

ESO's answers to the 17 questions in the green paper on ageing.

Laying the foundations.

1. *How can healthy and active ageing policies be promoted from an early age and throughout the life span for everyone? How can children and young people be better equipped for the prospect of a longer life expectancy? What kind of support can the EU provide to the Member States?*

ESO's opinion is that healthy and active ageing more than being an individual choice, there is a need that politic authorities address sufficient and prior attention to the most vulnerably part from a population by defining policy. It would be an important mission for public authority to invest in and provide good social policies, f.e. a mother-and child-health and -prevention policy, but also for school education from the earliest age.

Now that the "Europe 2020 strategy" passed its end date, ESO advocates **a more balanced approach to economic and financial coordination, in which sustainable growth, social cohesion and quality of work are seen as three equal aspects.** The "European Pillar of Social Rights" should be fully taken into account in this coordination. Member States can be encouraged to pay specific attention to active aging when fleshing out the European Pillar of Social Rights.

Talking about healthy and active ageing, priority should be given to prevention. These policies could be embedded by **Prevention Agreements on European or national level** amongst stakeholders, as public authorities, social partners, health organizations and professionals, education-institutions, university-level research programs, social civil society organizations, sport-federations, and -associations. **In doing so, it must be taken into account that the measures taken do not lead to new social exclusion or a widening of the gap between rich and poor. Priority and a special focus in prevention should be given to disadvantaged target groups. This can be done by investing in Age-friendly communities and the realisation of the sustainable development goals.**

Where Commission mention walking and cycling as important for an active ageing, we also expect from politic authorities as from the Commission in particular, also policy-proposals which can support an stimulate senior citizens to do this. For examples: **investments in traffic infrastructure that is safe for the elderly so that older people can walk and cycle in complete safety, investments in upgrading or renovating town- and village centres so that older people can go shopping or use services on foot** instead to be obliged to use the "polliant" cars to go to the malls build in industrial zoning's outside city and village centres in rural areas... **European Commission can stimulate this by applying specific criteria in the use of European subsidies.** We have already mentioned these elements.

2. *What are the most significant obstacles to lifelong learning across the life-cycle? At what stage in life could addressing those obstacles make most difference? How should this be tackled specifically in rural and remote areas?*

Where lifelong education, building is concerned, positive discrimination is needed for more vulnerable groups in society. Not only investments for the upper-class in jobs and opportunities ... **A balance must be found between European investment in permanent vocational education and training for lower skilled people on one side, and in higher and university education on the other side.**

Regarding **lifelong learning**, for ESO, it is important to point out that this **cannot be limited to "professional training" but must be extended to "citizenship training" or "permanent education"**. This kind of education for personality development and democratic citizenship should be given more attention and should also be taken into account for support by public authorities and social partner-organisations

Furthermore, we would like to emphasise that lifelong learning should really be "lifelong". **In practice, we notice that the emphasis is placed on training at a young age, while training opportunities for older people are more limited.**

As ESO, we think it is right to pay attention to the digital infrastructure in rural areas, which can certainly be supported. However, this is not primarily to promote distance learning, but also to **better connect the countryside to the surrounding world and thus also to stop the exodus of young people and economically active people from the countryside to the city.** Indeed, a better digital infrastructure can make working from home more attractive and thus generate fewer trips mostly to urban areas. It can also strengthen services.

We also advocate that the **policy on training, continuing education in rural areas should not focus exclusively on the digitalisation (of rural areas). As digitalisation is a tool, not a final goal, we also insist that digitalisation cannot supply for good face-to-face services, better overall training opportunities, good care and prevention in the field of health and active ageing.**

Making the most of our working lives

3. *What innovative policy measures to improve participation in the labour market, in particular by older workers, should be considered more closely?*

ESO advocates **a balanced approach to economic and financial coordination, in which sustainable growth, social cohesion and quality of work are seen as three equal aspects.**

As older workers benefit from human and social capital accumulated over a working career, they would have a lot to offer as coach or mentor, f.e. **duo-jobs, in which older workers share their tasks with young people, or clerical jobs, in which they pass their experience to younger workers.**

Attention should be paid that flexible schemes not lead to a loss from social rights and entitlements. Social partners should be fully involved in the discussion and the decision-making.

