany’s role in the world and climate protection. Many older people participated.

Furthermore, micro-level participation of residents in care homes should be further explored and developed.
Iceland

Information provided by the Nordic Older People’s Organisation (Landssamband Eldri Borgara)

Life-long learning
In Iceland you can go to courses, get into all schools and some have studied at university and taken major exams in older age.

Volunteering and intergenerational exchange
To large extent, the Red Cross is responsible for the volunteer work, such as for helping older persons to visit friends, reading for children or help older person as a visiting friend.

Volunteer work in which older people participate is aimed primarily at other seniors but also for example grandchildren, such as driving them to different activities.

Consultation and participation
Some older people support their political party and help a lot there. The ministry responsible for older persons’ issues is the Ministry of Social Affairs.
Life-long learning and education

The promotion of Life-long learning should be regarded as one of the aims of initial education, which should transmit the desire to learn. Many retirees feel that now that they are no longer bound to turn up for work, they have more time on their hands to make their ‘covert desires’ come true. Some older persons enrol in university degrees, a phenomenon reported on by the press. There are also courses in life-long learning centres run by the State, where many women without economic activity and other older students participate.

The Directorate for Research, Lifelong Learning and Employability within the Ministry for Education is charged to promote life-long learning. It offers policy guidance and organises adult learning courses. Older students are more and more interested to take part, and the Department for Students exempts older people of enrolment fees for the first course they participate in.

The University of the Third Age Malta (U3A) is annexed to the University of Malta and enjoys great popularity with older Maltese. It is regularly promoted to persons reaching retirement age and has some exposure on the University of Malta website. Registrations for the U3A have been increasing in recent years, except for the academic year during the pandemic (2020-21). The U3A has several physical locations across Malta. The pedagogy includes giving space to students to lecture other participants about topics they find important.

Both the government and the private sector allocate appropriate budgets to lifelong learning to pay for workers’ training, mostly carried out by employers. In many cases, training is even mandatory, but there tends to be a reduction of offers as employees approach retirement age.

The public service has a programme for supporting the transition into retirement via the Institute for the Public Service, offering pre-retirement courses the year before reaching pension age. While these preparatory courses provide information about accessing learning, mobility and cognitive restrictions are barriers building up for many older persons. Courses are however reasonably well attended, with interest shown by participants.

Lifelong learning is organised at both local and national levels, however even local governments provide lifelong learning via the framework promoted by the Government and the Ministry of Education.

There are specific trainings organised by local councils on how to use computer applications and how to communicate through social media. Attendance varies between the regions; courses can be attended for free or for a minimal fee.

There are no particular barriers for older learners who show a desire to learn and find learning opportunities. However, mobility is an issue for many older persons, which is
why courses must be placed in the infrastructural centres to be accessible. The accessibility standards for the built environment came into force in 2019 and also apply to educational centres.

The U3A does not provide credentials for the labour market or for academic careers.

**Volunteering and intergenerational exchange**

The Voluntary Organisations Act of 2007 set up a Commissioner for Voluntary Organisations and his office to promote volunteering. The aim of the Commissioner’s office is to give more visibility to volunteering and to guarantee transparency and accountability. There also is a Malta Council for Voluntary Organisations, of which AGE member National Association of Pensioners is member. The Council provides financial support to volunteering organisations. The discussions around a Bill for Social Enterprise are somewhat discussed by volunteering organisations, as it might impose obligations that will trigger the need for more specialised staff and act as a barrier to volunteering.

Volunteering is actively used by older persons, especially retirees coming from white-collar professions. Volunteering organisations in turn aim to create the most attractive volunteering environments possible. Volunteering organisations aim to use an older person’s experiences gained during his or her career. Especially the Volunteering Support Service related to Malta’s state hospitals is popular among older persons.

Volunteering is promoted by the National Volunteer award, recognising an individual volunteer, a Youth Volunteer Award for a volunteer between 16 and 30, as well as Voluntary Organisation and Corporate Volunteer Awards.

Especially in the care services, there is a generational mix between volunteers.

Barriers to volunteering are constituted by the personal health situation of older volunteers. At times, the multiplicity of volunteering offers around the same type of service can be confusing for older volunteers.

Older women face the impact of the gender pay gap (around 11% in Malta) and the traditional role models that remain relevant in today’s society. This constrains many older women to focus on the family rather than engaging in volunteering organisations.

The Ministry for Active Ageing set out an ‘Intergenerational Solidarity Award’ as an attempt to break down discursive barriers between generations. In October 2019, the National Council for the Elderly and the National Youth Council of Malta organised an event in the Parliament building, covering themes such as active ageing, sustainable living, solitude and technology.

**Consultation and participation**

The National Council for the Elderly (KNA) brings together non-governmental associations and organisations that work for older persons on a voluntary basis. The Council acts as a forum between organisations and the government and aims to safeguard the interests of older persons who are not members of some association. The KNA is independent from the government. It is consulted on National Plans, Policies and Programmes, it studies and analyses the needs and aspirations of older people, raises awareness for their issues and promotes solidarity between generations. It is in relation with the minister
responsible for older persons and receives funds from the government to help it achieve its objectives. 19 local voluntary organisations are affiliated to the KNA.

The Minister for Senior Citizens and Active Ageing is directly responsible for issues affecting older persons, community care and residential care. However, responsibility is shared with two other ministers (minister for social justice and solidarity, family and children’s rights and minister for inclusion and social wellbeing), making coordination complicated at times.

Voluntary organisations interact with the government on a needs basis with different ministers.

There is a lack of statistics about the age of parliamentarians, but parties tend to appeal to younger voters with younger candidates. The median age of ministerial cabinets has dropped over the years, from 51 in 2008 to 45 in 2020.

From the side of the government, older persons are rarely consulted in areas affecting them, for example there is no pensioners’ representative in the Pensions Strategy Group set up to address current and future challenges of the pension system. Consultation often relies on personal relationships between members of civil society and officials. The National Association of Pensioners is however represented in the Malta Council for Economic and Social Development. However, in this forum older persons’ organisations do not bear the same weight than the combined representatives of the sector working for older persons.

The larger political parties have their older persons’ subgroups, aiming to voice the concerns of older persons within the parties.

Older persons in Malta tend to stay coherent to their preferred political allegiance throughout their lifetime. Voter turnout is quite heavy in Malta in general and it is generally accepted that parties organise mobility for older voters from long-term care facilities to polling stations on voting day, or to have facilities such as jumping the queue for voters with medical certificates. The Electoral Commission also organises polling booths within retirement homes.
**Netherlands**

*Information provided by Oudere Vrouwen Netwerk Nederlands*

**Life-long learning and education**

There are no statistics collected by the national statistical institute CBS about the demand for life-long learning by older persons, nor about the reasons for older persons not participating.

