

## Realizing the potential of living longer

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### Challenging context

The need to adapt to the challenges of population ageing prevails in policy, media and general discourse. Much less attention is being paid to the opportunities and potentials that living longer holds for individuals, economies and society at large, and to tackling the barriers that currently hinder their full realization. Perceiving longevity mainly as a fiscal pressure and an obstacle to economic growth may trigger reforms that result in rising inequalities. This can occur when the cumulative disadvantages stemming from difficulties in transitions over the life course, ill health and disability and unpaid caregiving are insufficiently addressed. It also feeds into age-based stereotypes and negative attitudes towards older people. To change this, it is essential to better recognize the potentials of ageing societies and to enable people to live active and fulfilling lives as they age.

### Suggested strategies

An age-integrated approach that facilitates transitions between phases of education, working, caring and leisure and the possibility of combining them flexibly across the life course is advised. This would contribute to the realization of the potentials of longer life while mitigating personal risks and social inequalities. Collaborative efforts of individuals, civil society, businesses and the state are needed to realize the potentials of living longer:

- **To realize the potential of healthy life years**, more emphasis needs to be placed on health promotion and disease prevention throughout the life course, tackling health inequities and providing age-friendly and supportive environments.
- **To realize the potential of extended working lives**, lifelong learning needs to be fostered. Support to workers at various stages (transitions) of the life course is needed to tackle unemployment. Awareness-raising campaigns and other measures are called for to combat ageism and dispel age-related misconceptions that disadvantage groups of employees or jobseekers.
- **To realize the potential of the Silver Economy**, the needs and preferences of older people have to be better understood. Older people should be involved in designing, testing and evaluating new technologies, products and services to ensure their relevance.
- **To realize the potential of volunteering and informal caring**, it is recommended to enhance the recognition of voluntary contribution and to facilitate volunteering, civil engagement and caregiving throughout the life course. Flexible transitions and simultaneous reconciliation of working and caregiving or volunteering need to be promoted and the risks associated with part-time working or time off employment need to be reduced.

### Expected results

The opportunities of longevity will be better realized if people are enabled to lead healthier lifestyles and receive the treatment and care they need, seek out and seize lifelong learning and training opportunities, stay in employment for a longer time, volunteer more and provide care and support to their families and communities over the entire life course.

### With good practice examples from:

Austria, Canada, Cyprus, Finland, Germany, Luxembourg, the Netherlands, Norway, Portugal, the Russian Federation, and the United Kingdom.

This policy brief addresses **Commitments 4, 5, 6, 7, 8 and 9** of the **Regional Implementation Strategy of the Madrid International Plan of Action on Ageing** and **paragraph 3** of the **Preamble of the 2012 Vienna Ministerial Declaration**:

“We recognize that the enduring demographic changes have been generating both opportunities and challenges in the region. We are committed to raising awareness about and enhancing the potential of older persons for the benefit of our societies and to increasing their quality of life by enabling their personal fulfilment in later years, as well as their participation in social and economic development”.



United Nations

## Introduction

Populations in the UNECE region have experienced unprecedented longevity gains. Life expectancy at birth has increased by an average of nearly three years across the UNECE region. At age 65, people today can expect to live on average one and a half years longer than a decade ago. Combined with low birth rates and migration, the gains in longevity have contributed to population ageing in the region.

Policy responses to date have primarily focused on adapting welfare systems to the challenges of demographic change. These have included pension reforms and measures to extend working lives, as well as investments in health and social care provisions to meet growing demand for services and ensure a good quality of life in older age. While such steps are all necessary to adapt national welfare states to changing demographics they are not sufficient to fully seize the opportunities that longevity holds for individuals and society.

This insight is not new. There has been an ongoing process of rethinking and reframing ageing in research and policymaking, not least since the adoption of the Madrid International Plan of Action on Ageing (MIPAA). It has paved the way for unleashing the positive potentials and opportunities of longer lives for individuals, economies and societies.

## Reframing age and ageing

A gradual shift in discourse can be observed in UNECE countries from “ageing tsunamis” and “demographic time bombs” that would threaten welfare state sustainability and intergenerational solidarity to a more positive vision of ageing societies. Older people are not a burden on the public purse or their families but they contribute – as producers and consumers, volunteers and caregivers – and their contribution is increasingly recognized.