Older employees should not be 'pushed' from the traditional labour market by factors such as age discriminatory practices as well as a lack of attractive employment options. Age discrimination and ageism should be combated. ESO demand **a binding horizontal instrument to combat direct and indirect discrimination on the basis of age. Therefore also, our demand for an "European action program against ageism" is.** It can also help to raise awareness of the role that seniors are playing in society and an important instrument to achieve fundamental rights for seniors.

ESO asks for **effective support for a UN convention for the rights of the elderly.** We also ask **tools to monitor access to and enjoyment of these fundamental rights for seniors and elderly on European and national levels.** This institution must be easily accessible to individual citizens and organizations, must be independent and able to act when it appears that enjoyment of fundamental rights for the elderly is not guaranteed or applied. (cf. the high commissioner for elderly in Ireland, Wales, Scotland, Malta)

Older workers have a experience gained through informal and formal learning or training. Often this informal learning and training is insufficiently recognized, so that they miss promotions or other opportunities. An obstacle in **lifelong learning is the not widely implemented processes of valuation and validation of prior learning of formal, non-formal and informal learning.** This obstacle makes a difference in all stages of life, most crucially in the early years with the first encounter with formal learning and literacy. **A system of education which does not embrace diversity, different modes and styles of learning and methodologies to meet individual needs, is bound to fail in its life-long learning endeavour.**

4. *Is there a need for more policies and action at EU level that support senior entrepreneurship? What type of support is needed at EU level and how can we build on the successful social innovation examples of mentorship between young and older entrepreneurs?*

Ageing workforces and the increasing dependency ratios in developed economies make it necessary a new interest in policy and research towards older workers, including senior entrepreneurship, the promotion of

business start-ups and self-employment. It is expected that as populations ages, the number of older business founders will increase.

On the other hand, older employees are being 'pushed' from the traditional labour market by factors such as age discriminatory practices in recruitment, promotion and training as well as a lack of attractive employment options. **Starting up in business may be the only alternative for mature individuals wishing to resume economic activity. ESO feels that incentives for start-ups should not exclude entrepreneurship on the basis of age.**

5. *How can EU policies help less developed regions and rural areas to manage ageing and depopulation? How can EU territories affected by the twin depopulation and ageing challenges make better use of the silver economy?*

ESO advocate making small towns and village centres in rural areas "elderly friendly" and attractive. Old town and village centres are suffering not only from depopulation but also from an exodus of local commercial facilities. We note that the relocation of services or businesses to areas outside village- and town centres is leading to deterioration in the quality of the centres. **The Union, through its structural and rural development policies, should focus on the revitalisation and renewal of old town and village centres in rural areas.** This will have a positive effect on the quality of life in these centres, where many older people live, and will have an impact on the use of cars and private means of transport to reach shops and service centres outside these centres. The WHO program on "[age-friendly communities](#)" can be a helpful guideline for those policies.

Connecting urban and rural areas is an important point of attention. This concerns investment in affordable public transport infrastructure. **Since many rural areas are situated along internal borders between Member States, public transport across internal borders must also be developed here.**

As many rural regions are situated along internal borders between member-states, special attention should also be paid to these cross-border regions (Euregio). **Through the structural funds and coordinating legislation, the European Union can guarantee cross-border access to health, care and social services on the other side from the internal border.**

Connecting urban and rural areas means also investing in affordable and accessible digital infrastructure in rural areas and providing the necessary framework. A better connection (transport and digitalisation) from the countryside to the surrounding world can help to stop the exodus of young people and economically active people from the countryside to the city. Indeed, a better digital infrastructure can make working from home more attractive and thus generate fewer trips mostly to urban areas. It can also strengthen services.

As digitalisation is a tool, not a final goal, we also insist that digitalisation cannot compensate for or take the place of good face-to-face services, better overall training opportunities, good care and prevention in the field of health and active ageing.