Retired people often no longer work, but still want, can and often do participate a lot and the Dutch Council for Public Health and Society points out\(^\text{13}\) that there is too little space for this. The potential of especially of the 'younger older' persons should be better capitalised. The Council also points out that the ‘third stage’ of life receives too little attention in the social debate and policy. Attention is paid to vulnerable, lonely and dependent older persons; and at the same time the cliché of the healthy, active, ‘younger’ older persons exists: these images should be replaced by more realistic and complete ones, reflecting the diversity of older persons in society. They could be invited more often to contribute in appropriate ways to society.

The Netherlands ranks high in the EU regarding life-long learning\(^\text{14}\), with 54% of all workers involved in learning activities (formal and non-formal) in 2016/2017. However, the Netherlands do not escape from the tendency of rather highly educated persons taking more training than less educated. Training is often required by a certain profession (lawyers, medical specialists, teachers) and most persons receiving training work in financial services. People in their late 20s or 30s participate more often than older persons. Participation in training of older workers has declined in 2020\(^\text{15}\), due to a decline in employer-funded course participation. The phenomenon is not exclusive to older workers, but structural age imbalance in education and training means less investment into training has higher impacts on older workers. The central government has created the scheme ‘NL continues to learn’\(^\text{16}\) in 2020, available to all between 18 years and retirement age, employed or not. Self-employed and freelance workers have also access to free training, guidance or development advice. Still, the UNESCO Chair for Adult Education (at VUB Brussels) concluded in 2021 that there were challenges to reach accessible educational facilities and ensure participation of low-educated adults to fulfil the UNESCO Recommendation on Adult Education.

Dutch life-long learning policy was rehauled in 2018 to raise awareness for life-long learning, launching individual learning and subsidies for all and provide support structure and flexible provision in education. The government has compiled a list of good practice examples.\(^\text{17}\)

For the transition into retirement, pension funds offer online information and workshops for employers and HR managers, which in turn can inform and support employees close

\(^{13}\) [https://www.socialevraagstukken.nl/vitale-ouderen-kunnen-veel-meer-betekenen-voor-de-samenleving/](https://www.socialevraagstukken.nl/vitale-ouderen-kunnen-veel-meer-betekenen-voor-de-samenleving/)


\(^{15}\) Cf. [https://roa.nl/files/roar20212aowmonitorpdf](https://roa.nl/files/roar20212aowmonitorpdf)


\(^{17}\) [https://www.ser.nl/nl/thema/leven-lang-ontwikkelen/voorbeelden](https://www.ser.nl/nl/thema/leven-lang-ontwikkelen/voorbeelden)
to retirement age. Private companies offer courses, training and workshops as well, which are sponsored by employers for their future retirees.

While statistics of CBS cover participation in life-long learning between 15 and 75, there is no age disaggregation to measure participation of persons above retirement age.\(^\text{18}\)

There is an organisation for Higher Education for Older Persons (HOVO), which forms the umbrella for various institutions promoting participation of persons aged 50+. HOVO provides academic-level education within Dutch universities and colleges, starting with a general introductory course on various fields (art, philosophy, history, religion, science etc.) and more individualised curricula. Ten institutions offer about 1,000 courses per year, with about 25,000 registrants (outside of the COVID19-period where registrations dropped to 13,000 in 2020).

There are self-organised Study Circles 50+, about 90 of them, in the Netherlands, in which older persons meet regularly and take turns in presenting courses to gain knowledge, stay active, meet peers and develop their talents. There is a Platform Study Circles 50+ which supports the circles and once a year a meeting is organised by the Platform.\(^\text{19}\)

Barriers to life-long learning are not specific to older persons, but exist in the Netherlands, according to the UNESCO Chair for Adult Education (Vrije Universiteit Brussels) on a mission to evaluate the Implementation of the UNESCO Recommendation on Adult Education in 2021. He concluded that the current resources are insufficient to implement high-quality adult learning pathways. The recruitment of adult education participants is not financed nor facilitated, meaning that large groups are not sufficiently reached, and the offer is not accessible equally. The offer is one-sided and aimed at raising the level of basic skills (language and mathematics), rather than offering a wide range of adult education. There is no national framework for the quality of adult education nor are there sufficient resources to professionalise teachers.\(^\text{20}\)

**Consultation and participation**

Several political parties and trade unions in the Netherlands have structure to deal with the interests of older people in general. A political party (50+) exists which is dedicated to older persons’ issues, but most programmes of other parties also have a focus on older people and give electoral advice to their members.

There is an advisory council (Raad van Ouderen) of older people’s organisations dealing with care, welfare, wellbeing and other concerns. It is linked to the Department of Health Welfare and Sports. The chairwoman of the Social and Economic Council is conducting consultations with political parties and civil society, including older persons’ organisations, to map the demands of different sectors of society.

The minister with the attribution of older persons has a wider portfolio covering Health, Welfare and Sports. He created a ‘Pact for older persons’ care’ gathering civil society

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organisations, but also companies, health insurers, supermarket and telecom companies
to address long-term care, informal care and loneliness.

Ad-hoc consultations of older persons through round-table meetings are mostly focussed on employment, education, pensions, long term care and health; a specific reflection on the issues of older women is lacking.

Participation of older persons is somewhat constrained by the fact that most information documents about political parties’ priorities is to be found online, and therefore accessible with difficulty for those who are excluded by the digital gaps.

Older persons are recently more challenged in elections on topic such as long-term care, COVID19 measures, pension reforms, housing etc. Political programmes hardly take into account the specific concerns of older women, and older persons in general are addressed mainly as problems in political programmes rather than as valuable members of Dutch society.
**Norway**

*Information provided by the Nordic Older People’s Organisation (Pensjonistforbunder)*

**Life-long learning and education**

Lifelong learning is largely linked to working life. Employers can receive support for training employees; everything from reading and writing lessons to further education.

The authorities provide support to various organisations that also provide adult courses, training or further education. Such organizations can be, for example, AOF (the Worker’s Education Association, which is LO’s educational organization), Friundervisningen (an organization that teaches adults everything from woodcarving courses to university subjects). Many other organisations also provide training; The Red Cross may have language training for immigrants.

Pensioners’ organisations have recently received public support for the training of members in digital tools. For several years, the pensioners' association has been training pensioners in the use of tablets and smartphones. This year we have also received support to operate something called "Computer rooms", where older persons teach other older persons to use computer equipment, as well as to get on various digital platforms such as Facebook, websites for newspapers, Microsoft Teams, use online banking and so on.

**Volunteering and intergenerational exchange**

The voluntary work provided in Norway corresponds to about 142,000 full-time employment equivalents. 63% of the population (over 15 years) have done some voluntary work during the past year, 78% of the population is a member of at least one organization, and 48% of the population is a member of at least two organizations. Volunteer work contributed to a value creation equivalent to NOK 78 billion in 2018.

The sources of income for non-profit and voluntary organizations are by 27% state, 17% municipal and county municipal funds through grants and purchases of services, 45% from households and 12% other private actors.

