

Consultation on the Green Paper on Ageing

Fields marked with * are mandatory.

Introduction

GREEN PAPER ON AGEING – Fostering solidarity and responsibility between generations

This Commission has put demography high on the EU policy agenda. In June 2020, it presented the [report on the impact of demographic change](#) setting out the key facts of demographic change and its likely impacts. The [green paper on ageing](#) is the first outcome to this report and launches a debate on one of the defining demographic transformations in Europe - namely ageing.

Never before have so many Europeans enjoyed such long lives. This is a major achievement that is underpinned by the EU's social market economy. One of the most prominent features of ageing is that the share and the number of older people in the EU will increase. Today, 20% of the population is above 65. By 2070, it will be 30%. The share of people above 80 is expected to more than double, reaching 13% by 2070.

This demographic trend is having a significant impact on people's everyday lives and on our societies. It has implications for economic growth, fiscal sustainability, health and long-term care, social cohesion and intergenerational fairness, and it concerns every age. In addition, the pandemic's disproportionate impact on older people – in terms of hospitalisations and deaths - has highlighted some of the challenges an ageing population poses to health and social care systems. However, ageing also provides new opportunities for creating new jobs, boosting prosperity, for instance in the 'silver' and care economies, and fostering intergenerational cohesion.

This consultation enables all European citizens, Member States and relevant stakeholders to provide their views on the [green paper on ageing](#) and contribute to the debate.

About you

* Language of my contribution

- Bulgarian
- Croatian
- Czech
- Danish
- Dutch
- English

Anonymous

Only organisation details are published: The type of respondent that you responded to this consultation as, the name of the organisation on whose behalf you reply as well as its transparency number, its size, its country of origin and your contribution will be published as received. Your name will not be published. Please do not include any personal data in the contribution itself if you want to remain anonymous.

Public

Organisation details and respondent details are published: The type of respondent that you responded to this consultation as, the name of the organisation on whose behalf you reply as well as its transparency number, its size, its country of origin and your contribution will be published. Your name will also be published.

I agree with the [personal data protection provisions](#)

The following questionnaire includes all the questions contained in the [green paper on ageing](#).

You may provide your opinion in the text boxes under each question. Please feel free to either answer all the questions, or choose to answer the questions that are of most interest or concern you directly.

You can also upload your written contribution, if you so wish, by using the button available at the end of the questionnaire.

Laying the foundations (chapter 2 of the green paper)

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?

2500 character(s) maximum

Healthy and active ageing is connected to many elements of a healthy lifestyle, from practicing regular physical activity to continuous intellectual stimulation, healthy nutrition, decent living and working conditions. Yet the quality of the ageing period is also connected to the social integration of persons. Loneliness is one of the plagues affecting older generations, while the Covid-19 pandemic has unveiled how it also affects young people. Healthy and active ageing policies should thus also encourage intergenerational bonds, through the creation of spaces in which families and communities can spend time together, be it through sportive, cultural, social, religious, or volunteer activities. A strongly interconnected society is a society wherein older people are surrounded by company, be it peers or family members, that has a positive impact on their health and wellbeing.

In this sense, in accordance to Article 2 of the revised European Social Charter and Article 31 of the Charter of Fundamental Rights of the EU, the EU should also establish a synchronised common day of rest in every EU Member-State, based on traditional custom of each Country, which generally falls on Sunday. Working times, especially in a context of telework, should always remain clear and employees should be ensured the right to disconnect in the new Occupational Safety and Health Strategy. It is now becoming crucial for the EU to establish minimum requirements for remote working and clarify working conditions, hours and rest periods.

2. What are the most significant obstacles to life-long 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?

2500 character(s) maximum

This question should be seen in the larger framework of the demographic and digital transitions. In fact, a first obstacle to life-long learning is the unequal access to equipment and connectivity. The pandemic highlighted such unequal access, which takes an extra toll on children who have to complete schoolwork and on their parents, as not all families can afford to have sufficient or satisfactory equipment for all their children.

Obstacles to life-long learning also come from a lack of access to relevant opportunities. This can affect young people, but also adults and older persons. It is worth mentioning the often overlooked situation of mothers, who after a maternity or parental leave or a period of professional “inactivity”, struggle to return to the labour market, first because of the time gap in their career, and second by negative prejudice they have to face as mothers: This phenomenon is known as “maternal mobbing” (for more information, read our last White Paper on “Protecting women from maternal mobbing”), as also stressed by the European Parliament in its Resolution on “Measures to prevent and combat mobbing and sexual harassment at the workplace, in public spaces, and in political life in the EU” (Strasbourg, 11 September 2018, P8_TA(2018)0331). Obstacles to the return to the labour market will increase proportionally to the time spent outside the labour market, leading to situations of increased vulnerability to poverty for older women.