There is a growing sense that the negative stereotypes and misconceptions around ageing and old age are holding us back<sup>1</sup> – as individuals and as societies. Examples of widely-held beliefs include that productivity declines with age, that older workers may crowd out younger workers from the labour market,<sup>2</sup> that population ageing may lead to reduced economic development and growth and that older age necessarily implies declining health and disability. These negative perceptions contribute to disadvantaging and discouraging older workers in the labour market and may thereby become a self-fulfilling prophecy. Negative views of (individual) ageing and about older people can influence individual as well as collective expectations and behaviours and prevent people from living up to their potential and having a good quality of life.

Older people are as heterogeneous and diverse as other age groups. Chronological age is but one of many factors that determine health, competencies, and societal engagement. It is therefore time to challenge the notion of chronological age *per se* as a defining characteristic for access to and take up of opportunities and services throughout the life course. This includes eliminating age-based barriers to education and employment.

The social construction of the life course into age-differentiated phases of education, work and family responsibilities, and retirement that have been deeply embedded in individual and collective value systems, life plans and prospects, is one of the factors that contribute to age-based stereotypes.<sup>3</sup> Furthermore, in the light of growing longevity, this sequential life-course model may no longer be fit for purpose. In an era of fast-paced technological change, lifelong learning is essential to ensuring that employees’ skills remain at the height of job requirements. Over a longer life course, and in a context of less stable employment contracts, individuals are likely to change careers several times over their working lives. People are never too young or too old to learn and contribute. They may need periods of “retirement” from work throughout the life course to dedicate time to volunteering, education or retraining, taking care of their own health needs, or caring for others. Decoupling the key elements of education, working, and retirement from chronological age – as many have argued before – can go a long way in challenging age-based stereotypes and roles if learning, working and periods of “retirement” occur simultaneously or in smooth transition throughout the life course and irrespective of age.

<sup>1</sup> In 2016, the World Health Assembly adopted a Global strategy and action plan on ageing and health that highlights the importance of combating ageism to foster healthy ageing.

<sup>2</sup> Also known as the “lump-sum fallacy of labour” (George et al. 2015).

<sup>3</sup> Riley & Riley 2000.