In Norway, most older people will live in their own homes for as long as possible. Older people have the right to a nursing home place, and this is means-tested. It is the individual municipality that decides whether you get a place in a nursing home. In Norway, there are 360 municipalities, so it varies from municipality to municipality, if you get a place.

There is a lot of volunteer work, especially in the sector of services for older persons. Visiting friends who visit single people at home or in nursing homes are run by volunteers. Often there are organisations that coordinate this visiting service, such as the Red Cross. Younger people can also participate in this visitor service.

The pensioners’ organisations do a lot for arranging social gatherings and meeting places. The organisations use young people as assistants in IT training for older persons, for example the use of tablets and smartphones.
Mostly the volunteer work that the older persons provide themselves is aimed towards other older people. There are, of course, examples of older people participating in voluntary work aimed at younger people, but this is still a minority.

Consultation and participation

The pensioners’ organisations participate in consultation responses to public authorities. They also participate in hearings in the Storting / Parliament. The organisations in Norway work also with the county administrations and local associations work with the municipalities. The pensioners' organisations also have meetings with all political parties and explain their political positions at all three levels of government: state, counties and municipalities. In addition, many of the Pensioner Association’s members are also members of various political parties. The members of the pensioners' organisation are trying to influence those parties.

The Minister of Labour and Social Affairs has a responsibility for social security settlements, how the supplements in the National Insurance Scheme are addressing pensioners. Through their sectoral responsibilities, the various ministers also have responsibilities for older persons. This means that the Minister of Local Government is responsible for the municipalities' finances and that they carry out their tasks. The Minister of Health that older persons also receive good health care and so on.

The challenge is to coordinate between the ministries. The corona pandemic has once again made it clear that the Norwegian authorities are not coordinating well enough.

An ombudsman for older persons has just been set up in Norway, which will ensure that older people are protected. This has been a long-standing demand from the Pensioners’ organisation.
Life-long learning

There are numerous and active universities of the third age. There are between 20 and 60 of them in one voivodeship, 600 across the country, they operate in a diverse legal formula: as governmental institutions, as schools, as non-governmental organisations or informal social groups, adapting their form to the needs and interests of older people in a certain place. They have currently over 100,000 students. It should be underlined that there is a more dense network in cities over 50,000 residents; only 11% operate in the countryside. Some of them are associated in the All-Poland Federation of Associations of Universities of the Third Age; in the summer of this year a training course addressed to seniors in the whole country is being realised as part of the project entitled Academy of Leaders of Senior NGOs. Third Age Universities also propose development of social contacts, physical activity and the facilitation of contacts with institutions such as health care, cultural centres, rehabilitation centres, tourism and environmental activities. These come on top of the classical activities to develop knowledge and skills of older citizens. There are examples of implementation of educational projects under Erasmus+ as well.

There are many other offers of free training for senior citizens at local level, co-financed by local authorities and subsidised by EU projects. These are, for example, non-governmental organisations or local government institutions such as libraries or community centres.

One of the governmental forms of support in this area is the long-term programme Senior+, implemented in 2015-2020. The strategic goal of the programme is to increase active participation in social life of seniors by expanding the infrastructure of support centres. Places in ‘Senior+’ facilities are expanded with co-financing of local government, in the form of ‘Senior+ Day Homes’ and ‘Senior+ Clubs’. Participating municipalities increasingly take into account services and infrastructures for older persons in the development of social assistance. There are nearly 1,000 facilities to support older persons to spend time actively using this programme, including intergenerational volunteering. Computer courses offered by NGOs are an example. Specially established centres are involved in a wide range of social activities, including courses for senior citizens. An example is the Centre for Social Initiatives in Chorzów, which offered free computer training for seniors over 65 years of age, in the period 2018-2020 for 400 groups of seniors which means 4,000 seniors learned computer skills and received a tablet. Classes under the Silesian Senior Academy@ project implemented by the Social Participation Foundation in Poznań covered 97 communes from the Silesian Voivodeship. EU co-financing for the project amounted to over PLN 15 million (about 3 million EUR). Another local example is the free computer courses for 1,000 people aged 60+ subsidised by the Municipality of Lodz and implemented by the Subvenio Foundation. There are 4 very well...

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21 http://senior.gov.pl/program_senior_plus_strona/83
equipped Healthy and Active Senior Citizens Centres, which offer various computer courses (in some of them there is the computer room).

On the other hand, the effectiveness of computer training varies and there is no research on this topic. Nobody is interested in testing the final results of the courses. Seniors attend the courses but when the course is over, they may start another one. There is a big differentiation according to the place of residence - city, small town and village. In rural areas there is no interest in computers courses, because seniors do not have the equipment and sometimes even access to the Internet. So, the data for Polish seniors at 65-74 years\textsuperscript{22} is very modest – only 9% has basic and above basic general digital skills.

**Volunteering and intergenerational exchange**

In Poland, older persons’ volunteering is still underdeveloped. Meanwhile, older people with rich life and professional experience, who have free time, can help others selflessly, and at the same time themselves. Volunteering can be a great way of life for many people aged 60+, to take up activity outside the home, e.g. in universities of the third age, clubs and seniors centers, in volunteering centers, in nursing homes, in hospices, but also in contacts with children, e.g. in kindergartens, orphanages, etc.

As the Ombudsman indicates in his study\textsuperscript{23}, collecting examples of good practices for the social participation of older people is the goal of the Golden Book project, initiated by the Ombudsman and the Commission of Experts for Older People in 2014. Its implementation serves to promote valuable initiatives undertaken for and with older persons. In the three editions of the "Golden Book of Good Practices for the Social Participation of Older People" (to be viewed on the website rpo.gov.pl), examples of activities for seniors, including those related to volunteering, were shown, which are worth following: a project called "Flying Grannies" - volunteering combining competences, development and acting for the benefit of others; Park Volunteer Academy - permanent volunteer work by seniors for seniors, children, people in need, the local community and youth volunteering run at the Silesian Park Foundation in Chorzów; Senior Citizens’ Council in the Nadodrze district in Wroclaw - junior mentoring conducted by older people in their neglected, revitalized district, under the auspices of the House of Peace Foundation; project "How much I’ll take myself, I’ll give you so much" - the so-called time bank, that is, the exchange of skills and knowledge at the Daily Residence No. 5 in Kędzierzyn-Koźle.

Currently, examples of good activities can be entered into the internet questionnaire “Seniors in our commune. Map of projects and ideas for supporting older persons at their place of residence”. Descriptions of activities undertaken under the model of support for older people in their place of residence are collected, which takes into account seven areas: economic security, health, care, safety in the place of residence, free time, education and housing. The Commission of Experts on Older People at the Human Rights Defender has developed a model of supporting seniors in the living environment, which also includes supporting social activity of older people and volunteering in the area of care services.