New opportunities and challenges in retirement

6. *How could volunteering by older people and intergenerational learning be better supported, including across borders, to foster knowledge sharing and civic engagement? What role could a digital platform or other initiatives at EU level play and to whom should such initiatives be addressed? How could volunteering by young people together with and towards older people be combined into cross-generational initiatives?*

A call from the Commission for an active lifestyle, more physical exercises and the active role that senior citizens can play in caring for their grandchildren and children seems to us, as ESO, to show little respect for the commitment of senior citizens in society. Senior citizens know what solidarity is! However, what we expect also from the public authority are policy proposals to value this commitment and to make it more feasible. Talking about senior's commitment to care from grandchildren and children, a policy measure as

taking into account the unpaid care leave (also of older employees) in the acquisition of pension rights, is a necessary and interesting incentive.

Older people and senior organisations are insufficiently consulted and involved in the decisions that affect them. All too often, decisions affecting elderly or seniors are taken without consultation with the elderly or their organisations. **ESO is therefore more than ever asking for more involvement of seniors and their organisations in politics.**

There should be a comparable treatment of seniors-organizations as of youth organizations; or a guaranteed representation of seniors in political bodies, in the same way as for young people. Senior organisations should also be better involved in advice and consultation forums, and supported by public authorities so that they can realize their assignments.

7. *Which services and enabling environment would need to be put in place or improved in order to ensure the autonomy, independence and rights of older people and enable their participation in society?*

As Pensions are no longer enough to guarantee a life in dignity, ESO ask for a **European scheme for a guaranteed minimum-pension, above the poverty-threshold from the Member-State.** As fight against poverty cannot be limited to fight against child poverty, ESO advocate a **European 'minimum guaranteed income' above poverty threshold.**

Concerning housing, we call for **significant investment in adapted housing for seniors to enable them to live independently for longer.** Member States, regions and local authorities have many good practices in this area. **The European Union could support such projects through the Structural Funds. This will not be limited to small experimental-scale initiatives. It should also include investment in the creation of life-proof housing, i.e. housing that is adapted or can easily be adapted for people with reduced mobility.**

Where Commission mention walking and cycling as important for active ageing, we also expect **investments in infrastructure so that older people can walk and cycle in safety, investments in upgrading or renovating town- and village centres so that older people can go shopping or use services on foot.** European Commission can stimulate this by applying specific criteria in the use of European subsidies.

Although we have seen a lot of solidarity during covid19 crisis, there have also been worrying signs that solidarity between generations is put at risk, for example with regards to selective access to healthcare and hospitals. We also experience growing 'ageism' in societies. **Therefore, our demand for an "European action program against ageism" is becoming more relevant.** It helps to raise awareness of the role that seniors are playing in society and be an instrument to achieve fundamental rights for seniors and elder people.

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8. *How can the EU support vulnerable older persons who are not in a position to protect their own financial and personal interests, in particular in cross-border situations?*

Non-discrimination of seniors, also in access to financial services, access to infrastructure in the context of digitalization. The digital divide needs to be tackled and **personal face-to-face services should also be guaranteed for anyone without financial discrimination,** especially in the banking and in social services. **Access to banking and financial services should be recognized as a service of general interest.**

Regarding Equal rights, access to fundamental rights and not-discrimination, ESO is demanding for a **legal binding horizontal instrument to combat direct and indirect discrimination on the basis of age.**

ESO asks the European Union and his member states to give **effective support to the establishment of a UN convention for the rights of the elderly**. We also ask **for tools to monitor access to and enjoyment of these fundamental rights for seniors and elderly**. This institution must be easily accessible to individual citizens and their organizations, must be independent and must be able to act when it appears that access to and enjoyment of fundamental rights for the elderly is not guaranteed or applied. (cf. the high commissioner for elderly in Ireland, Wales, Scotland, Malta)

9. *How can the EU support Member States' efforts to ensure more fairness in the social protection systems across generations, gender, age and income groups, ensuring that they remain fiscally sound?*

The necessary rebuilding of the economy after Covid19 requires a drastic reorientation of our financial, economic and monetary policies to meet the challenges.