With regard to rural and remote areas, it is crucial to support parents through accessible, quality and affordable childcare services, but also flexible working arrangements and opportunities for holding down part-time jobs, in order to allow - to women especially – to come back to the labour market more quickly and easily and to better conciliate parental and caring responsibilities. Of course, the return to the labour market should not be seen as a mandatory path for mothers, who should keep the freedom—if they so desire—only to take care for their children or dependent relatives, which constitute a full-time occupation for itself, even if unpaid and informal. In that sense, the validation of the experience of women as mothers should be promoted in their inclusion into the labour market.

Making the most of our working lives (chapter 3 of the green paper)

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

2500 character(s) maximum

Policy measures should urgently fight unemployment and the lack of job opportunities, especially in rural and remote areas. Overall, labour policies should encourage every person, including older workers, to continue to work if they wish, through life-long learning and digital education.

Yet demographic challenges cannot be resolved solely through the maximisation of labour market participation. It is only a short-term solution to a structural issue in Europe. To make persons work longer can prove disruptive to existing balances, for example in the case of older persons caring for their grandchildren and thereby supporting working parents. Europe needs a change of paradigm, where productivity is put in its proper place, with the human person at the centre. Families, intergenerational solidarity and community-based care are the only sustainable answer to the demographic challenges Europe face. Rather than pushing for the labour market participation of older persons, it would be more suitable to support families raising children, who will become long-term workers, thus ensuring the balance of health care and pension systems, and finance Europe's economic and social sustainability.

In cases where elderly persons want to work, it is essential that the EU ban discrimination on grounds of age. A robust system of social and employment protections, that ensures the right to take appropriate breaks, is needed.

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?

2500 character(s) maximum

Family-owned SMEs are the most successful example of mentorship between young and older entrepreneurs. They create sustainable companies, with the preservation of a savoir-faire and the transmission of knowledge to the next generations.

The EU can support SMEs through tailored policies, especially in a context where they greatly suffered from the pandemic and the public health restrictions resulting from it. Their sacrifices should be recognised and fairly awarded. Family-owned SMEs often struggle to achieve a satisfying work-life balance, especially when trying to compete with global companies. Therefore, minima of working conditions, such as a work-free Sunday for all, are a crucial support for SMEs, always avoiding to create further administrative and fiscal burdens.

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?

2500 character(s) maximum

Ageing by itself is not a risk to rural areas. The problem arises with depopulation, when young persons leave rural areas and the elderly are left on their own. Thus, the best way to fight ageing in rural areas is to create job opportunities for youth that sustain the family and mixed-generation living arrangements.

In its Report on the Impact of Demographic Change, the European Commission encouraged Member States to increase the attractiveness of rural regions, including through family-friendly policies. Young persons will tend to stay in rural areas if they have access to education, job opportunities and infrastructures to start a family, which includes accessible, affordable and quality childcare services, efficient public transportation, access to housing and flexible working arrangements.

On this latter front, the European Union can take advantage of the effect that the Covid-19 pandemic has had on the working environment and people's attitudes toward remote work. As telework technology becomes cheaper and more accessible, young people will not be forced to leave their hometowns in search of employment appropriate to their training and experience. Furthermore, increasing telework will help to advance the EU's Green Transition, since office spaces and commutes constitute two factors of pollution.

It is worth mentioning that those policies should not only concern less developed regions and rural areas, but also be ensured in all EU regions, even urban or intermediate areas.

Tailored solutions concerning the silver economy should always take into account the elderly in their own environment, respecting their need to form part of a community, both in cities and in rural areas: in both situations, loneliness is the biggest threat to their wellbeing and facilitating community-oriented solutions is the key. This could be done by "promoting significant links even between people who are not close, such as day care centers open to the area, residential family homes, different forms of social caretakers, neighbourhood solidarity projects..." (Cf Document enclosed COMECE-FAFCE Joint Reflection Paper on The Elderly and the Future of Europe, p. 11).

New opportunities and challenges in retirement (chapter 4 of the green paper)

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?

2500 character(s) maximum

Most volunteering work is produced by retired people who have more time than working persons. Although they do not professionally work anymore, their volunteering work remains work in a practical sense, and creates positive effects for the community. Inclusion is key to enable the full participation of the elderly in our communities. In that sense cross-generational initiatives should be encouraged at the EU level, including intergenerational solidarity within a family.