\textsuperscript{22} EUROSTAT code ISOC_SK_DSKL_I

Consultation and participation

The way in which older people function more and more influences the life of society as a whole. In pursuing a policy of participatory municipality management, local governments should develop a model of cooperation with various social groups. The amendment to the act on municipal self-government of November 30, 2013 (adding art. 5c) introduced the possibility of appointing a municipal council of seniors, which is to play a consultative and advisory role, but also initiate changes in the policy of local self-government. The seniors' council may be appointed on the initiative of the Municipal Council or at the request of interested circles. The appointment of seniors councils is an element of building intergenerational solidarity and creating conditions for civic activity of older people in local communities. Municipalities received another institutionalized tool, which is to activate citizens, increase their involvement in social life and shape civic attitudes. On the other hand, municipal authorities can use the institutions of seniors councils as a source of information about the expectations, needs and possibilities of a specific social group – older persons. Seniors councils can be a voice not only about the needs of older people in local communities, but also a mechanism that triggers creativity and the potential of self-help in local communities.

This partnership cooperation between local governments and senior councils should be a factor of innovation in shaping services and solutions in an ageing society. Senior councils exist in over 300 Polish municipalities (out of 2,477 municipalities); Municipal and provincial Councils of Seniors are also created as advisory and consultative bodies of city presidents and mayors and voivodship marshals.

An important entity is the National Institute of Freedom - Center for the Development of Civil Society, which was established in 2017 and actively supports the development of non-governmental organizations and civil society by financing projects in the following programs:

- Program for the Development of Civic Organizations (PROO)
- Fund for Civic Initiatives (NEWFIO)
- Solidarity Corps - Partnership for Volunteering
- The Government Program for Supporting the Development of Scout and Scout Organizations (ROHIS)
- Program for Supporting the Development of People's Universities
- Program to Support the Development of International Meeting Centers

One of the many beneficiaries of NIW is the Freedom Foundation based in Lublin, which supports the elderly in civic participation, among others. as part of the project "Cafes for Active Seniors" - https://www.facebook.com/FundacjaWolnosci

Notable publications:

Life-long learning and education
There are high levels of illiteracy within the Portuguese older population, even though these figures decrease slowly. About 9% of people over 65 have completed tertiary education, 6% only secondary education, a majority has only primary education and 17% have never attended school. Life-long learning proves therefore to be an essential service to keep up with the evolution of society, particularly with technological developments and fulfilling obligations, such as filing a tax declaration.

There is no systematised information about older persons’ interest in life-long learning and education, neither formal nor non-formal. Some indicators show that interest does exist. Senior universities have been growing especially since the year 2000. They cover more than 45,000 students, 300 institutions and 5,500 volunteer teachers. There is a systematic and significant increase in the use of computers among older persons, both in the groups 55-64 and 65-74. In 2016, 28% of people 65-74 used computers regularly.

The CH PO adult education and training courses address adults without complete primary or secondary education who wish to pass these degrees or obtain a professional certification.

There are senior universities widely spread throughout the country, about 65% are managed by civil society associations, 35% by municipal or parish councils. There is no particular support for the transition into retirement. Some opportunities exist for life-long learning beyond retirement, but they are not the result of a structurally planned programme. One example is APCEP (Associação Portuguesa para a Cultura e Educação Permanente, de Coimbra: http://www.apcep.pt/).

A larger policy framework for life-long learning is missing. Some partial policies exist (such as the New Opportunities Programme), but primarily aimed at persons of working age. Still, many people over 65 can and do attend such initiatives.

There is no strategic approach to increasing digital skills, however, many older persons attend computer classes at local associations, senior universities or contexts with friends or family. The need to improve digital skills increased significantly with the pandemic.

In the context of nursing homes, the management support the use of new technologies by older residents. Parish councils also play an important role for promoting digital skills.

Furthermore, individual projects exist, such as Porto4Ageing (funded by Erasmus+) and some intergenerational projects promote digital literacy to keep contacts within families and combating social isolation. The Portuguese National Strategy for Active and Healthy Ageing (ENEAS) also talks about increasing digital skills. The Strategy comprises online courses on digital literacy for excluded groups, linked to peer mentoring and certification,
the integration of ICT topics in senior’s university programmes, communication actions such as the European Safer Internet Day, provision of tablets in retirement homes and the development of tutorials and guides to support the use of computers and the internet by older persons, as well as for adult trainers and other professions working with older persons.

Main barriers to access life-long learning are low academic qualifications, low income, lack of motivation, self-stereotyping and stigma related to having to learn seemingly basic skills, lack of information on opportunities, lack of equipment in case of digital education, lack of support from the family or care institution and difficulties with mobility.

**Volunteering and intergenerational exchange**

There is no strategic investment into supporting volunteering by older persons. Nevertheless, some initiatives specifically aim them. Some sectors of volunteering are more attractive to older persons, such as hospital and socio-charitable volunteering.

The volunteering offer is dependent on the location, there are far more opportunities in urban areas. Opportunities are also a function of the individual skills and qualifications of older persons. Activities specifically targeting older persons start to appear, but most are broader and do not have particular age limits or targets.

The barriers to volunteering intersect with other dimensions, such as life-long learning and participation. Men are more often engaged in the management of organisations, while women more often perform ‘execution volunteering’, such as visiting persons in need for care and support or operational tasks.

There are some initiatives which specifically support exchanges between generations, funded for example by Erasmus+ or the Gulbenkan Foundation’s Partis programme. Examples include ‘Há festa no campo’ (‘there is a party in the field’), 'Projecto Sachi2 – Sharing Childhood'. However, these are often only short-termed projects.

**Consultation and participation**

As Portuguese democracy is only 47 years old, there is a significant number of people born in the 40s and 50s of the last century and now aged 70 to 80, who were strongly involved in building up the democracy. This generation has a deep attachment to political life and values a lot the chance of political and civic participation. This may explain why many men over 65 or 70 years hold public offices and maintain an active role in political parties, associative or civic activities. These are usually people with higher education levels.

Trade unions have departments dedicated to their older members, such as the largest trade union CGRP, which has InterReformados as an own organisation of pensioners. In political parties, many people over 65 are present in candidate lists for elections and also participate in several leading bodies. This is less true for emerging political parties.

Some municipalities have created consultation structures for older citizens, but they work very differently and have no common framework. A good practice to be highlighted is the Santa Maria da Feira Senior Forum, promoted by the municipality, as a platform for consultation of older persons and co-design of policies. In another municipality
(Alfandega da Fé), there is a Seniors’ Participatory Budget. However, this is not widespread throughout the country.\textsuperscript{24}

APRe! is the only entity representing retired people at the national level, and is consulted in most relevant decision-making contexts, such as the development of the ‘National Strategy for Active and Healthy Ageing’, which APRe! had called for previously. APRe! has been consulted in this context by the President of the Republic, the Parliamentary Groups and representatives of the Prime Minister. APRe! Could also be present in the plenary of the Parliament during the debate of three bills called for by the organisation as a petitioner.

There is no dedicated minister for older persons’ issues, rather their issues are distributed among various ministries, such as the Ministry for Labour and Social Security and the Ministry of Health.