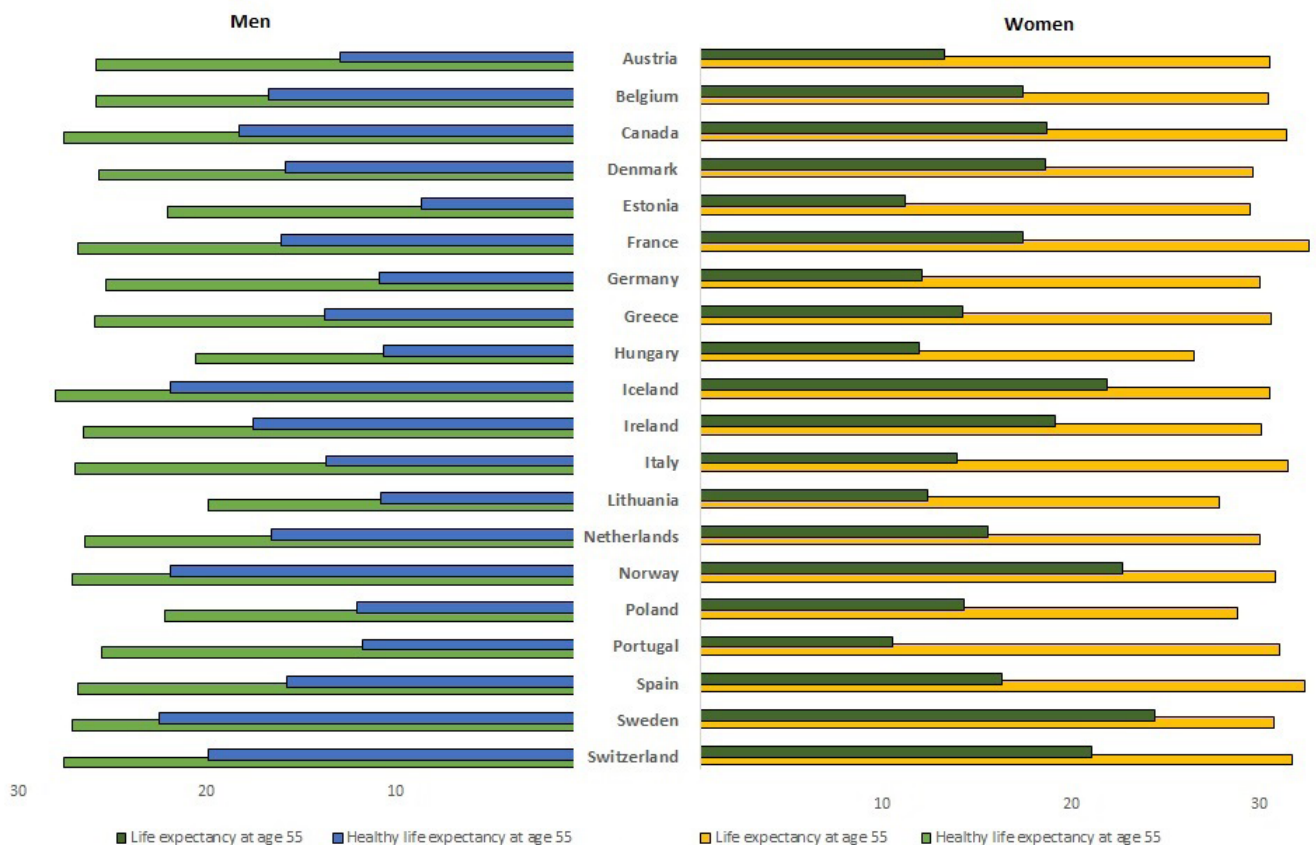
*The potentials of living longer*

Identifying and realizing the potentials of a longer life by moving emphasis from the limitations and weaknesses of older persons to their capacities and potentials, and promoting them, is to the benefit of the individual, the community and society as a whole. In the focus of this brief are four potentials of living longer – healthy life years, extended working lives, the Silver Economy and unpaid contributions through volunteering and care and how these may be better realized.

**Healthy ageing**

Health is a key enabler of the contributions older people make. Good health is of great importance to personal fulfilment and well-being and it allows people to engage in the activities they value, to be mobile and independent and to nurture and maintain social relations. At age 55, as Figure 1 shows, men and women can expect to live another 8 to 24 years in good health. However the gap between life expectancy and healthy life expectancy also shows that the additional years gained might not be lived in good health. Making them healthy years is in itself a potential that has not yet been fully realized.<sup>4</sup> Between 2005 and 2015, average life expectancy at age 55 for both women and men increased, respectively by 1.6 and 1.8 years in the UNECE region. Healthy life expectancy, however, only increased by 0.3 years for men and 0.1 years for women over the same time period.<sup>5</sup>

**Figure 1**  
Differences between life expectancy and healthy life expectancy at age 55, selected countries, 2014



Source: UNECE Synthesis Report 2017.

<sup>4</sup> WHO World Report on Ageing and Health 2015.

<sup>5</sup> Data on healthy life expectancy in 2014 was available for 35 UNECE countries.

*Health promotion and disease prevention*

Personal lifestyles at all ages, and public policies and environments that promote healthy ageing can help address the gap between life expectancy and healthy life expectancy. Health promotion and disease prevention throughout the life course can prevent or delay disability in older age. This includes improved health and safety at work, healthy diet, physical exercise and avoidance of tobacco and alcohol abuse.<sup>6</sup>

UNECE member States are investing in health promotion. In Austria, for example, health promotion at the workplace is gaining momentum, while in Belarus, health schools were set up to offer classes for older people informing them about diverse aspects of health promotion and treatments for specific health conditions. Since 2012, 633 such schools were established and 788,500 older people have participated in classes.<sup>7</sup> Preventive healthcare practices for older persons have also become more common.

**Prevent to Win – Health screening programme in Portugal**

The “Prevent to Win” Programme was developed by the Union of Portuguese Municipalities in 2014-2015, resulting from the organization’s recognition of early diagnosis as a fundamental factor in preventing illness. The project promoted health-screening programmes, with the objective of facilitating access to diagnoses and treatment referrals, focusing on cardiovascular diseases, respiratory diseases, hearing and vision problems in the general population and giving priority to older persons and people at risk of social exclusion.

Under the project, a number of activities were carried out across the country, including health promotion and educational activities, as well as campaigns to prevent pathologies. Among the various themes addressed were those related to active ageing and healthy habits, in order to prevent and minimize the segregation and/or social exclusion of older people.

“Prevent to Win” was promoted by nine partners in different regions of the country (Norte, Centro, Lisboa, Alentejo and Algarve), who carried out health screenings through voluntary, confidential and free instant tests and awareness raising activities aimed at promoting health education, active citizenship, well-being and healthy living. The project was also closely coordinated with the Regional Health Administrations, the Ministry of Health and the Ministry of Labour, Solidarity, and Social Security.