In this same vein, “A considerable part of the EU Recovery Plan and of other EU funds should be allocated to investments in new structures of solidarity (informal care, volunteering, family-friendly urbanistic) and in demographic and family policies” (Cf Document enclosed COMECE-FAFCE Joint Reflection Paper on The Elderly and the Future of Europe, p. 13).

The European Commission should also explore the possibility of using volunteering time in the calculation of elderly people’s pensions.

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?

2500 character(s) maximum

As already written, this historical moment calls us to a shift of paradigm: the elderly are not just people to be cared for, but they are integral part of our communities and of our families. As such, they should be fully involved in the decision-making processes at the local, national and European levels. They should never be considered as a burden for our societies, but – on the contrary should be honoured to have them and – when they are more dependent – to assist them.

The social inclusion of the elderly is possible through improved access and support. “Access” includes elements like walkable streets, paved sidewalks, efficient public transportation with ample seating and stops, ramps to get onto public transportation and buildings, and other similar measures. “Support” guarantees that all access measures are available to the elderly, with the ability of the elderly to freely use the tools at their disposal without social stigma. This also extends to favourable representations of the elderly in the media and government communications.

Further, the EU and its Member State must respond to the growing problem of elderly abuse in care homes and other environments by passing preventive measures and enforcing strict punishments for the mistreatment of the elderly.

Last but not least, when the elderly are more dependent, the Principle 18 of the European Pillar of Social Rights should be the basis of every public policy in this sense. Special priority should be given to home care (provided at the home of the person in need of care) and community-based services (the range of non-institutional care services). “At the same time, having a well-developed and qualitatively good residential care sector (including semi-residential care) is of vital importance” (Cf Document enclosed COMECE-FAFCE Joint Reflection Paper on The Elderly and the Future of Europe, p. 11).

Investments also need to be made to improve palliative care, always excluding any form of euthanasia or anticipation of death.

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?

Older persons unable to protect their own financial and personal interests should first rely on their family members, who are the most suited to care for the financial and personal interests of their relatives. The European Union can however equip families who provide this service, through eased access to counselling and digital services.

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?

2500 character(s) maximum

The sustainability of our social protection systems is directly threatened by the lack of younger generations to pay into them, increasing the burden on the current working population. In order to achieve a fair society, with intergenerational solidarity but also responsibility, the only long-term solution is to promote family-friendly policies, to counter demographic winter and soften the effects of the decreasing fertility rate in Europe.

In addition, taxation should take into consideration the unpaid contribution of citizens to the social and economic sustainability of our societies. Families, for example, should not pay an unfair amount of taxes in comparison to the unpaid work they already provide for free for society. In many European countries, families with children pay an unjust and disproportionate share in taxes. With these obstacles and without substitutive and strong financial guarantees, families face additional barriers compared to other groups in the state community and are therefore more vulnerable to poverty.

Family is the primary hub of social inclusion and the first protection against poverty through intergenerational solidarity. If the family is trapped in a situation of poverty, it produces a domino effect that affects all its members. To fight this "poverty trap", families should be recognised in their crucial role in the community, especially through a just taxation system.

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

2500 character(s) maximum

Old age poverty is increasing. The reasons are manifold. Low income earners, single persons and women have the highest risk for poverty in retirement age. A just and social balanced system of retirement and pensions needs to be developed. The Principle 15 of the European Pillar of Social Rights states that everyone in old age has the right to resources that ensure living in dignity. Building on the latter and all other relevant policy processes (e.g., the Sustainable Development Goals Agenda 2030 with its objective of 'no poverty' or the Charter of Fundamental Rights), the EU has to focus on the specific needs of elderly people.

Old age poverty specifically threatens lonely older persons, who cannot count on the support of their relatives and family. A universal minimum income represents an important help in situations of extreme old-age poverty. Yet the quickest and most relevant means to prevent old-age poverty is to empower families to themselves be able to support their own members. It is a simple question of subsidiarity. Families are the first respondents to the needs of older relatives.

Together with families, family associations and networks of solidarity should be considered as crucial safety nets in preventing poverty and relevant actors in the fight against poverty.

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)?

2500 character(s) maximum

Older women suffer from gender pay gap - and as a consequence pension pay gap – mainly because they are mothers. Indeed, it would be more precise to talk about a motherhood pay gap: the years taken off to care for the upbringing of a child are not considered as work, even unpaid, and therefore not considered in the calculation of pension entitlements. To reduce the pension pay gap of mothers, the time taken off for child duties and education, and the number of children, must be recognised and valued as a specific category of work that grants access to rights, including training, life-long learning, and pension calculation.