There are several local forums of senior citizens, such as the Senior Citizenship Form, the Local Commissions for the Protection of Older Persons at Risk, but national structure beyond the NGO APRe!.

The president of the Republic himself is a prominent example of a person older than 65 in higher office, but there are also many examples in the Assembly of the Republic, such as its chairman. However, data about the age distribution of elected officials is not collected. Most public office holder are between 30 and 60 years old, the under-30s are even less represented than older persons.

Older persons generally have lower abstention rates in elections than other age groups, provided they are not living in institutions or face mental or physical health issues. In the last General Election, APRe! had a strong message for improving the inclusion of older persons with health issues or living in institutions.

\textsuperscript{24} Found during the FP7-funded project ‘Mobilising the Potential of Active Ageing in Europe’ / MoPACT, \url{https://repositorio.ul.pt/bitstream/10451/26656/1/ICS_RFalanga_AMoreira_MoPAct-Policy-Brief-8.pdf}
Slovenia

Information provided by ZDUS – Zveza društev upokojencev Slovenije

Life-long learning and education

Participation rates in education and training for the age group 55-64 is 6% in 2019, just below the EU participation rate. Participation is significantly lower for men (4.7%) than for women (7.2%). About 3.5% participated in some sort of learning organised by the local pensioners’ associations.

Barriers to those who do not participate are mainly linked to motivation (36%), as it is not clear to older persons how to use education and learning later. The second reason is lack of time (11%), cost of training and schedule. In the view of older persons’ organisations, there is interest and demand for life-long learning, but many are inhibited from participation for reasons of accessibility (time, location, IT equipment), costs, format (most seek continuing courses rather than one-time lessons and personal motivation linked to health issues.

Workers are rarely provided with opportunities for training and life-long learning. Employers need to be stimulated to provide such trainings, as there is achronical lack of systematic acquisition of knowledge about age and ageing in formal education. There are examples of good practice and policies of encouraging life-long learning for older workers. One is the ASI project about comprehensive support for an actively ageing workforce, directed towards employers with employees older than 45. The project provides training workshops for effective management of older employees, supports companies in developing age management strategies and strengthening their competencies. Other initiatives try to raise awareness for the issues of an ageing workforce, such as the Zlata nit project of the newspaper Dnevnik, handing out each year the title of an ‘older people friendly company’.

The transition into retirement is only supported for specific occupations or sectors, but there are some good examples. The army and the police have pre-retirement seminars, as well as pedagogic occupations – in this last case, the seminars have been developed by a sectoral older persons’ organisation.

ZDUS organised a round-table on ‘life-long learning, preparations for retirement and active ageing’ in 2019. The conclusions adopted at the roundtable showed that there is a wide range of educational forms in Slovenia for persons of all ages, which should be made accessible to all. Encouraging employers to invest in learning and training should become part of state measures, it is insufficient to have only one-off measures financed by EU funds. Pre-retirement seminars are very well received, and interest is growing; the competent ministries should also introduce such seminars and finance them from their budgets and private employers should take up this practice as well.

Beyond retirement age, there is no systematic encouragement to engage in life-long learning. Retired people get involved based on their preferences and interests, but people

over 65 are relatively little involved. Offers focus only on personal growth and leisure, but not for example on the continuation of professional careers.

Life-long learning is mainly organised on local level. There is a nationwide framework, the life-long learning weeks. This is a yearly campaign, coordinated by the Slovenian Institute for Adult Education, celebrating the profound understanding and implementation of the culture of lifelong learning. It reaches out to local communities and numerous stakeholders take part as participants and organisers. AGE member ZDUS is also partner in this event, providing each year ageing-related topics.

According to Eurostat, 33% of people in Slovenia between 55 and 64 have basic or above basic digital skills, a share declining to 16% for the 65-74 age-group. No data is available for people over 75. Digital skills are supported mainly for those who have access to equipment. Workshops are mainly organised by NGOs and directed towards people without knowledge of using equipment, and free of charge. These workshops are designed to be intergenerational. The Slovenian social company Simbioza Genesis is a leader on this in Slovenia and has developed a national campaign mobilising volunteers. Due to COVID-19, the value of digital equipment and skills has been demonstrated. Estimates show that the share of older persons using email and smartphones has significantly increased during the pandemic, especially for those who live together with younger generations.

There are however also inappropriate trainings that are not adapted to the capacities and needs of older learners. A particular problem is accessibility in remote areas, when people have no adequate transport connections to attend courses. 20% of the Slovenian territory has no access to broadband, which affects the development of digital skills.

AGE member ZDUS participated in a project called MATURE – Making Adult Teaching Useful, Relevant and Engaging where barriers to life-long learning were analysed. Age-related barriers include deterioration of health, which may be linked to age or poverty and social exclusion; need for care and support; attitudes developed over the life-course, including societal myths such as ageism; and socio-economic factors. As an example, the nationwide network of Third Age Universities is not accessible to all, because courses have to be paid for.

More adapted approached to learning in older age should be developed using gerontological findings.

Volunteering and intergenerational exchange
Volunteering is supported by state funding of formal volunteer programmes, developed by representative organisations, such as the ZDUS programme ‘Older people for better quality of living at home’. Volunteering has a long tradition and organised volunteering is regulated by the Volunteering Act of 2011. There are several awareness-raising campaigns to promote volunteering.

There are several possibilities and areas of volunteering for older people, from culture, arts, sports to education, but the majority (64.5%) is done in the field of social care, regardless of the age of the volunteers. 88.6% of volunteers engaging with AGE member ZDUS are active in this field.
There are opportunities specifically tailored for older persons, for instance in the function of cultural mediators in museums, an activity developed by the Third Age University. There are also possibilities for intergenerational volunteering, such as older persons, often retired teachers, who help children with learning. Volunteering possibilities in Slovenia are offered by the Slovenian Philanthropy project, coordinated by the Slovenian Network of Voluntary Organisations. The initiative creates a single space where volunteering opportunities are offered.

Almost 30% of persons between 50-64 participate in formal volunteering, almost 31% of people aged 64-74 and 15% of people over 75. The 2019 Joint Volunteering Report outlines that the gender structure among volunteers is relatively stable, with 43% of men and 57% of women engaged in volunteering. Within AGE member ZDUS, the gender difference is even more marked, with 75% of volunteers being women and 25% men. The highest percentage of volunteers is in the group of 60+, and the lowest in the group of 30-60-year-olds, according to the Volunteering Report.

There are no specific policies to support intergenerational exchange, but many practices. In 2018 the Intergenerational Coalition (MeKoS) was formed, with representatives of older and younger people’s organisations came together to discuss generational topics and impacts on the life-course. Topics are labour market, housing conditions, living standards, education and life-long learning. The Coalition is raising awareness on the importance of addressing ageing issues by tackling problems in earlier stages of life. Members are the National Youth Council of Slovenia, the Slovenian Student Union, the School Student’s association of Slovenia and the Slovenian Federation of Pensioners’ Organisations. The Coalition organises every year the ‘Coexistence Days’, a 3-day event of round-table discussions on a specific topic, alongside cultural performances and life-long learning workshops to break stereotypes about older persons.

