



## OLDER WOMEN'S NETWORK, EUROPE

### Green paper on Ageing - April 2021

#### OWN Europe answer

Older Women's Network, Europe (OWN Europe) is a think-tank and lobby group established under the Dutch Law. It is composed of older women active at local, national and international level. Together we promote the voice and contribution of older women by making inputs into strategy development, policy implementation, and change at local, national and international level. This includes, but is not exclusive to: advocacy in employment and labour relations, inclusive financial services; challenging violence and abuse; accessible life-long learning, appropriate, affordable long-term care, and targeted qualitative research.

All OWN Europe members are volunteers and they contribute input to OWN Europe's policy and project work.

We have recently launched a new website (still under construction): <https://owneurope.org>

We are active on Twitter: @OWN\_Europe

We will also apply to the EU transparency register soon (work in progress).

We thank the European Commission for the opportunity given to us to contribute to the debate on the Green Paper on Ageing and look forward to hearing the outcome of this open consultation.

Below you find our answers to the questions raised in the GP on Ageing. FYI, OWN Europe is a member of AGE Platform Europe. Our answers complement the answers sent by AGE and seek to focus in particular on challenges faced by older women.

**Q1: 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?**

To improve the chance of living longer and healthier lives, public health policies should focus on helping citizens of all ages from young children to very old persons, paying due attention to gender differences and varying care needs. Women live longer than men but they spend on average many more years in poor health and with higher care needs than men. Women

tend on average to suffer more from the impact of the negative determinants: pollution, unsuitable housing, unsafe working conditions, poverty and social exclusion. The gender determinants of poor health in old age should be given more attention in EU public health policies, including in post-COVID-19 recovery measures.

Older persons in rural areas face greater challenges to access the support and assistance they may need in old age. Given the gender differences in life expectancy in rural areas, older women face a higher risk of living alone for several years. Isolation, combined with longer distances to access healthcare facilities and other essential services put older women living in rural areas at higher risks of needing assistance. Yet help is often more difficult to organise given the lack of professional carers and migration of the younger generations to urban areas.

The EU should help all Member States and regional/local authorities draw the lessons of the pandemic and rebuild healthcare systems that focus on health promotion and prevention in close cooperation with the other policy domains that have a key impact on citizens' ability to lead healthy lives: equal opportunities and non-discrimination, good and inclusive education, adequate housing, affordable transport, clean environment, affordable healthy food, social cohesion and active citizenship. Health is the most precious shared human capital we have in the EU. The EU should thus invest in preserving this precious common good and enable everyone to live a healthy life regardless of their age, gender, race, ability, social status or income.

**Q2: 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?**

Life-long learning is crucial at all ages - including in very old age - to keep up with social and technological developments and address potential threats. Today's digitized world increases the risk of digital exclusion. Older women are particularly at risk of digital exclusion yet LLL solutions are often not adapted to their specific needs. Older women have less access to internet: they cannot afford the IT equipment/connection fees or have no broadband coverage in some rural/remote areas.

According to a [recent OECD publication](#) *"While Internet take up is reaching saturation in some countries, gaps persist both between countries and between different groups within countries – including men and women, people of different ages, people with different levels of income or educational attainment, and between those living in urban or rural areas. These gaps are particularly relevant in times of crisis and, in the COVID-19 pandemic, are likely to affect how well different groups can continue to work or even remain in contact with the world outside their homes. As countries work to respond to and recover from the COVID-19 crisis, now is the moment to ensure an inclusive digital transformation, with co-ordinated and comprehensive strategies that build resilience and bridge digital divides for a post-COVID era (OECD Digital Economy Outlook 2020).*

Ensuring that women and men of all ages have equal access to LLL, is essential to address the gender pay gap and gender pension gap. The EU and MS need to develop LLL programmes designed for and easily accessible by those with low digital literacy, including the very old. To get the full picture of digital exclusion, data collected for EU statistics on digital skills should cover women and men aged 16 and over (no upper limit at 74).

