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**Green paper on ageing - Public consultation
Synopsis report**

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1. Introduction

This report presents the outcome of the public consultation launched by the green paper on ageing¹.

The Green paper on ageing covered a wide range of issues and comprised 17 open questions serving as the backbone of the public consultation. The Commission presented the green paper on ageing to stimulate a broad public debate on the challenges and opportunities of Europe's ageing society. It launched a public consultation to gather the views of stakeholders and the general public on possible avenues for action in areas including:

- healthy and active ageing;
- health and long-term care;
- lifelong learning;
- employment and business opportunities;
- autonomy, independence and rights of older people; and
- social protection systems and their fiscal and financial sustainability and adequacy.

The public consultation took the form of an online questionnaire, available in 23 EU languages. Participants could reply to the questionnaire on the Commission's 'Have your say' webpage. They could also upload a written contribution onto the webpage, or send it by email or by post. The consultation process comprised:

- feedback on the roadmap (16 November - 14 December 2020);
- an online public consultation (27 January - 21 April 2021);
- online meetings and webinars with stakeholder organisations and with Member States represented in Council working groups.

Given the wide scope of the green paper, the groups of respondents were broadly defined as:

- academic/research institutions;
- business associations and companies;
- non-governmental organisations;
- trade unions;
- public authorities (national, regional or local level);
- other (stakeholders);
- citizens.

2. Methodology and tools for analysing the responses

The Commission gathered feedback on both its roadmap and public consultation through online tools, including a questionnaire and the possibility to upload documents. It analysed the feedback on the roadmap to identify the issues most frequently mentioned by stakeholders in relation to the challenges and opportunities of ageing in Europe.

¹ COM(2021) 50 final, 27 January 2021.

The public consultation's online questionnaire consisted of the 17 open questions set out in the green paper, to which respondents were able to submit responses of up to 2 500 characters. Due to the open nature of the questionnaire, the analysis of the responses was qualitative, with limited possibility to draw quantitative conclusions.

The responses were carefully analysed, including with the use of text mining tools. Very few responses contained identical texts (around 5% of the entries). Where relevant, this synopsis report presents the diverging views of various groups of stakeholders on the same issue.

The responses to the 17 questions were grouped into the following six thematic clusters, to facilitate the analysis and present the results in a policy-relevant manner.

1. Healthy and active ageing, including lifelong learning
2. Employment and the labour market
3. Sustainability of social protection systems, including pensions
4. Health and long-term care
5. Inclusiveness and non-discrimination
6. The territorial dimension of ageing, including mobility, digitalisation and housing

3. Consultation actions

3.1. Feedback on the roadmap

Fifty-three (53) respondents provided feedback on the roadmap. Most of them were stakeholder organisations based in Brussels and active in the fields of health, care or pensions. The vast majority of the feedback focused on the possible content of the green paper, as opposed to the roadmap itself. The range of issues raised by stakeholders reflected the topics and questions included in the green paper on ageing well. For example, the promotion of healthy lifestyles, integration of healthcare, improving long-term care, the importance of multi-pillar pension systems and supporting higher employment rates of older people.

3.2. Meetings and webinars

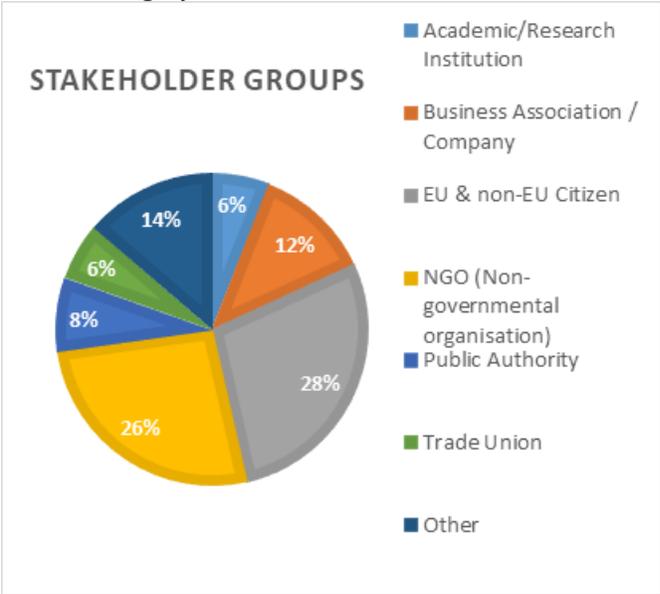
Commission departments participated in a number of online meetings and webinars with stakeholder organisations and Member States. Discussions with Member States were also held under various Council working groups (Social Questions Working Party, Social Protection Committee and its Working Group on Long-term care and EPC Working Group on Ageing Populations and Sustainability). Due to the COVID-19 pandemic restrictions, no physical meetings were possible.

On 16 April 2021, an informal online hearing was held with social partners, including representatives from both European and national-level trade unions and employers' organisations. Trade unions stressed the need to address the challenges of the ageing EU population in an integrated way, to increase employment across all age groups, and to ensure quality jobs. They also expressed support for EU-level policy action on minimum standards, for example for income and wages, as well as a rights-based approach. Employers were very

concerned about the shrinking working age population. Both trade unions and employers stressed the need to extend working lives and improve working conditions, and also to support lifelong learning. They both felt that inactive parts of the population should have better access to the labour market, as insufficient participation is also a missed opportunity for growth and jobs.