AGE member ZDUS is running the largest volunteer programme for older persons since 2004, with more than 3,500 older volunteers working in social care programmes, such as visiting services to other older persons in local communities. The programme could be better recognised on national level, as there has never been official recognition for it until 2020. MEPs have however recognised the initiative with the European Citizens’ Prize in 2017. In 2020, the leader of the programme was awarded the National Award for Volunteering. Media coverage for volunteering initiatives could also improve; older volunteers seem not to be interesting for the media.

Volunteering by younger people to engage in intergenerational initiatives is encouraged, such as the Youth Club Udarnik from Velenje which reached out to older people during the COVID-19 lock-downs, supporting them with free meal deliveries, grocery shopping and other deliveries, and a free phone number to talk about loneliness. The project was called ‘our streets are empty, but our hearts are not’ and was awarded the best intergenerational volunteering practice by the Slovenian Philanthropy.

Consultation and participation

On national level, there is no institution charged with bringing in the voice of older persons in the decision-making process. There were several efforts for establishing a Government Office for Older People, similar to the one existing for youth., but without results for the moment. Several initiatives to establish an advocate for older persons’
rights were taken but did not receive political support. Slovenia has an advocate for the principle of equality, an independent and autonomous state institution, since 2016.

On local level, some municipalities have Councils for the questions of older persons, such as the capital Ljubljana, which is part of the WHO Global Network of Age-Friendly Cities and Communities since 2011. Maribor, the second-largest city, has such a council since 2020. These councils monitor the issues of older persons and act as advisory bodies to the mayor’s office. Councils also exist in some smaller municipal administrations.

There is no dedicated minister for older persons, their issues are addressed by different ministries such as the Ministry of Labour, Social Affairs and Equal Opportunities and the Ministry of Health. The former one has a Directorate for Older People and Deinstitutionalisation.

There is no sufficient national support for advocacy organisations for older persons. AGE member ZDUS is one of the organisations that voice older persons’ concerns and established, together with other organisations, the Senior Coordination Committee of Slovenia SEKOS, to jointly take action on representing the rights of older persons. Such a coalition also exists for fostering intergenerational dialogue with representatives of younger persons, the MeKoS Intergenerational Coalition of Slovenia.

Older persons are part of the Slovenian political spectrum with the political party DeSUS, the Democratic Party of Pensioners of Slovenia, formed out of the Maribor Pensioners’ Association in 1990 and a coalition partner of all Slovenian governments since. In the 2014 European Parliament elections, DeSUS obtained its first MEP.

AGE member ZDUS has the possibility to propose members as representatives of NGOs and older persons in different state institutions and institutes, such as the Council of the Pension and disability Insurance Institute of Slovenia, the General Assembly of the Health Insurance Institute of Slovenia, the Government Council on active ageing and intergenerational cooperation, the Supervisory Board of the Association Kapitalska družba which has the aim to generate additional funds for the pension and disability insurance, the Programme Council of the National Radio and TV, the Supervisory Board of the Pension Real Estate Fund, the Council for cooperation of NGOs with the Minister of the Environment and Spatial Planning, the Government Council for encouraging the development of volunteering. Older persons are however not represented in the Economic and Social Council of the Republic of Slovenia, despite its aim of forming a social partnership including the third sector alongside social partners.

Older persons’ organisations are regularly consulted on important processes that affect them, but this is not the case for all legislation or working groups of concern. Sometimes, older persons’ organisations are invited only at the end of certain processes.

Besides the political party DeSUS, older persons’ issues are also put forward by a newer political party, the Party of Alenka Bratušek (SAB) founded in 2014; but all other parties also have specific points in their programmes addressing older persons.

Older persons are the largest population group that votes in parliamentary and local elections. The average rating of trust of older persons towards the political system is rather low among older persons, lower than the EU average. Older persons regularly accompany and take interest in political events, which is showcased in the active responses that older persons’ organisations receive on policy matters from their
members. In the last parliamentary elections in 2018, voting turnout was rather low in general (52.6%), but highest for older persons (37% of people over 60).

Spain

Information provided by CEOMA, ASPUR, FATEC, Nagusilan and Euskofederpen

Life-long learning and education

People over 55 are a very heterogeneous group of the population, with diverse interests. Some may be looking for training that will help them update their skills and employability, others, out of necessity or interest may seek to obtain secondary or tertiary qualification that they were not able to get at a younger age, through Adult Education schools. There are 68,000 persons over 55 participating in formal education in the 1st quarter of 2021, representing 1.66% of all persons enrolled in formal education in Spain.

Participation of older persons in education and learning takes place in three different forms: 11,000 persons in Adult Education, 39,200 persons in Higher Education and 7.9% of older persons participating in training for employment.

There is a training offer in the field of lifelong learning (Sistema de FP para el Empleo), however, there is no significant participation for persons over 55. ASPUR points out this is because of the lack of promotion, making the system unknown by older persons, even though these training actions are free of charge or available at very low rates. FUNDAE data shows that worker’s decision to participate in learning are influenced by the institutional environment (social values, regulation of the pension), the business environment (attitudes towards older workers, organisational flexibility) and personal circumstances (health, skills, family situation). There is not enough support from the public employment services to enable retraining for jobseekers.

Employers seem to lack interest to provide professional training for workers over 50; incentives for training are further reduced because of general age discrimination in the labour market. Large companies can provide vocational training, but employees in small companies need to find it by themselves.

There has been an increase in self-employment among over-50s by 12% in recent years, indicating there might be a heightened interest to participate in training and retraining to maintain economic activity beyond retirement age.

The transition into retirement is not supported, according to a report on preparation for retirement established by UDP in July 2019, 29.6% of pensioners consider that they were unprepared for retirement when they reached it. 63.5% of older persons think that it would be necessary to prepare older persons. Courses on the transition to retirement

exist, but are largely unknown by employers, only some public entities provide courses delivered by volunteers.

Beyond retirement age, data from FUNDAE\(^29\) indicates that the main challenge to participate in life-long learning is to build a well-planned and well-defined training system throughout the working career, building a culture that would be sustained beyond retirement. The organisation CAUMAS also underlines that the system must be improved to be less chaotic and unarticulated and proposes a White Paper in this regard.\(^30\) Euskofederpen notes that offers exist through municipalities, older persons’ associations or NGOs, but they are not supported nor encouraged. Offers that should be noted are the National University of Distance Education and some local programmes such as the Aulas de la experiencia of the University of the Basque country and specific courses for older persons at the University of Deusto.

Digital literacy programmes are aimed at all citizens and are organised at local and regional level, in addition to continuous training programmes for employees. However, there is no systematic plan for digital education of older persons and the digital gap remains unaddressed. In the Basque country, there are the Kzgunea digital training centres, but the digital divide is increasing fast with the digitalisation of public and private services.