Over the duration of the project, a total of 13,823 health screenings (compared to 4,665 screenings originally planned) were carried out, involving 5,304 men and 8,519 women. The information and awareness activities included 304 hours of training (compared to 216 hours originally planned) involving 760 men and 1,264 women.

Source: National Report 2017 for Portugal.

Investments in health promotion and in the prevention of ill health and disability can reduce costs by preventing the use of “limited health resources for the diagnosis, treatment and management of preventable illness and injuries”.<sup>8</sup> Improvements of personal health enhance well-being and prolong the years that a person can contribute to the labour market and the community and live independently, overall reducing the need for health care treatments and long-term care.

*Reducing health inequities*

Evidence suggests that people who have experienced disadvantages during their lifetime have a higher risk of poor health.<sup>9</sup> It is therefore important to identify and address the determinants of health inequities throughout the life course.

<sup>6</sup> Health 2020, the European Health Policy Framework developed by the WHO Regional Office for Europe and adopted in 2012 promotes a life-course approach that empowers people, builds resilience and capacity, promotes health and prevents disease. It was adopted by 53 countries at the session of the WHO Regional Committee for Europe in September 2012.

<sup>7</sup> Reported in the National Report 2017 for Belarus.

<sup>8</sup> European Commission 2017.

<sup>9</sup> WHO Global Strategy and action plan on ageing and health (2016-2020); Ilinca et al. 2016.

## Everything is Health – National Prevention Programme in the Netherlands

The Dutch National Prevention Programme *Everything is Health* (2014-2016) aspired to reduce the number of people that suffer from chronic diseases and to reduce the health disparities that exist, for example for people with lower socio-economic status, lower education, and poor living conditions.

It focused on three areas. The first area entitled ‘healthcare close by’, aimed at improving – in an integrative way – the health of people and at preventing chronic diseases, by focusing on education, promoting health in the neighbourhood, and occupational health. The second area gave prevention a vital place in the healthcare system as a whole, among other things, by improving the cooperation with health-care partners. One of the examples is consultations with health-care insurers that were organized to incite them to focus on prevention. The third area was to maintain a good level of health and avoid major threats. This included maintaining and enhancing vaccination programmes, and ensuring healthy and safe food provision.<sup>10</sup> This prevention scheme targeted all age groups, from programmes in schools towards programmes that address malnutrition among older persons.

Furthermore, this program sought partners from various sectors who wished to cooperate in getting prevention high on the agenda. In 2015, a total of 1,265 partners pledged to actively contribute to a healthier society. Around 900 organizations actively cooperated under this scheme, including schools, workplaces, and communities. A subsidy scheme to support activities received 3,157 applications for a maximum of 10,000 Euros in 2015.

Source: National Report 2017 for the Netherlands.

In addition to health promotion, equitable access to high-quality health and social care and age-friendly environments can make the difference in enabling people to continue to live independently and engage in the activities they value for longer.

## Longer working lives

The extension of working lives has been identified as a major potential to meet social challenges of ageing by harnessing personal competencies of older men and women in productive activities, even beyond retirement age. Many countries have increased retirement ages and removed incentives for early retirement to extend working lives – with success. Labour market participation among older age groups (55-59; 60-64; 65-69; 70-74)<sup>11</sup> has increased over the past decade as well as the effective labour market exit age (see Figure 2 on the next page).

### *Tackling age-based discrimination in employment*

Raising retirement ages is only part of the equation, as people need to be prepared for a longer working life span. Multi-stakeholder action by governments, employers, unions and other stakeholders is needed to ensure that the capacities of older workers are maintained and used to the benefit of all in a multigenerational workforce.<sup>12</sup> Older workers currently experience a number of disadvantages in the labour market due to misconceptions and age-based stereotypes, which can hinder the optimal use of their potential. If they become unemployed or need to interrupt employment for health- or care-related reasons, they can find it particularly difficult to re-enter the labour market and are at a higher risk of long-term unemployment than younger workers being “too young to retire but too old to find a new job”.<sup>13</sup> Exclusion and discrimination based on age intersect with other inequalities that might have accumulated over the life course and exacerbate difficulties for certain groups of older workers.<sup>14</sup> In particular, workers with low qualifications may struggle in a labour market with fast-changing skills requirements and technological developments that are anticipated to make a range of low-skilled jobs obsolete.<sup>15</sup>

<sup>10</sup> Rijksoverheid 2013.