European coordination of the economic-financial policy of the Union and its Member States, where these Member States, their regions and local authorities must be given more room for an active investment policy in order to strengthen their economic infrastructure and social systems. **In this context, ESO advocates a more balanced approach to economic and financial coordination, in which sustainable growth, social cohesion and quality of work are seen as three equal aspects.**

Concerning the financing of the policy and the organisation of solidarity between generations and between Member States, requires a reorientation of the policies in different areas.

The Green-paper correctly points out the need to find **alternatives to the current financing of the social systems. A shift from (usually) wage-based financing to ecologically based taxes is mentioned. This is certainly a correct approach.** Wage-based financing of social security and pension system is reaching its limits in view of declining labour force participation rates and falling wages.

However, the inequality of income and wealth (exacerbated by the Corona crisis) shows that there are also resources available in these areas to finance the social systems, many of which have been neglected (tax evasion). The financing of the pensions and other social security systems are today mainly based on a repartition system. In order to ensure a fair financing of this systems **it is necessary to address other financing, especially capital and assets.**

European initiative or coordination can be very helpful in this context. **We also make a reference to the need for better European coordination of tax policy, which is the sole responsibility of each member State and to endeavour to stave the erosion of certain tax systems and competition between Member States in the field of company and capital taxation. A fair tax system is necessary to keep our social systems viable.**

We urge also for greater pan-European safeguards with regard to insolvency and risk management involving pension funds.

10. *How can the risks of poverty in old age be reduced and addressed?*

The fight against poverty cannot be limited to the fight against child poverty. Social cohesion and combating poverty should be an important and essential priority in the European economic and financial coordination. Combating poverty presupposes structural measures to close the gap between rich and poor. An adequate - guaranteed minimum income above the poverty-level, is the first structural step. **In this context, we advocate a European 'minimum guaranteed income' whereby every resident in the Union acquires the right to an income above the poverty threshold in their Member State.**

As Pensions are no longer enough to guarantee the elderly a life in dignity, ESO is asking for the introduction off a **European scheme for a guaranteed minimum pension for everybody in the European Union, above the poverty-threshold from the Member-State.**

We also advocate a **system of automatic entitlements**, because many people, especially older people, often do not find their way to social benefits. This must be done at Member State level, but the Commission and the Union can encourage and help ensure it.

Moreover, **poverty is feminised**: 16% of retired women and 12% of retired men in the European Union have to live on an income below the poverty line. On average, women's pension is 30% lower than that of men. **Therefore, we are very pleased to note that the Commission in his Communication give some attention the pension gap between men and women. Since pensions are calculated on the basis of professional income and career, the gender pay gap plays an important role.** This is compounded by the fact that more women than men have incomplete professional careers because of pregnancy, responsibility for childcare and education, and caring for sick or dependent family members or their parents. **Equal pay policies and a better division of labour and care tasks between women and men through improved care leave and career breaks are therefore very important. To protect these people against such social risks, ESO demands to guarantee the assimilated periods in the calculation of the pensions.**

Attention must be paid to the **growing gap between rich and poor. Specific attention for vulnerable groups in society (as migrants, low skilled people, low-income groups) in different policies as education, professional training, childcare, care and prevention.**

11. How can we ensure adequate pensions for those (mainly women) who spend large periods of their working life in unremunerated work (often care provision)?

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As Pensions are no longer enough to guarantee the elderly a life in dignity, ESO is asking for the introduction off a **European scheme for a guaranteed minimum pension for everybody in the European Union, above the poverty-threshold from the Member-State.**

12. What role could supplementary pensions play in ensuring adequate retirement incomes? How could they be extended throughout the EU and what would be the EU's role in this process?

The Green-paper correctly points out the need to find **alternatives to the current financing of the social systems. A shift from (usually) wage-based financing to ecologically based taxes is mentioned. This is certainly a correct approach.** Wage-based financing of social security and pension system is reaching its limits in view of declining labour force participation rates and falling wages.