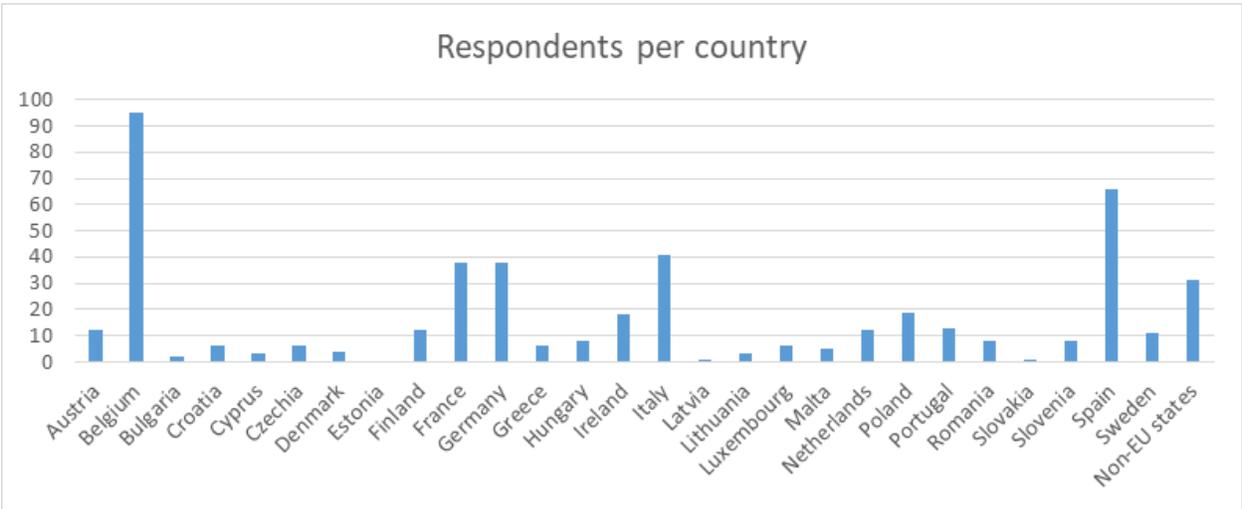
3.3. Responses to the public consultation

Figure 1. Proportion of respondents according to their selected category



A total of 473 responses were submitted during the public consultation. 70% came from various stakeholder groups: 28 from academic/research institutions, 58 from business associations or companies, 125 from non-governmental organisations, 28 from trade unions and 65 from other stakeholders. Of the remaining responses, 36 were from public authorities (of which 12 were central government authorities), and 133 were from citizens, mainly from Spain, France and Italy. Respondents came from all Member States but one, with the number of contributions ranging from one to 95 per country.

Figure 2. Number of respondents per Member State



The responses to the online questionnaire were evenly balanced between the 17 questions, with each of them receiving between 200 and 300 responses. This indicates that the issues presented in the green paper were relevant to the great majority of the respondents.

The results of the public consultation have been published on the Have Your Say [webpage](#).

4. Main results of the public consultation

This chapter presents some general observations, followed by more detailed observations on the responses to the questions set out in the green paper, grouped under the six thematic clusters listed in the introduction. Results include feedback on the roadmap, discussions at meetings and webinars and the input to the public consultation. Sections 4.1.-4.7. summarise stakeholders' general views, suggestions and recommendations, and give a few selected examples. Where relevant, contrasting views of stakeholder groups are highlighted. Section 4.8. presents stakeholders' recommendations on the role of the EU in the different policy areas.



Image 1: Result of text mining of all the responses to the green paper public consultation – 30 most frequent words

The text mining exercise indicates that access to services, and increasing employment and education opportunities are considered the key factors for addressing the ageing challenge. The importance of family and community is also mentioned frequently, and the European dimension features prominently, reflecting support for EU-level action in these areas.

JRC I.3 - Text mining & Analysis Competence Centre

4.1. General observations

Across all the responses to the questions set out in the green paper, stakeholders confirmed the **need for a debate** on how to address the impact of population ageing. They expressed the view that the debate is both timely and imperative in view of the demographic trends, the need to address the situation of older people, and as a result of the COVID-19 pandemic.

Stakeholders expressed overall support on the selection of issues and questions raised in the green paper. However, some called for a broader approach to ageing that would go **beyond the themes** presented in the green paper, e.g. extending the scope to include the risk of future pandemics, or developing a long-term strategy that includes a vision with strategic goals. Several NGOs and Member States stress that in addition to considering the impacts of ageing on society and the economy, there should be a stronger emphasis on the situation of older people themselves.

Respondents expressed strong support for the green paper's **life-cycle approach** to ageing, and emphasised the importance of **intergenerational** ties and the need for an integrated approach in responding to the consequences of the ageing of population. Stakeholders called for inclusive, participatory and rights-based approaches to fight **ageism and discrimination** and for shifting the perspective from older people as a burden to society to valuing their contribution. There was a broad consensus that ageing should be generally considered a shared responsibility that requires multi-stakeholder **collaboration**.

Many recognised the relevance of the European Pillar of Social Rights² as an overarching guiding **framework**. Others mentioned the [WHO Decade on Healthy Ageing 2021-2030](#), the [UN Convention on the Rights of Persons with Disabilities](#)³ and the [2030 Agenda for Sustainable Development](#). The implementation of the Council Conclusions on mainstreaming ageing in all public policies⁴ was also highlighted by some as a viable strategy.