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?

2500 character(s) maximum

Meeting the growing needs of an ageing population (chapter 5 of the green paper)

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?

2500 character(s) maximum

Family and community-based long-term solutions are the most adequate and affordable way to ensure a sustainable pension and health care system. Indeed, families provide high-quality services for free, creating a win-win situation for the overall society.

When autonomous living is no longer possible for elderly people, care systems have to offer the best possible living conditions. Most elderly people wish to stay in their family settings as long as possible. However, a considerable percentage of elderly people do not live in the same town as their children and grandchildren. In this sense, the concrete proposal of 'family custody' and foster care for older people could be a solution and a best practice to be implemented and promoted by Member States.

At the same time, it should be underlined that families taking care of a dependent relative often lack time and available space in their household. In order to support families when ensuring long-term care, the European Commission should encourage Member-States to implement flexible work-life balance arrangements for carers, propose housing benefits for households welcoming an elderly relative, and create a tax-free system for modifications regarding access and accommodation for elderly people.

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?

2500 character(s) maximum

Families play a crucial role in taking care of their dependent relatives. In the EU, 15 % of women and 10 % of men are involved in informal care for older persons and/or persons with disabilities several days a week or every day. Among informal carers, 42 % of women and 56% of men are working (European Institute for Gender Equality, Thematic Focus on Work-Life Balance, 2019. Available at <https://eige.europa.eu/gender-equality-index/thematic-focus/work-life-balance/caring-for-older-persons>).

Following Principle 18 of the European Pillar of Social Rights on long-term care, and under EU Directive 2019 /1158 on work-life balance for parents and carers, workers are entitled to take 5 working days per year for carers' leave. 5 days per year remain extremely low, especially in light of the fact that, for many carers, their dependent relative lives in another part of the country. Carers should also rely on flexible working arrangements to continue to work and care for a dependent relative at the same time.

The EU should promote way more than only 5 days of carer leave possible per year. The amount of carer leave could be proportional to the number of relatives in need and the amount of care they need, based on medical diagnosis and treatment history. In any case, five days of carer leave is not enough in most cases, and should be made flexible on an individual basis as the situation permits.

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?

2500 character(s) maximum

Older people benefit automatically from the digitalisation of mobility and health services in that this process gathers all relevant medical information, such as a patient's medical history, into one digital base. This allows medical providers to have more comprehensive information regarding the patients they are treating, which allows for better-informed decisions.

As for public transportation, the state must make clear to itself that public service is a social entitlement more than it is a business. The cost of poor urban planning policies and the normalization of cities that are not walkable is the need to provide public transportation options to citizens. Local authorities should not hesitate to create more stops for public transportation in rural areas in order to integrate more people into the social and economic fabric of society.

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?

2500 character(s) maximum

As they gradually watch their spouse, coworkers, and/or friends pass away, elderly persons see their social circle reduced over time, leading to isolation and loneliness. In addition, while labour mobility in Europe has expanded job opportunities for European workers, it has also increased the distance between family

members.

It is important to underline the importance for the elderly to keep in touch with their family members and their close ones, even digitally. At the same time, care homes can also become places of socialisation: more efforts should be made on the level of socialisation at all levels. The provision of professional services is not sufficient to satisfy the human need for contact and relationship. What is needed is the sustaining of contexts within which people can relate to one another, thus having people whom they can care about and who can care about them. It is also a responsibility of the entire society to foster social ties and prevent the isolation and loneliness of its most vulnerable members.

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?

2500 character(s) maximum

Multigenerational living first includes the family sphere, where grandparents can live with their children and grandchildren. Although it might provide additional unpaid long-term care work for parents, active grandparents can be active agents of intergenerational solidarity and take care of their grandchildren, thus providing support to working parents. Fiscal benefits for family-friendly and elder-friendly housing should be considered as best practices and promoted in all Member States. Furthermore, the European Commission could promote projects which would involve family associations and social partners.

The situation of so-called 'live-ins' in private households of EU Member States has to be investigated. Mainly women from Eastern European Countries, often far away from their own families, take care of an elderly person and support the families taking care of a dependent relative. It is important to create a fair care mobility scheme by establishing legal employment relationships and fair working conditions in private households "with a transparent labour contract, corresponding insurance protection, fair pay and regulated working hours, as well as free time."

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