Specific barriers for older persons to access life-long learning are lack of opportunity in the nearby areas where older people live, and therefore lack of motivation to look further for opportunities.

People living in rural and sparsely populated areas have bigger difficulties to access training and education, mainly because of their challenges to access the internet. There are specific plans to aim closing the digital gap by bridging broadband to rural areas, but the degree of implementation is still very low. There is some, but insufficient, help from social services and NGOs to bridge the digital gap. Older people with a migration background have also more difficulties in accessing life-long learning.

A good practice to be highlighted is the IRAKATSI prize for innovative experiences of social centres with a focus on the field of training. AGE member Nagusilan has its own training programme (Ikasten) financed by a bank and provided 46 courses within 9 months in 2021, mainly through an online platform; some of these courses aimed to reduce the digital gap.

Volunteering and intergenerational exchange
The reference framework for all volunteering is the Law on Volunteering, 45/2015 of 14 October 2015. It contains three important aspects: it strengthens volunteering by recognising it via social organisations, it formalises volunteering and creates an obligation to accredit voluntary action.

According to the law, any activity considered as volunteering has to be supported by an organisation which channels the voluntary action. Some organisations have a culture of intergenerational work, and it is a common form in large organisations such as the Red

\(^{29}\) [https://blog.fundae.es/2016/05/10/aprender-mas-alla-de-los-50/](https://blog.fundae.es/2016/05/10/aprender-mas-alla-de-los-50/)

Cross, Caritas, Mensajeros de la Paz, Manos Unidas etc. Voluntary organisations aim to train their volunteers to transmit everything that a person needs to know to exercise her duties and to facilitate cooperation between volunteers to strengthen the belonging to a group within a shared project (approach of CONFEMAC\textsuperscript{31}).

Despite this legal framework, there are no motivational campaigns to support volunteering by older people and it is the volunteering associations themselves who promote their offers. Volunteering organisations could be better known and be supported in communicating their activities, despite a recent communication campaign on the benefits of volunteering. There is some public funding for some social projects developed by volunteering associations, but there is a lack of decisive support for it from the administration.

In volunteering, there usually is a generational mix, but volunteers who engage in caring for older persons in need for care or assistance are mostly retired and to 70% women, with an average of about 70 years. Volunteering associations aim to foster intergenerational activities in recent years. There is no clear support from institutions to encourage intergenerational exchanges. AGE member Nagusilan therefore calls for a White Paper on the contributions of all generations to a living and participatory society.

Spanish women participate to a much greater extent in volunteering than men, according to 2015 data from the social observatory of La Caixa.\textsuperscript{32} In formal volunteering through associations, about 10.2% of older men and 12.8% of older women participated. For volunteering activities taking place outside of formal organisations, 9.6% are older men and 11.7% older women. Still, participation in volunteering is quite low when compared to other EU member States.

Older persons with a migrant background are less participating in formal volunteering activities, maybe because of engagement in informal groups closer to their community. Further obstacles to participate are physical limitation, lack of time because of the care for grandchildren and, more in the case of men, cultural conditioning about gender stereotypes, as many volunteering activities are linked to caring.

The pandemic had its impact on volunteering; for instance, AGE member Nagusilan reports that it had to stop activities in residential care facilities but increased assistance to older persons via telephone through its programme Hilo de Plata. Good examples for volunteering by and for older persons include:

- Nagusi TV Internet TV channel for the older persons living alone. Launched by the Basque Government 2020
- The "The new image of ageing" award, organised by the Spanish Society of Geriatrics and Gerontology (SEGG), has been granted in this 2019 edition to the "SoyMayor" campaign, promoted by Envejecimiento en red.
- Motivated by the pandemic, many institutions have launched specific programmes for older persons in order to encourage them to be physically active at home.

\textsuperscript{31} https://www.confemac.net/images/estatico/mayoresSolidarios/Triptico_voluntariado.pdf
\textsuperscript{32} https://observatoriosociallacaixa.org/es/-/participacion-en-actividades-de-voluntariado-y-ciudadania-activa
The weakness of all this lies in the digital divide that exists among many older people in terms of accessing these specific Internet channels or other cultural channels.

A good example to be quoted is the research project INTERGEN: description, analysis and evaluation of intergenerational programmes in Spain, funded by the IMSERSO Institute linked to the Ministry of Labour and Social Affairs. In the Basque Country, the “Auzolandegiak” programme for youth volunteering aims to develop a social project work with an intergenerational dimension. AGE member Nagusilan has a programme working directly with a school to raise awareness for the issues of older persons.

**Participation and consultation**

There are several organisations dedicated to representing older persons in Spain. There are the offices of the Ombudsman for Older Persons in some Autonomous Communities. There are also Councils of Older Persons and a Sectoral Council for Older Persons as part of the Madrid City Council or the Autonomous Council of the Elderly in the Basque Country. The Basque Country has a Strategy for Governance with Older Persons 2019-2022.

The Mesa Estatal por los Derechos de las Personas Mayores is made up of the main entities of the third sector related to the defence of human rights and social action related to older persons. Its mission is to defend the rights of older persons against abuse or violence, or age discrimination, and to make the group visible in the current system of rights protection and highlight their positive contributions to families and society.

The State Council for Older Persons is an advisory and consultative body of the General State Administration, attached to the Ministry of Health, Consumer Affairs and Social Welfare. Its purpose is to institutionalise the collaboration and participation of older persons in the definition, application and monitoring of care, social integration and quality of life policies aimed at this sector within the competences of the General State Administration. It participates in the elaboration and development of the services linked to the loss of autonomy and different state plans for older persons and includes representatives of relevant ministries, autonomous communities, local administration and older persons’ organisations and representatives in local or regional advisory councils.

Several AGE members point out that there is no ministry explicitly competent for older persons, the competent ministry has the wider attribution of Social Welfare.

 Citizens have the possibility to allocate 0.7% of their income to NGOs in their annual income tax return. This money is used to distribute funds to third sector organisations, including the ones dedicated to the defence of older persons’ rights.

While these consultative forums exist, AGE members note that they have no or very limited power and that the results of consultations are rarely implemented.

In the Spanish Parliament, 6.5% of MPs are over the age of 65, while 19% of the Spanish population is of that age; particularly women over that age are underrepresented. Among the ministers, 13% are over 65. The number of MEPs under 30 years is of about 10%, in comparison.

According to the population census, one in four potential voters was over 65 years old, which should encourage political parties to include in their electoral proposals policies and
actions that are of concern to them. Also, turnout among older voters tends to be high. All parties who had a chance of participating in a government presented policies aimed at older persons to a greater or lesser extent. However, only one political party participating in the 2019 general elections had the promotion of participation of older persons in politics in its programme. There is no support for older persons’ organisations to enable them to formulate proposals on issues that affect them directly.