The first cardinal point of [Europe's Digital Compass](#) aims to reach by 2030 at least 80% of all adults to have basic digital skills. This leaves 20% of adults without basic digital skills, let alone the necessary skills to use online banking and shop online. Older women will constitute the vast majority of those left behind, in particular those living in rural and remote areas. The Europe Digital Compass should add a target under "Skills" to ensure that the remaining 20% of adults with no basic digital skills will not be left aside and measures, including targeted LLL, will be implemented to guarantee that they can access the essential services they need to function in today's economy.

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

Across the EU labour market, although the participation rates of older women have improved in the last decade, they are still much lower than for older men. This is due to various factors including a lack of access to occupational training and lack of accessible, affordable child and eldercare, combined with persistent gender discrimination in the labour market.

With the pandemic, many have lost their jobs and it will be harder for older workers to get a new job after the crisis. Even more so for many older female workers who will be expected to provide informal care to grand-children and elderly parents, as many may no longer be able to afford or may not wish to move to residential care facilities. Life-long learning and support to older workers to upgrade their skills (digital skills, self-entrepreneurship skills, reskilling, etc.) will be needed. Helping older workers, in particular, develop telework skills in combination with other activities such as informal care (by choice) will be needed. New working patterns and support to 2<sup>nd</sup> careers should be developed and made equally accessible and attractive for older men and women.

Life after COVID-19 will never be the same, at least not for the older generation. The EU will need all its active forces to recover and build a better future for all. Older women have lots of experience to offer provided they are empowered/welcome to share it with others. EU programmes supporting labour market participation should pay specific attention to the needs and skills of older women of working age, and a special target for older workers broken down per gender should be reintroduced in the European Semester monitoring of employment.

### **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?**

The main obstacle to senior entrepreneurship is the impact that such change of employment status has on the social protection of workers who decide to take up self-entrepreneur job. This often has a negative impact on the future pension rights compared to staying unemployed and continuing to search for a job as employee. The financial risk is more challenging for older workers who know they have no right "to fail".

Self-entrepreneurship is not for anyone. It requires flexibility and a series of skills which even skilled employees may not have. Being your own boss means you need to develop administrative, financial, and planning skills to build your business case and develop a sustainable model.

The EU should encourage programmes that enable older workers, both men and women, to acquire such skills, and learn how to best share/complement their experience with younger workers.

Intergenerational teams and gender balanced teams are often described as performing best. Enabling exchange of good practices between senior entrepreneurs of both genders and other interested senior workers would encourage more to take up that challenge in a positive way (not just because they have no other option left and have lost their job).

Older self-entrepreneurs, in particular older women, often face huge challenge to access the financial support they need to get started. The EU should devote some funds to these categories of older workers, allowing them to take risks without having to pay the hard price if they fail (the right to fail), nor risking to lose their social protection rights including the right to unemployment benefits.

### **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?**

The pandemic has changed radically the way people view their future. Rural areas have become more popular during lockdowns and many consider moving there permanently providing they can telework at least part-time. This will mean that rural and touristic areas affected by seasonality will be faced with new population groups and new needs in a rather short time.

The EU should help rural areas develop the necessary infrastructures to accommodate these population flows: broadband coverage, housing, schools, primary healthcare facilities, accessible local public transport and good connections with nearby urban areas, local shopping malls, etc. These new infrastructures should be developed to be “greener”, more sustainable and more inclusive than previous models applied to satellite neighbourhoods which mushroomed around large urban areas some decades ago. The EU should help local and regional authorities/actors develop new living/working areas where there is more space for human beings to cohabitate with preserved natural spaces. Deploying silver economy solutions for the rural ageing population will create new jobs, attractive jobs for the young workers seeking to work in innovative jobs with a strong social dimension. This will also rebuild intergenerational communities where young and older generations can enjoy each other and support one another, helping them to regain a sense of purpose in life which has been difficult to keep during the COVID-19 crisis.

### **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 crossgenerational initiatives?**

EU programmes which support volunteering should welcome volunteers of all ages and genders, and as well as intergenerational and cross-border volunteering.