4.2. Healthy and active ageing and lifelong learning

4.2.1. *Healthy and active ageing*

Respondents expressed strong support for health promotion and prevention, as well as a **holistic approach** that would ensure that healthy ageing is reflected across all policy priorities and all socio-economic groups. Healthy and active ageing should be promoted by investing in healthy lifestyles from an early age and throughout the life-cycle. For instance, encouraging younger people to walk and cycle would increase the chance of them keeping up these habits later in life, while older people's continued physical activity should also be further promoted. Stakeholders' suggestions included promoting intergenerational activities, participatory approaches, improving data availability, and raising awareness to combat stereotyping, ageism and discrimination. Citizens in particular stressed the role of schools in promoting healthy lifestyles and sport, and in bringing generations closer together.

Stakeholders suggested to make use of **initiatives and tools** such as the [European Innovation Partnership on active and healthy ageing](#) and the [Active Ageing Index](#) as well as the 'healthy and active ageing' dialogue in Austria that aims to reduce loneliness and isolation. [Finland's national programme on ageing](#) was also highlighted as an example of how to take a cross-cutting approach to ageing.

4.2.2. *Lifelong learning*

Stakeholders strongly urged for greater investment in lifelong learning at all stages of life, starting from early childhood education and care. They considered adult learning to be essential to keep people in work and to allow them to work longer. Stakeholders identified the most

² COM(2017) 0250 final.

³ The EU and its Member States are party to the UN Convention of the Rights of Persons with Disabilities (UNCRPD), which reaffirms that people with all types of disability must have an equal right to all human rights and fundamental freedoms as others.

⁴ Council Conclusions on Mainstreaming Ageing in Public Policies, 6976/21, 12 March 2021.

common **obstacles** to lifelong learning as: strict division between the different types of education and training; financial and time constraints; unequal access by specific groups, including people living in remote areas; lack of digital literacy; and problems related to age stereotyping in learning. On shortcomings in adult learning opportunities, stakeholders raised concerns over the lack of funding for, and the availability of, reskilling and upskilling opportunities, and proposed to support professionals trained for lifelong learning, in particular for intergenerational learning.

Many respondents regarded lifelong learning as a shared responsibility between state- and non-state actors, and highlighted the need to **foster a lifelong learning ‘culture’** that promotes learning at work and among individuals. In this context, strategies to connect lifelong learning to the labour market were considered useful, as was creating age-friendly and accessible learning environments. Stakeholders called for increased investment in lifelong learning, for instance to provide better lifelong learning guidance, to boost digitalisation and ensure adequate infrastructure to strengthen connectivity and empower rural areas. In addition, many respondents pointed to the need to **recognise both formal and informal learning** and set quality standards for vocational education and training and apprenticeships.

4.3. Employment and the labour market

4.3.1. *Integration in the labour market*

To improve older people’s participation in the labour market, stakeholders strongly agreed on the need for **flexible labour markets** that would provide individualised and voluntary flexible work arrangements and enable people to work for longer. Recommendations included: establishing framework conditions for individual and flexible working arrangements; flexible employment contracts (e.g. part-time work); adapted retirement arrangements for older people; and financial incentives to work beyond the official retirement age. Working conditions, including the nature of work, should be adapted to the capacities of older workers. Stakeholders also suggested that new arrangements resulting from the COVID-19 pandemic, in particular increased teleworking, should be taken into consideration.

Some respondents referred to their own **initiatives** that help support the participation of older people, such as the [‘European Social Partners’ Framework Agreement on Active Ageing an Inter-generational Approach](#)⁵, and highlighted others, such as ‘time-banking’ that allows working time to be exchanged for credits in the form of e.g. theatre tickets.

Various stakeholder groups expressed support for flexible retirement options. Business associations in particular stressed the need to reward longer careers and reduce incentives to retire early. They also called for support for companies that accommodate older workers. Stakeholders also strongly agreed on the importance of **investing in skills and employability**, in particular for older people.

⁵ The Framework Agreement was established by BusinessEurope, UEAPME, CEEP and the ETUC (and the liaison committee EUROCADRES/CEC) to: (i) increase the awareness and understanding of the challenges and opportunities deriving from demographic change; (ii) provide practical approaches and/or measures to promote and manage active ageing; (iii) ensure and maintain a healthy, safe and productive working environment; (iv) foster innovative life-cycle approaches; and (v) facilitate exchanges and mutual cooperation.

All stakeholder groups viewed **ageism and age-discrimination** in the workplace as significant barriers to older people's participation in the labour market. Suggestions for combating ageism and age-discrimination included strengthening awareness-raising and information efforts, promoting the value of older workers and engaging employers.

To strengthen the inclusion of **persons with disabilities**, NGOs in particular called for the full implementation of – and funding for – the Employment Equality Directive⁶, as well as for recognising the role of social economy enterprises, e.g. through legislation. Stakeholders noted the importance of better integrating **migrants** into the labour market to reinforce the workforce and respond to specific employment needs, for example in care.

4.3.2. Promoting senior entrepreneurship

Respondents supported policies and action on senior entrepreneurship, emphasising the **benefits of intergenerational cooperation**, which could be supported by a digital platform and training. Stakeholders suggested to introduce a financing scheme for 'intergenerational start-ups' that would be co-founded by older and younger people. Support was also expressed for promoting female social entrepreneurship, and for ensuring the future EU social economy action plan takes the new needs and opportunities of an ageing working population into account.