The interest of older persons to be active in politics is strongly influenced by their personal history and Spanish history of the last century. Political culture and participation have relatively low levels overall and is even lower for older persons than for the general population, except for some punctual issues such as pensions. Only about 4.3% of older women and 6.5% of older men actively engage in political activity, according to La Caixa. It must be noted that the share of women active in politics declining with age. Higher educational attainment, and socio-economic status also influence the level of participation, while religious attachment and living in rural areas seems to decrease it.

There is an invisibility of Spanish women in politics, and it is necessary to eradicate discrimination, prejudice and stereotypes suffered by women, especially older women who subordinated their needs to the ones of their husbands, children and grandchildren; a behaviour which is often internalised and perceived as normal. Older women must become better aware of their situation, and society in turn needs to take awareness of their situation.

Ethnic groups and people with migrant background are generally more excluded from political participation, this also holds true for older persons in these groups.

33 https://observatoriosociallacaixa.org/es/-/participacion-en-actividades-de-voluntariado-y-ciudadania-activa
Sweden

*Information provided by the Nordic Older People’s Organisation (Pensionärernas Riksorganisation - PRO)*

**Life-long Learning and education**
AGE member PRO is a part of the study association ABF - Arbetarnas bildningsförbund. The Education Association's study circles and cultural activities receive government grants for the activities. PRO basically conducts all its study and cultural activities in collaboration with this study association.

**Volunteering and intergenerational exchange**
PRO's activities are based on non-profit initiatives and volunteer work, and this is the same for the majority of the organisations in Sweden. PRO has fewer employees in relation to the number of members compared to many other organisations.

In Sweden, pensioners' associations are the organisations that engage the largest share of older volunteers. The Red Cross and the church also have a large number of older people who are involved in activities to help and support others, mostly other older persons. Volunteers from the Red Cross are active as hosts and visitors in hospitals.

**Consultations and participation in political processes**
PRO's advocacy work is conducted at all political levels, in the municipalities' and regions' pensioners' councils. At the national level, the national organisation advocates both via authorities and directly with national politicians and the government. We are a frequently consulted partner when it comes to issues concerning older persons, accessibility, etc.

The minister of social affairs and older persons care has a responsibility for issues concerning older people. She chairs the government’s senior council. But all the ministers are responsible for issues of older persons in their field.
Annex: Questionnaire for assessment at national level

Life-long learning and education

- What is the demand for life-long learning by older persons? Is it popular / sought but not found / not a big priority for older persons themselves?

- How is life-long learning and education for older persons supported in your member State:
  - For older workers and older persons of working age? More particularly, are workers provided with training and life-long learning via their workplace or do they have to look for it outside of their employment? Are policy encouraging offering life-long learning to workers, and encouraging workers to seek life-long learning opportunities.
  - Is the transition into retirement supported and how?
  - For older persons beyond retirement? Similarly, are older persons encouraged to engage in life-long learning? Are there suitable, adequate opportunities for life-long learning.

- If life-long learning is organised at a local level, is there a larger (nationwide or regional) framework for supporting life-long learning?

- How are digital skills of older persons supported in your country?

- What barriers exist for older persons to access life-long learning and education in your country?

- Are there policies to recognise learning acquired through informal and non-formal education? Are these sufficiently useful for older persons (for example to seek employment)?

- Are there specific groups of older persons who have more difficulties in accessing life-long learning? This might be national minorities, residents with migrant background, women, persons with disabilities, persons in rural areas, non-digitalised persons, prisoners, residents in long-term care facilities or any other group of older persons. What is put in place to allow them to access life-long learning?

Please provide references of any publication, press release, communication etc. of your organisation on the issue of life-long learning and education of older persons

Volunteering and intergenerational exchanges

- How is volunteering by older persons supported?

- Are there (sufficient) opportunities for older persons to engage in volunteering?
- Are these opportunities specifically of/for older persons or is there a generational mix in volunteering activities?
- What are barriers for older persons to engage in volunteering? Are men and women equally represented in volunteering activities? Are there groups who are not participating in volunteering?
- Are there policies or practices to support exchanges between generations (beyond the family)? What are good practices in supporting intergenerational exchange?
- Is volunteering by older persons valued and highlighted on the national level to promote positive examples of ageing? If so, in which form (prizes, TV shows, …)?
- Is volunteering by younger persons to meet older persons (as co-volunteers, as beneficiaries of volunteering activities, …) encouraged and supported?

Please provide references of any publication, press release, communication etc. of your organisation on the issue of volunteering and intergenerational exchanges

**Consultation and participation**

- Which structures exist to allow older persons’ consultation and participation in political processes?
  - Is there chamber, advisory body, council etc. of older citizens (at any level, from local to national)? Is it routinely consulted on important issues? Is it adequately supported (financially and/or in terms of capacity)? Does it have a similar status as other advisory bodies, representing e.g. persons with disabilities, women, youth, …?
  - Is there a dedicated minister for older persons and what is his/her role?
- Is there (sufficient) support for organisations for older persons that could formulate demands and concerns in national advocacy? Does it exist for fostering intergenerational dialogue with representatives of younger persons?
- Are older persons (particularly persons beyond retirement age) represented in national policy making, such as members of Parliament, ministers or other decision-makers? Are younger persons represented in this regard?
- Are older persons consulted in processes that directly affect them, such as matters of employment, education, pensions, long-term care, health policies etc.?
- Do political parties include the voice of older persons in their agenda-setting? If so, how (and which parties)?
- What are the attitudes of older persons in your country towards politics? Do they feel included? How is voter turnout of older citizens compared to younger ones?
- Are there particular groups of older persons that are more excluded than others (e.g. older women, national minorities, residents with migrant background, persons with disabilities, …)?

Please provide references of any publication, press release, communication etc. of your organisation on the issue of participation of older persons.
About AGE Platform Europe

AGE Platform Europe is an empowered coalition of older people’s organisations. Together, we ensure older people are at the European table, and participate in the debates to an inclusive society.

In times of pandemic more than ever, AGE celebrates longevity as one of the greatest achievements of humanity. Guided by values of equality and participation, we seek to combat ageism, promote human rights throughout the life course, and create equal opportunities to live full and dignified life.

Older people are the experts of their own lives. Our community is hugely diverse. But our difference is our strength when we speak together. As self-advocates, we have the potential to bring know-how and experience – not to mention countless hours of caring and volunteer work that help society function.

A healthy society provides support at times of vulnerability, while providing space for all its members to contribute. Let’s bridge the generation gap to build an age equal society.

Our vision is to create the connections necessary for a more inclusive society:

- **Connecting institutions and constituents**
  AGE amplifies older people’s voices to the European and global levels

- **Connecting organisations**
  Our powerful coalition enables older people to exchange experiences and learnings

- **Connecting countries**
  AGE is a truly European network, drawing strength from our members’ diversity

- **Connecting people**
  AGE strengthens communities, empowering older people to contribute actively to society


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