Across the EU volunteers will need to be mobilised to help rebuild better our social fabric and solidarity between regions, countries and generations, while respecting local specificities and constraints. We would welcome opportunities to engage into cross-generational initiatives as we strongly believe that the concept of solidarity should not only expect young volunteers to provide support to older people, but also older volunteers to provide support and share their experience with younger people, through joint local projects, multigenerational cultural initiatives, cross-generation mentorship, etc.

Encouraging the participation of women of all ages in volunteer activities should also be a key objective of EU volunteering programmes, and special attention should be paid to engage women from ethnic minority groups, socially disadvantaged groups, women with disabilities and women excluded from the labour market for whatever reasons. For working age people, volunteering can be a way to enter or reenter the labour market, including for workers aged 50 and over.

Yet when promoting volunteering activities the EU should be careful not to encourage initiatives that will promote volunteering in replacement of what should be quality paid jobs, for example to replace formal care and assistance to our ageing population.

### **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?**

Older women have a higher risk of needing care and assistance for several years at the end of their lives than men. They are also more often living alone in very old age with lower financial resources which, in most cases, are not sufficient to cover their long-term care needs. Even when they cannot really afford to move in residential care facility, the feeling of isolation and fear of falls push some to leave their home and to get institutionalised, often overestimating their financial capacity to cover the patient co-payment requirements.

The EU should encourage Member States to translate Principle 18 of the EU Pillar of Social Rights into concrete action to ensure that everyone who needs care and assistance will have access to quality LTC services, at home, in the community or in residential facilities. This means, if needed, creating the necessary social protection framework to guarantee this right to LTC including for those who may not have gained adequate pension rights or may not have enough own assets to cover their LTC costs.

The EU should promote an approach to LTC which empowers older persons to remain in control of their own life, through the promotion of age-friendly environments, housing, transport, public space and digital services. Europe's population is ageing fast, yet society is not paying attention to the growing numbers of very old citizens who will in a couple decades represent some 12% of the population. The vast majority of them will be older women and many will develop some form of dementia, requiring extra care and assistance.

The EU should involve older citizens and the young old in the debate about what should be done to enable them to remain active citizens and postpone severe dependency needs which is very (too) costly for the older individuals and very expensive to the society.

### **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 women face more barriers to access digital financial services and are at higher risk of falling victims of scams and phishing.

EU and national initiatives supporting a broader use of digital financial services should be accompanied by measures requiring that all digital retail financial solutions be inclusive-by-design, and alternative non-digital solutions be available for non-digital citizens at no extra cost.

We welcome the Commission's commitment "to explore, in close cooperation with the EBA, ways to promote the use of electronic identity (eID) and solutions based on trust services, building on the further enhancement of eIDAS, to support the fulfilment of Strong Customer Authentication requirements under PSD2 for account login and initiation of payment transactions." This analysis should however also explore ways to ensure that the requirements imposed by the European Accessibility Act (EAA) are fulfilled. Action is urgently needed to ensure that the EU Retail Payments Strategy will be translated into concrete requirements to the payments providers to improve access to digital retail payments for persons with functional limitations without compromising consumer protection.

MS should also keep in mind Principle 20 of the European Pillar of Social Rights when they transpose and implement the EAA in their legislation to ensure that banking services are accessible to all including consumers with disabilities.

In light of increasing large scale hacking events which affect millions of citizens in the EU, the EC should take urgent action to create a secure and trusted online environment that will improve the protection of privacy and personal data, including financial data, and guarantee citizens' digital rights in the framework of the Europe Digital Decade.

In its Communication on its long-term vision for the future of rural areas, the EC should draw the lessons of the pandemic and propose actions to facilitate access to digital and non-digital financial services in rural and remote areas at no extra costs for the consumer.

In the framework of its European Pillar of Social Rights Action Plan, and upcoming first EU Report on Access to essential services, the European Commission should propose that the costs related to access and use of non-digital essential financial services should be monitored closely and action should be taken to avoid detriment to vulnerable non-digital consumers.

## **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?**

According to the [OECD](#) today older women's pensions are on average 25% lower than men, ranging from more than 40% in DE, LU, NL to 10% in DK, Estonia and Slovak Republic. Although women's participation in the labour market and level of education have increased, the gender pay gap remains significant and women continue to suffer disadvantage in terms of pension entitlements.