<sup>11</sup> UNECE Synthesis Report 2017.

<sup>12</sup> OECD 2015.

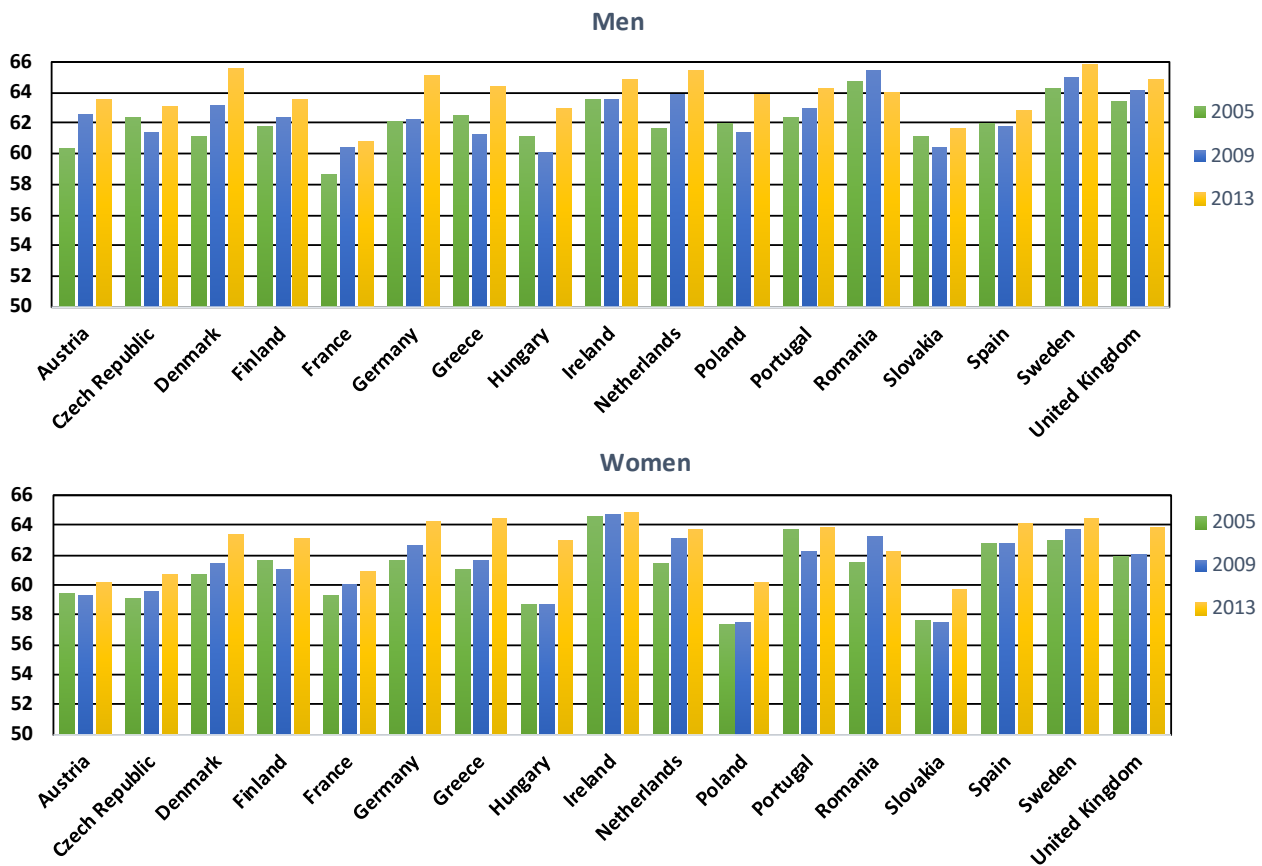
<sup>13</sup> OECD 2015.

<sup>14</sup> Round 2017; Ferraro and Shippee 2009.

<sup>15</sup> George et al. 2015.



**Figure 2**  
Effective labour market exit age for men and women, selected countries



Source: UNECE Synthesis Report 2017.