Respondents called for measures that would incentivise and reduce the disadvantages of senior entrepreneurship, e.g. tax credits and financial incentives. They also proposed to support promotion campaigns and projects that aim to mitigate the financial risks of senior entrepreneurship and prevent the loss of social rights.

Business associations highlighted the need to address barriers to transferring businesses to the next generation, e.g. by fully implementing the 1994 Commission Recommendation on the transfer of business⁷.

4.4. Social protection systems, pensions and old-age poverty

4.4.1. Social protection systems

To ensure fairer and more fiscally-sound social protection systems, stakeholders called for **modernising** these systems, for example by facilitating intergenerational social contracts that support equality, including gender equality, inclusivity and social justice between generations. They underscored the use of existing frameworks such as the European Pillar of Social Rights and welcomed the high-level group on the future of welfare announced in its Action Plan.

Respondents considered that the exchange of information between Member States would be useful, for instance through: (i) the organisation of policy dialogues e.g. through expert meetings; or (ii) the establishment of a high-level multi-stakeholder forum.

4.4.2. Pensions

Stakeholders considered adequate pension systems as central to addressing old-age poverty and ensuring income protection in retirement. They highlighted the need to address inequalities

⁶ Directive 2000/78.

⁷ Commission Recommendation 94/1069/EC of 7 December 1994.

throughout working life. All stakeholder groups stressed the need to address the gender pay gap and pension gap, calling for comprehensive action to promote labour market equality, for example through sharing of family care between men and women, and supporting informal carers.

Trade unions stressed the importance of investing in quality labour markets by, for example, addressing in-work-poverty, precarious working conditions and non-standard jobs. This would help people accrue adequate pensions that are also sustainable in terms of public finances. Long-life access to quality services was also considered essential to ensure the well-being of people at all stages of their lives.

Broad support was expressed for improving the status of **informal carers**, with some NGOs advocating for social recognition of informal/family carers, which would lead to new rights, including pension rights.

Business organisations pointed out that, depending on the situation of an individual Member State, there was either an urgent or a continuous need to reform pension systems. Such reforms should secure financial sustainability, as well as intergenerational solidarity. Trade unions stressed the importance of fairness in pensions systems and argued against, for example, automatically increasing the pension age in line with life expectancy, as various socio-economic factors and types of work can have an impact on life expectancy.

The views of stakeholders diverged on **the role of supplementary pensions** for securing future pensions. Several stakeholder groups, including public authorities, business associations and academia, considered supplementary pensions to be beneficial. Some stakeholders, on the other hand, expressed concerns about their lack of **affordability** for vulnerable or low-income groups, and some NGOs and trade unions, in particular, were concerned about unequal access to them, including from a gender perspective.

Several respondents, in particular business representatives, expressed support for **multi-pillar pension systems** to help spread the risks of diverse economic and demographic developments. Business associations stressed that **occupational pensions** are important for reducing old-age poverty, and should therefore be collectively agreed upon by social partners. Some considered that automatic enrolment into an occupational pension scheme when an employee joins a company could help reduce the risk of poverty in old age, especially for low-income employees.

Some respondents also proposed to develop other cross-border supplementary pension schemes, such as a pan-European occupational pension (PEOP) scheme, in addition to the Pan-European Personal Pension Product (PEPP).

Financial literacy is considered crucial at all ages. It requires investing in financial education, awareness raising and information, for instance to encourage saving habits among young people. Respondents also called for better access for older people to safe and affordable financial tools and services, as well as age-friendly **consumer protection**.

4.4.3. Old-age poverty

Stakeholders generally recognised that preventing old-age poverty relies on **addressing inequalities** from an early age and throughout the life-course. To reduce the risks, they recommended a number of solutions, starting with adequate pension systems. Trade unions in particular stressed the need for ensuring equal access and participation in the labour market, job security, decent wages and the provision of social protection for all throughout the life-course. Some stakeholders also mentioned the need for a fair indexation level of pensions to ensure their adequacy.

Many stakeholder groups expressed concerns about **gender inequality** in the context of old-age poverty, as well as about the risk of poverty experienced by **migrants** and **persons with disabilities**. Some stakeholders stressed that disability benefits need to continue after retirement and some called for more research into how disability, the gender pay gap and unpaid care lead to poverty.

National **minimum pension schemes** were also considered to be strong tools to prevent the risk of poverty. One such scheme is the Dutch state pension system (AOW) which takes the form of a pay-as-you-go system, with government funds and payroll taxes providing the funding for it. Every citizen who lived and/or worked in the Netherlands between the ages of 15 and 65, is entitled to an AOW pension, which may be complemented by occupational schemes. In their responses to the public consultation, citizens in particular called for a minimum guaranteed income in old age, recognising among others the contribution of informal carers.

4.5. Healthcare and long-term care

4.5.1. Healthcare

Respondents agreed on the need to reorganise healthcare systems taking into account the needs of an ageing population. To reconcile adequate and affordable healthcare with fiscal and financial sustainability, respondents mentioned the need to tackle challenges related to access to healthcare, health inequality, low quality and affordability of healthcare, as well as staffing shortages. Some suggested to define a broader tax base for financing health and long-term care. Stakeholders also noted that 70% of health and long-term care staff are women, and that the undervaluation of the work performed by women in the care sector needs to be addressed. Addressing these challenges has become more urgent in light of the COVID-19 pandemic.