Most public pension systems have redistributive elements to compensate for care breaks and unemployment. But not all are able to compensate adequately for the disadvantage of part-time work that many informal carers are forced to take. Some measures aiming at achieving gender equality result in increasing the gender pension gap. For ex. When men and women have to contribute for the same number of years to have the right to a pension this means that many women 60+ who were forced to take care breaks before care credits

were introduced, lose significant pension entitlements compared to older women in countries where measures were introduced to ensure a smooth transition period and avoid punishing older women for their lack of contribution to the pension system when they had no other choices.

Reforms are needed to make sure that the gender pension gap does not become a “carer pension gap” or “parenthood pension gap. Measures to encourage more men to take up a fair share of care duties will not be enough. It will only shift the problem to any worker (male or female) who take up family care duties. The pension gender gap may reduce but the disadvantage facing informal carers will remain.

Since in most countries pension systems are relying more and more on supplementary pensions to ensure an adequate income in old age (to lower the burden of the pension promise on public budgets), social policies will be needed to compensate for the disadvantage faced by carers as supplementary pensions are usually not designed to compensate for social disadvantage.

It is also the role of social policies to ensure that adequate provision of child, disability and eldercare are available to prevent an increase of the carer pension gap in the future.

How this should be financed remains the exclusive competences of each country and social partners as long as the EU Pillar of Social Rights principle 15 is achieved.

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

To put into practice principle 15 of the EU Pillar of Social Rights, in particular its last sentence: “Everyone in old age has the right to resources that ensure living in dignity”, the EU should encourage Member States to introduce an adequate basic pension for all everyone reaching statutory pension age. This could be means-tested or partly provided as in-kind contributions (free healthcare, housing allowance, social utilities fees, etc.) if needed. The objective should be that no one is left with insufficient income to cover their basic needs when reaching old age, regardless of their past participation in the labour market. This would help compensate for the disadvantage many older women face in terms of pension income as a result of accumulated care breaks and part-time to raise their families when no child and eldercare facilities were available and women were expected to look after their young children and elderly relatives.

To reduce the gender pension gap in the future, Member States should be asked to put in place specific measures to encourage women to remain in the labour market until official retirement age and combat gender discrimination which prevent women from accessing fairly paid jobs on equal basis with men.

#### **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)?**

Due to accumulated disadvantage across their life-course, older women have much lower pensions than men: lower access to education, gender pay gap, lack of compensation for past care breaks, shorter careers.

In the European Union, the average gender pension gap is 29% (and as high as 44% in the Netherlands).



Social protection should include the right to a minimum pension that ensures a decent income in old age for both women and men, including in very old age, and a fair retroactive compensation for past child and elder care breaks.

The gender pension gap is much higher for the 80+. Data on pension income should be broken down per age group and gender to highlight the aggravated gender pension gap in very old age (women aged 80 and over). This is the moment when many women lose their partner and have to live on their survivor's pension (often totally inadequate to cover their growing needs for costly LTC and housing needs).

## **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?**

To get a good overview of what role supplementary pensions could play in ensuring an adequate retirement income for both men and women, we recommend to follow the recommendations that were developed by the EU High Level Group on Pensions in which Anne-Sophie Parent, Board member of OWN Europe participated and ensured that the gender dimension was addressed in all chapters. Their report is available at: <https://ec.europa.eu/transparency/regexpert/index.cfm?do=groupDetail.groupMeetingDoc&docid=38547>

The final report covers measures to improve coverage, capacity to save for one's old age, financial capacities to make the good choice, as well as decumulation issues, which all have gender-specific barriers that need to be addressed if we do not want the gender pension to increase in the future.

## **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?**

From today's experience of older women; it is obvious that what is missing in many social protection systems is an adequate coverage of old age dependency and facilities that are accessible and affordable to all. Population ageing was foreseen for decades and projections have shown for quite some time already that the numbers of very old persons will increase sharply in the coming decades. This group is expected to have a strong majority of women living alone with insufficient resources. Yet little attention has been paid to how their needs should be covered to enable anyone with care and assistance needs to live in dignity without overburdening their children or neighbours.