However, the inequality of income and wealth (exacerbated by the Corona crisis) shows that there are also resources available in these areas to finance the social systems, many of which have been neglected (tax evasion). The financing of the pensions and other social security systems are today mainly based on a repartition system. In order to ensure a fair financing of this systems **it is necessary to address other financing, especially capital and assets.**

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We urge also for greater pan-European safeguards with regard to insolvency and risk management involving pension funds.

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Needs ageing population

13. How can the EU support Member States' efforts to reconcile adequate and affordable healthcare and long-term care coverage with fiscal and financial sustainability?

Concerning innovation and health, the current COVID19 crisis has highlighted a number of gaps in the policy on the pharmaceutical sector. **We would like to call for more transparent and socially oriented policies on innovation, healthcare, medical devices and medicines.**

Policies should also be developed to invest in the social services sector (care professions, health workers) and to give more value to the jobs in this social profit sector. In order that the young generations are attracted to the caring professions, career prospects must be created which are comparable to other professions. Most health and care professionals are women and their professions are financially and socially undervalued. We are demanding **political initiatives to reassess these professions and make them better paid and more attractive for both women and men in every member state.**

The undervaluation of these care professions has also led to labour market shortages in many Member States. **We also observe and we already mentioned it, that labour migration is used to fill this shortage, which in turn leads to shortages on the labour market of the countries of origin. In the context of a European labour market policy, we therefore propose that this problem be viewed in all openness by the European Commission.**

The Corona crisis also teaches us that there is a need for a Europeanisation of certain elements of healthcare and care policy, such as the research and development of new aids and medicines, mutual support in case of crises affecting more member-states or the Union as a whole, a European policy regarding the pharmaceutical industry and a democratisation of patent law. ESO therefore advocates a European Union of healthcare and public health (health prevention, cure and care), taking into account the principle of subsidiarity.

14. How could the EU support Member States in addressing common long-term care challenges? What objectives and measures should be pursued through an EU policy framework addressing challenges such as accessibility, quality, affordability or working conditions? What are the considerations to be made for areas with low population density?

Policies should also be developed to invest in the social services sector (care professions, health workers) and to give more value to the jobs in this social profit sector. In order that the young generations are attracted to the caring professions, career prospects must be created which are comparable to other professions. **The recruitment of care-workers from abroad, for low paid jobs is only a short-time measure. EU can help in the professionalisation process as well as in promoting new technologies that facilitate care.**

Special attention should be given to the development of a European labour market policy in the sector of care and healthcare services. Workers leave their own country to work in care or healthcare professions in other countries at better conditions, while there is a distressing lack of them in their own country, where pay and working conditions are also undervalued.

As many rural regions in the Union are situated a long internal border between member-states, special attention should also be paid to cross-border regions along the internal borders between the Member States (Euregio). **Through the structural funds and coordinating legislation, the European Union can guarantee cross-border access to health, care and social services.**

Talking about healthy and active ageing, priority should be given to prevention. These policies could be embedded by **Prevention Agreements on European or national level** amongst stakeholders, as public authorities, social partners, health organizations and professionals, education-institutions, university-level research programs, social civil society organizations, sport-federations, and -associations.

In doing so, it must be taken into account that the measures taken do not lead to new social exclusion or a widening of the gap between rich and poor. Priority and a special focus in prevention should be given to disadvantaged target groups. This can be done by investing in Age-friendly communities and the realisation of the sustainable development goals.

15. How can older people reap the benefits of the digitalisation of mobility and health services? How can the accessibility, availability, affordability and safety of public transport options for older persons, notably in rural and remote areas, be improved?

The introduction from digital health, should not leave the most vulnerable (and older) citizens behind, or build new barriers for universal access to health, long-time care or care services or for the acquisition of rights, entitlements or benefits.