Many stakeholders called for reshaping healthcare systems by investing in more coordinated and integrated forms of care provision; a holistic and ‘health-in-all policies’ approach⁸; and **people-centred healthcare** that delivers quality services across the life-cycle.

Telehealth and digital tools can play a transformative role in enabling home- and community-based care. Some stakeholders highlighted the benefits of telehealth initiatives introduced at local level, and mentioned the examples of Bilbao, Braga and Warsaw that developed telecare

⁸ The ‘health in all policies’ approach aims to systematically take into account the health implications of decisions, seek synergies and avoid harmful health impacts in order to improve population health and health equity.

systems - including monitoring devices and online or telephone consultations. These are greatly appreciated by older people as it means they can stay at home.

Respondents generally supported the increased **digitalisation** of healthcare as a means of providing better healthcare services. However, they also pointed out the importance of ensuring an appropriate balance between digital tools and in-person care.

Respondents stressed the need to invest in **health promotion, including mental health, early diagnosis and prevention**, including vaccination. It was noted that currently only 3% of healthcare budgets in the EU go towards preventive care. As well as being cost-effective, these measures are considered beneficial for active ageing and preventing specific diseases and conditions, disabilities and impairments, including cognitive impairments, such as those associated with Alzheimer's disease, and other conditions and ageing-associated impairments related to e.g. the eyes and cardiovascular system.

4.5.2. Long-term care

Respondents highlighted the need for an integrated approach to long-term care that is accessible, affordable and of high quality, that is centred around the care recipient's needs and aims at supporting individual's independence as long as possible. The right to live in dignity was stressed⁹, with NGOs in particular calling for Member States to increase levels of public spending on long-term care and expand the provision of formal long-term care services.

Business associations highlighted in particular the necessity to reconcile adequate and affordable long-term care coverage with cost-effectiveness and financial sustainability. They called for more support to private care provision and community care, as well as focus on technology and prevention as a driver for cost-effectiveness. They also stressed the important role of private insurance and the need to provide tax incentives, tax deductions to ensure affordability and equal access. **Trade unions** called for universal access to and more public provision of quality long-term care as well as for integrating the risks of long-term care into social protection systems. Spending on good quality long-term care should be seen as investment in people and their wellbeing, and a contribution to job growth.

Respondents pointed out that **staff shortages in long-term care** are a key challenge and recommended investing in labour market planning and ensuring sustainable employment conditions for long-term healthcare staff, including adequate wages and good working conditions. Further suggestions included investing in skills, including via the EU Pact for Skills, increasing the mobility of staff across EU borders, and formalising undeclared care work through regularisation of migrant care workers, in particular live-in carers. Another suggestion was to better recognise informal carers and offer them support, including adequate care allowances and care leaves. For example, the Austrian Red Cross gives online courses to help young carers learn practical skills and provide information on local services and mental health advice.

⁹ In line with Principle 18 of the European Pillar of Social Rights on long-term care. Everyone has the right to affordable long-term care services of good quality, in particular home-care and community-based services.

Stakeholders stressed the role of cities and **local authorities** in developing long-term care plans and actions, including to address shortages of professional staff. For example, the city of Lyon is implementing its action plan to promote the inclusion of unemployed people in the care sector by increasing its attractiveness. The plan involves a human resources platform for care companies to collaborate on attracting talent for the long-term care sector. Another example is Solna, Sweden, where several municipalities and care sector employers have been collaborating to help young people and newly arrived migrants improve their skills and find jobs.

Focusing on increasing the provision of **home- and community-based care** is considered key to enable ‘ageing-in-place’¹⁰. Stakeholders recommended to align home- and community care solutions with the UN Convention on the Rights of Persons with Disabilities (UNCRPD). In particular, social NGOs stressed that older people in need of care and their relatives have the right to choose the care arrangement that best fits their needs and preferences. Such person-centred care services can best be created through co-development with all stakeholders. In addition, new technologies and digital solutions can improve care delivery, in particular in rural and remote areas.

Many respondents welcomed the forthcoming EU initiative on long-term care, announced in the Pillar Action Plan. They called for a shared EU vision on Long term care, including a common understanding of quality based on patients’ needs, of the care needs and of different levels of support. Some called for action at EU level on quality and access indicators, on compulsory access targets (similar to the Barcelona targets on childcare), on minimum quality requirements for providers, or on dedicated EU Sectoral Social Dialogue for social services.

4.6. Inclusiveness and non-discrimination

4.6.1. Ensuring the autonomy, independence, participation and rights of older persons

Respondents noted that the level of protection for vulnerable adults who did not have the capacity to manage their own personal, financial and legal affairs varies considerably between EU countries. They stressed that the EU and its Member States must comply with international agreements such as the UNCRPD, the European Charter on Fundamental Rights, the European Convention on Human Rights, and the Charter of Social Rights, which include guidance on how countries can protect vulnerable adults.

To ensure the autonomy, independence and rights of older people, NGOs support a **human-rights based approach** and have called for developing a specific UN Convention on the Rights of Older Persons¹¹. An example of how to ensure the rights of older people was to establish an ombudsman to promote and supervise the rights of older people, as done in Finland.