The only way to put in practice Principle 18 of the EU Pillar of Social Rights is to request from Member States that they organise for their social protection systems to cover old age risk of dependency in an adequate manner, paying due attention to avoid unaffordable patient co-payments for those with limited resources.

LTC care services can be reorganised to lower the costs on public budgets, for ex. by supporting local initiatives that promote cross generational support and housing, peer support (older persons deciding to live together and support each other), supported housing for those with low nursing care needs who do not fit the profile of (more costly) medicalised nursing homes and yet are not able or willing to live alone.



**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?**

The EU Action Plan on the EU Pillar of Social Rights should promote exchange of innovative ways local and regional authorities provide LTC services to their ageing populations and use new technologies, to improve the quality and reduce the cost of LTC.

LTC is a booming sector in the EU. It can offer huge opportunities for job creation and attract younger generations in rural or remote areas. But the working conditions and the social value given to LTC services need to be improve. While most of those working in LTC value what they do, they would like to be better paid, better equipped and better trained to respect the rights and dignity of older people in LTC.

The EU should help regions and local actors access funding to build or rebuild better the LTC services and facilities, drawing the lessons from the COVID-19 pandemic, and planning for the expected sharp increase of older persons with dementia. Once set up, the running costs of these new structures should be covered by the national social protection of old age dependency (see above) and financed through sources (social contributions paid by employers, employees, everyone, income taxes, taxes on capital, etc.) as decided by the national authorities and social partners of each country (subsidiarity principle).

**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?**

In accordance with Principle 20 of the EU Pillar of social rights, and the European Accessibility Act, digital services that provide access to essential services such as mobility, healthcare, public services, financial services, etc. should be required to be designed-for-all or to have accessible alternatives.

Public transport should adapt to become accessible and available at times when older persons need them. Localities and regions where older people find best public services are those which plan all urban policies in consultation with their population groups, including older citizens. Rural and remote areas need support to enable them to adapt to their ageing populations. Learning from each other how mobility solutions, housing, primary care services are organised in similar regions, helps them make the decisions when they plan their local services. Supporting such exchange of good parties and problem solving, for ex. through the European Covenant on Demographic Change which promotes WHO model of age-friendly cities and communities, would help reach out to more localities in urban and rural areas.

To promote green public transport, local authorities could provide free or subsidized public transport to all of specific population groups (older persons, children, the unemployed, etc.)

The EU can also help rural regions expand their broadband coverage so that older persons living in rural areas can benefit from all digital services developed to support active and healthy ageing, mobility, social connection, etc.

Local programmes to train older persons to use new technologies would also help a lot and EU training/educational programmes could identify older persons in rural areas as a priority group.

**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?**

Loneliness affects older persons in disproportionate ways compared to younger cohorts. It results from the pervasive ageism and negative attitude society has in general towards ageing and older persons. It comes also from the lack of opportunities to mix with younger generations in their daily lives. Often activities are organised in such way that they segregate age groups. Since COVID-19 started, feelings of loneliness have also been reported among younger people and middle age people in alarming figures. Yet lots of initiatives have been launched by individuals and groups to recreate some social interaction and support those who feel most lonely. Lessons should be learnt from the pandemic to create new ways to combat loneliness given the very negative impact that loneliness has on one's health.

EU programmes which support citizenship and educational/training activities should include intergenerational activities as a priority type of initiatives to be funded.

**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?**

Urban planning and housing development are decisions which have a long term impact. Planning to cover the needs of all generations and enable a good mix of generations in housing development and the public space ensures that the plans will remain suitable for many decades. One should learn from new urban developments which mushroomed around large cities and attracted families with young children. Today they are faced with too many schools and family houses which are no longer suited to the ageing couples now that their children left home and move away. Planning multigenerational living, working and recreational spaces and housing will reflect better the needs of the generations for decades to come.

The EU should support exchange of good practices and problem solving solutions among regional and local actors, in particular projects that involve citizens in the co-design of solutions that target them and their community. EU support will be particularly needed to help rural and remote areas cope with new population groups of teleworkers migrating from crowded urban areas.