Regarding Healthcare, care and long-term care, European Union should also promote systems based on solidarity and social economy actors, social profit organisations (f.e. mutual societies), who are making no health risk analysis on basis of age, gender or health status. These organisations empower their members and adapt to the needs of their affiliates, who are also part of their governance. Their members are from all income groups, gender types, generations and age. The mutualist model creates a higher degree of trust in a system which is highly resilient and faithful to the principles of the Pillar of Social Rights. Social profit organisations seek to provide access to healthcare and long-time care and care for all, tackling inequities at their root, invest in prevention-activities and carrying out their social mission within and from communities.

Where Commission mention walking and cycling as important for an active ageing, we also expect from politic authorities as from the Commission in particular, also policy-proposals which can support an stimulate senior citizens to do this. For examples: **investments in traffic infrastructure that is safe for the elderly so that older people can walk and cycle in complete safety, investments in upgrading or renovating town- and village centres so that older people can go shopping or use services on foot** instead to be obliged to use the “poliant” cars to go to the malls build in industrial zoning’s outside city and village centres in rural areas... **European Commission can stimulate this by applying specific criteria in the use of European subsidies.** We have already mentioned these elements.

Regarding digitalisation ESO advocates an age-friendly digitalisation that takes into account the specific situation of the elderly, who are often less able to cope with rapid and continuous changes or adjustments. Regarding investment policy in infrastructures and services, it is necessary to consider to what extent they contribute to making our living environments and communities age-friendly. The WHO program on **Age-Friendly Cities and Communities** could be an interesting tool in this context.

16. Are we sufficiently aware of the causes of and impacts of loneliness in our policy making? Which steps could be taken to help prevent loneliness and social isolation among older people? Which support can the EU give?

The social impact of measures to combat the virus, such as isolation and limitation of social contacts, has serious consequences for the elderly. Loneliness is a frequently voiced problem among the elderly, and the limitation of social contacts to combat the virus and the introduction of digitalisation has hit the elderly and less favoured groups in our society hard. **Local authorities and NGOs were very active, many initiatives were**

developed in order to combat loneliness and isolation. These initiatives should be supported by European and national authorities.

Moreover, we would like to call for the European Union to **join the WHO programme for Age-friendly communities.** This concept of "age-friendly cities and communities" could be a common thread in all policy areas. The principle is based on the fact that, when developing policies - and this can be done in all areas - one analyses in advance how they will affect the most vulnerable groups: children and the elderly. This can happen when building new squares or infrastructure, when introducing new technologies or digitalisation.

Non-discrimination of seniors, also in access to financial services, access to infrastructure in the context of digitalization. The digital divide needs to be tackled and **personal face-to-face services should also be guaranteed for anyone without financial discrimination,** especially in the banking and in social services. Digitalisation should be "age-friendly".

A longer life expectancy brought forward the emergence of a distinction between the third and the fourth age. This is because longer life expectancy also means longer healthy life expectancy and also longer dependency expectancy. **This important distinction cannot be addressed with just one approach for old age; it requires an EU policy that caters for the diverse scenarios that loner life expectancy brings about.** **Investment in cultural and social life throughout life helps enhancing the quality of life at older age.**

ESO is also calling for an end-of-life policy. ESO also defends the right of everybody to die with dignity. Health workers allowed to execute the last will of elderly must be legally protected.

17. Which role can multigenerational living and housing play in urban and rural planning in addressing the challenges of an ageing population? How could it be better harnessed?

Concerning housing for seniors, we would like to call for **significant investment in adapted housing for seniors to enable them to live independently for longer.** Member States, regions and local authorities have many good practices in this area. **The European Union could support such projects through the Structural Funds.** This should not be limited to small experimental-scale initiative. It should also include investment in **the creation of life-proof housing, i.e., housing that is adapted or can easily be adapted for people with reduced mobility.**

The Green Paper addresses many facets of the Ageing population. And yet **it seems to ESO that important aspects are missing, e.g., the specific needs of the very old - who still live independently but are not (anymore) digitally accessible** - their number is increasing steadily.

Or **the special situation of Ageing people with a migration background.** A substantial addition to these areas by the EU would be very desirable for ESO.