Respondents stressed the need for an in-depth **analysis of the specific needs** of older people and for addressing discrimination against older Roma, LGBTIQ people and people with disabilities.

¹⁰ ‘Ageing-in-place’ advocates for remaining living in the community, with some level of independence, rather than in residential care.

¹¹ This would be additional to the existing Universal Declaration of Human Rights. Global-level discussions on the rights of older persons are held annually under the UN Open-ended Working Group on Ageing.

The COVID-19 pandemic has shown that more attention needs to be paid to **cross-border issues**, to better protect vulnerable older people. Several respondents consider [the Hague Convention on the International Protection of Adults](#)¹² to be a suitable instrument for successful cross-border cooperation and support its full ratification. Some highlighted the need to develop additional measures, based on the experience gained from the Hague Convention and the COVID-19 crisis. Stakeholders recommended that EU retirees living in another EU country be given particular attention.

4.6.2. Loneliness

Respondents stressed the need to focus more strongly **on addressing loneliness and social isolation** as a result of the COVID-19 pandemic. They underlined the need for regional and local-level measures and networks, and recommended establishing ‘Elderly Councils’, for example, to promote the participation of older people in society. They also stressed the need to invest in mental health and to look into the impact of social exclusion as a result of disability, and suggested to consider ageing dynamics and social isolation in the 2021-2030 strategy for the rights of persons with disabilities¹³.

A number of initiatives that tackle loneliness are already in place, in particular at local level, but more is needed, including in rural areas. In Ireland, for instance, a taskforce on loneliness was established to raise awareness and support local initiatives to fight loneliness and isolation. Barcelona is in the early stages of implementing its strategy against loneliness (2020-2030), which includes new technology-based services and the promotion of participation, volunteering and community spaces. Its ‘Vincles BCN’ programme uses digital solutions to strengthen social relations of older people who feel lonely.

While many stakeholders highlighted the benefits of **digitalisation and technological innovations**, some commented that these could actually lead to more loneliness. The specific isolation risks of intensive use of technologies and IT solutions should be researched.

4.6.3. Volunteering

A number of stakeholders supported the development of a platform for intergenerational volunteering, which could help highlight best practices, facilitate networking, and provide tools, frameworks and information on, for example, funding for all stakeholders. It could also support e-volunteering, a new volunteering format involving virtual exchanges. Some stakeholders proposed an ‘Erasmus for Seniors’ to boost intergenerational learning across borders. The [volunteering platform](#) of the International Federation of Red Cross and Red Crescent Societies (IFRC) was mentioned as an interesting example.

¹² The Convention on the International Protection of Adults entered into force in 2009 and is currently applied in 10 countries. The convention aims to protect vulnerable adults, people who ‘by reason of an impairment or insufficiency of their personal faculties, are not in a position to protect their interests.’

¹³ The 2021-2030 strategy for the rights of persons with disabilities intends to tackle the diverse challenges that people with disabilities face. It aims to progress on all areas of the UNCRPD and to ensure that people with disabilities in Europe enjoy their human rights and fundamental freedoms on an equal basis with others regardless of their sex, racial or ethnic origin, religion or belief, age or sexual orientation.

Various local initiatives that stimulate intergenerational volunteering and mentoring already exist. For example: the ‘Amsterdam Vertelt’ initiative which pairs a senior citizen with a young resident to work together on a photography or literary project; ‘La plateforme du volontariat’, a volunteering platform in Belgium; and spaces for intergenerational activities (e.g. communal vegetable boxes, trekking routes, and chess sets in parks) in Oslo.

Respondents highlighted various **sector-specific volunteering** needs, including cross-generational programmes in employment (companies) and in education. Some suggested to launch a pilot programme replicating the concept of the ‘super connectors’ programme that helps schoolchildren teach their older relatives how to use technology. Another example is the ‘oral history’ projects, which are based on using older people's experience in the teaching of history.

4.7. The territorial dimension of ageing

4.7.1. Local solutions

To manage ageing and depopulation in regions and rural areas, stakeholders stressed the importance of developing **age-friendly communities**¹⁴. [WHO age-friendly practices](#) or the Active Ageing index can provide useful examples.

Respondents stressed the critical role of local authorities in adapting solutions to local contexts and developing functional local environments and high-quality public services for older people. This requires coordinated planning between all levels of government, as well as specific programmes that support local initiatives, e.g. to strengthen lifelong learning opportunities.

Stakeholders stressed the importance of developing public services, community-based care and accessible transportation. Mobile health and long-term care teams were mentioned as possible solutions. Many respondents highlighted the need for **multi-stakeholder collaboration** and a **cross-sector approach**, which would include accessible and inclusive decision-making mechanisms to enable the participation of older people.

Many respondents mentioned the necessity of **fostering economic rural development** and investing in services, infrastructure, technology and digitalisation in regions and rural areas with an ageing population. This would include boosting the ‘silver economy’, for example through health tourism, as well as creating incentives for young people to live in rural areas.

The private sector is seen as having a critical role in addressing depopulation in regions and rural areas. For instance, social enterprises can support the creation of tailored solutions at local level.

4.7.2. Digitalisation and mobility

Respondents recognise the potential of digitalisation to support older people and address the challenges of an ageing population. The COVID-19 pandemic has shown that digital solutions can enable remote learning and work, as well as outreach to older populations, for a better follow-up and mapping of their needs. Moreover, virtual education, eHealth and other digital solutions are considered key in strengthening access to services in rural areas.

¹⁴ Age-friendly communities support older people and active ageing through policies, services and structures. These communities are designed to help older people live safely, enjoy good health and stay involved.

Stakeholders broadly agreed that **the digital divide** should be addressed and highlighted a number of aspects that could **support the digital transformation**. Equitable access to digital technologies is particularly relevant for older people, who often experience digital exclusion. Therefore, to help older people reap the benefits of digitalisation, respondents called for training and large-scale digital skills programmes targeted to this age group.

According to respondents, digital solutions are critical for strengthening **mobility** and improving the accessibility, availability, affordability and safety of public transport. They stressed the **role of cities** in investing in digitalisation and smart mobility. Some respondents highlighted the [WHO ‘Healthy cities’](#) initiative and the [WHO Age-Friendly Cities](#)¹⁵ concept as useful guiding frameworks, and named a number of cities that have adopted this approach. They also referred to the role of apps in enabling accessible transportation. As one example, age-friendly Gothenburg offers free transportation to people aged 65 and above.

Key **recommendations** to strengthen mobility for older people included ensuring accessibility through a ‘design-for-all approach’ in line with the UNCRPD, good **rural-urban transport** connections, and the participation of older people in public transport procurement initiatives.

4.7.3. Housing

Respondents expressed strong support for policies promoting **cohabitation and multi-generational living**. Many initiatives are already being implemented across Member States. For instance, the city of Braga’s ‘Avóspedagem’ programme promotes ‘intergenerational coexistence’ and aims to combat loneliness and isolation by matching university students with older people who live alone. The city of Nantes manages a ‘house of longevity and autonomy’ that goes beyond the traditional concept of care home services, and supports various projects, including assistive technologies for retired people.

Some respondents highlighted that multi-generational living should be based on consent and a user-centric approach. To enable ‘ageing-in-place’ approaches that encourage living in the home or community, living environment should be adapted and new buildings should be designed for people to live in them as long as possible, and offer a variety of housing units and common areas. The design of urban spaces should also allow for intergenerational socialising.

It was stressed that the planning and development of ‘all-age-communities’ should involve **all relevant stakeholders**, including older people. Some respondents called for pilot projects involving innovative teams, community leaders and older people. Some NGOs suggested to use fiscal benefits for family- and elderly-friendly and accessible housing.

4.8. Key recommendations on the role of the EU

Stakeholders welcomed the Commission’s initiative to launch this timely and imperative debate on how to respond to the impact of an ageing population. There was a broad consensus that

¹⁵ The WHO Global Network for Age-friendly Cities and Communities was established to foster the exchange of experience and mutual learning between cities and communities worldwide.

ageing is a cross-cutting and shared responsibility that requires multi-stakeholder collaboration. Stakeholders recommended that the EU mainly focus on coordinating and supporting Member States through analysis and monitoring, guidance and funding.

On **healthy and active ageing**, respondents stressed that the EU should promote a life-cycle approach to healthy ageing and intergenerational initiatives. The EU can strengthen the exchange of validated best practices¹⁶, awareness raising and funding for training, guidance and research, for example through the Horizon Europe and EU4Health programmes, and Europe's Beating Cancer plan¹⁷. Stakeholders see a role for the EU in strengthening **lifelong learning** across Member States, for example by delivering on the Skills Agenda and by funding and evaluating national lifelong learning initiatives. Some NGOs welcomed the initiatives on individual learning accounts and micro-credentials.

Stakeholders expressed strong support for the EU's role in promoting good **working conditions**, voluntary and flexible working arrangements and the participation of older people in the labour market. The EU is encouraged to support age-friendly, accessible and age-inclusive workplaces, to tackle ageism and age-discrimination and to help reduce the gender pay gap and the pension gap, e.g. through the European Semester. To promote senior entrepreneurship, respondents invited the EU to assess the disadvantages senior entrepreneurs face, launch an EU-wide campaign and fund mentorship programmes for intergenerational collaboration, modelled after Erasmus for Young Entrepreneurs¹⁸, for example.

Social protection and pension systems are generally viewed as a Member State competence. Stakeholders proposed that the EU monitor and support **social protection** reform processes and foster information exchange between Member States, e.g. as done through the ageing report¹⁹, as well as with social partners and other stakeholders. The EU should have a coordinating and advisory role, ensuring the participation of various stakeholders. Some proposed that the EU report on the cost-efficiency of national social protection systems.

Stakeholders encouraged the EU to help address the gender **pension** gap by promoting gender equality in the labour market, including the social and economic recognition of informal care and housework. The EU's monitoring role was considered useful, e.g. its pension adequacy report. Some stakeholder groups proposed to explore the potential of new technologies to facilitate and better reward care work. Some NGOs and trade unions advocated for the EU to promote a statutory minimum income for pensioners.

While some raised concerns about **supplementary pensions**, in particular their lack of affordability for low-income groups, others called for a strong EU role in promoting them, including through financial and technical support, guidelines or regulation. Respondents

¹⁶ See, for example the Best Practice Portal on public health: <https://webgate.ec.europa.eu/dyna/bp-portal/>

¹⁷ https://ec.europa.eu/health/sites/default/files/non_communicable_diseases/docs/eu_cancer-plan_en.pdf

¹⁸ Erasmus for Young Entrepreneurs is a cross-border exchange programme which gives new or aspiring entrepreneurs the chance to learn from experienced entrepreneurs running small businesses.

¹⁹ The EU Economic Policy Committee and its Working Group on Ageing Population and Sustainability regularly monitor and assess the economic and budgetary impacts of population ageing and in particular of pension reforms.

highlighted the need for improving financial literacy and consumer protection information. They suggested that the latter could be achieved, for example, by developing financial product guidelines and amending the Insurance Distribution Directive.

To address **old-age poverty**, respondents proposed that the EU promote a life-cycle approach and a sharing economy. Some also proposed impact assessments on upcoming pension reforms, and to expand EU statistics gathering to make poverty and social exclusion of people over 85 more visible.

Respondents encouraged the EU to support Member States in transitioning from **health** systems designed around diseases and health institutions towards integrated, person-centred and community-based healthcare systems. To promote telehealth, some stakeholders proposed that the EU should help Member States implement a digital health strategy and make best use of the EU4Health programme and cohesion policy funds.

To strengthen home- and community-based **long-term care** efforts, the EU is encouraged to fund local approaches and promote best practices, for example under Horizon Europe's European partnership on transforming health and care systems. Stakeholders stressed the need to address staff shortages in long-term care and called for investment in labour market planning, skills development, sustainable employment conditions and increased staff mobility across EU borders. To improve the quality of long-term care, some stakeholders suggested introducing EU-wide quality standards and access indicators for long-term care coupled with public investment indicators, along with benchmarks.

To better **protect older people**, NGOs in particular called for the EU to check compliance with the UNCRPD and other relevant international agreements, and to ensure full compliance with EU rules such as the European Accessibility Act²⁰. Some also called for a human-rights based approach and a long-term strategy, for example a 'Silver Deal' or an 'EU age equality strategy'. Various practical recommendations were put forward for the EU to strengthen cross-border protection, for example by fully ratifying the Hague Convention or creating an advisory body on financial cross-border transactions.

Loneliness and isolation are critical concerns particularly in the wake of the COVID-19 pandemic, where action at regional and local level is key. To help address this problem, the EU is urged to provide support in the form of guidelines and recommendations, awareness raising, exchange of practices and research, including an EU study on loneliness. Some respondents invited the EU to assess in particular the risks of the intensive use of technologies and IT solutions, related to social isolation.

To strengthen **volunteerism**, in particular intergenerational volunteering, stakeholders called on the EU to support national and local strategies to promote volunteering among older people. Before creating a platform, the EU should assess volunteering needs and benefits and consider

²⁰ Directive 2019/882.

the role of local and regional governments, as well as networking opportunities, including with youth volunteer organisations.

Action by **local and regional** authorities to address the impact of ageing is considered vital. This includes efforts to advance community-based health and long-term care, lifelong learning and volunteering. EU cohesion policy funds can support Member States' transition to 'age-friendly' communities and rural areas. Some NGOs noted that local/community coordinators – who could be supported through EU funds - could help bring people together to access and share goods and services, actively participate in decision-making and revitalise the local economy. To support the private sector, the EU should invest in connecting local producers.

Respondents see a role for the EU in supporting **digitalisation** to enable distance learning, telework and telehealth, self-care, mobility and access to rural and remote areas. They called on the EU to address the digital divide, tackle digital poverty and improve the digital skills of older people, for example through the EU Skills Agenda or its funds. When investing in digital mobility and transport, the EU's funding criteria should include environmental sustainability and advancing the Green Deal goals.

Finally, on adapted public space design and living environment as well as multi-generational **housing**, stakeholders recommended that the EU support exchanges of best practice, research, support networks and local initiatives, as well as information on what constitutes decent housing. Stakeholders also pointed to the recommendations of the European Parliament report on decent and affordable housing for all²¹.

5. Conclusion and next steps

Contributions to the public consultation on the green paper on ageing provided valuable input to help the Commission identify the measures needed to support people across all generations and across regions and communities, including in rural and remote areas, and to promote economic and social resilience in the context of an ageing Europe.

The Commission already supports Member States through various measures, including funding, to address demographic challenges. For example, the Commission's action plan on the European Pillar of Social Rights²² sets out various initiatives relevant to ageing (for instance on long-term care), and the recently adopted Long-term vision for the EU's rural areas²³ identifies demography as one of the most impactful drivers for the future of rural areas and puts forward initiatives to help revitalise them. Europe's Beating Cancer Plan will also, through its prevention pillar, benefit the ageing population in reducing major non-communicable diseases.

EU funds can help national, regional and local authorities address the impacts of ageing: Cohesion policy funds have been investing in people, services and infrastructure through a place-

²¹ 2019/2187/INI.

²² COM(2021) 102 final, 4.3.2021.

²³ COM(2021) 345 final.

based approach adjusted to the actual needs of the territories; European agricultural fund for rural development promotes, among other, social inclusion, poverty reduction and economic development in rural areas; Horizon Europe can fund specific research and cooperation, such as through the partnership on ‘Transforming health and care systems’; EU4Health programme will support disease prevention, etc. Finally, Recovery and Resilience plans include social expenditure related to reforms and investments on employment and skills, education, health and long-term care, and social policies.

The Commission will consider the contributions to this public consultation when reflecting on possible further policy responses to address the challenges and reap the opportunities linked to ageing.