*Employment assistance for older persons*

Policy measures to promote the employment of older people include the promotion of lifelong learning, the provision of tailored employment assistance, and measures to encourage employers to hire and retain older workers. Examples include information campaigns that highlight the value of older workers and age diversity to businesses, financial incentives, and regulation against age-based discrimination in employment.<sup>16</sup>

The *Renewing Older Worker’s Essential Skills for the 21st Century Multi-generational Workplace Initiative* in Canada, for example, developed a unique job-search website that matched the competencies of workers aged 45 and over with the essential skill needs of employers. As of April 2015, results included 24,567 workers and 3,125 firms registered, and 5,298 jobs posted.<sup>17</sup> The initiative was funded by the Canadian Government between 2010 and 2016. In Israel, the job portal *Experience Wanted* targets people over retirement age. In addition, an array of services is offered to assist older people in the job search such as assistance with job applications and job placements.

In Norway, tripartite cooperation on a more inclusive working life has promoted measures such as shorter and more flexible working time, supplementary vacation and improved information, among others, to reduce sick leave and increase employment of people over the age of 50. The Norwegian *Centre for Senior Policy* works closely with the social partners, the labour market institutions and researchers to tackle age stereotypes and age discrimination in the labour market. Among other activities they publish every year the *Senior Policy Barometer* which portrays the attitudes and behaviours of employers and employees with regard to seniors in the labour market.<sup>18</sup>

<sup>16</sup> See the UNECE Synthesis Report 2017.

<sup>17</sup> Reported in the National Report 2017 for Canada.

<sup>18</sup> Reported in the National Report 2017 for Norway.

## Promoting the employment of workers 50+ in Austria and the Netherlands

As part of its employment initiatives to change attitudes towards hiring workers in the 50+ age group, the Austrian Government launched in 2013 the awareness-raising campaign “Einstellungssache 50+” (Changing attitudes towards the recruitment of persons 50+). The campaign raises awareness about the potential of workers over the age of 50, showing that workers in that age group are a valuable resource for Austrian businesses. The “Employment Initiative 50+” involves funding made available by the public employment service to promote the hiring of older workers. In 2016 the funds for workers above the age of 50 were increased from 150 to 250 million EUR. A new pilot programme launched in July 2017 seeks to create new opportunities for the currently 50,000 long-term unemployed over the age of 50. This “Action 20.000” initiative will fund 20,000 meaningful jobs in municipalities, non-profit organizations and social businesses. Communities and non-profit organizations will have the opportunity to employ jobseekers over the age of 50 to complete tasks and offer services for which they do not have sufficient staff. The range of activities will include administrative activities in schools, supporting older people in their everyday lives, or fostering social networks in the community.

In the Netherlands, the “Action Plan 55plus” was introduced in 2013 to halt a trend of growing unemployment among older age groups. The plan addresses (structural) unemployment among persons aged 55 and over but was extended in 2014 to include persons over the age of 50. Activities to support older persons in finding employment include networking events and free workshops tailored towards the demand and needs of older persons; awareness-raising programmes highlighting discrimination towards people over the age of 50 and the financial benefits for employers to hire older workers; education vouchers and placement fees for which a subsidy was introduced in 2013; and facilitating the possibility of doing a “test run” at a workplace for a maximum duration of two months, with the benefit of retaining the entitlement to social benefits. One of the conditions of such a test run is that there should be a prospect for employment for at least half a year.

A new programme, “Perspective for 50plus”, was announced for 2017/18. An important part of the programme is a campaign to break down certain preconceptions of employers. An ambassador for the unemployed persons over the age of 50 was appointed by the Dutch Government to support the campaign. Furthermore, services to provide mid-career advice to employees will be introduced alongside extended employment services for employers and human resource management staff to facilitate the employment of older jobseekers.

Source: National Report 2017 for Austria, National Report 2017 for the Netherlands.

### *Age management for more age-friendly workplaces*

A complementary strategy is to tackle existing barriers in attitudes and hiring practices of employers. This can be done through the adoption of an age-management approach to create a working environment in which employees of all ages are given the opportunity to make full use of their skills and find satisfaction to their needs.<sup>19</sup> The Czech Republic implemented a specific age-management programme to acquaint Czech employers with age-management tools.<sup>20</sup>

## Companies for all ages – Russian Federation

The civil society project “Companies for all ages” launched in 2012 provides free educational seminars for employers to explain the benefits of age diversity and hiring older employees for businesses. The business case includes lower staff turnover, increased loyalty, and increasing sales to older customers.

The project also builds a knowledge base including survey data, best practices from the public and private sectors, success stories and business cases with metrics. This evidence base is used to address existing stereotypes and provides information and analytical tools to employers. Industry reports promoting age diversity in the workplace in the Russian Federation and Russian-speaking countries are also part of the project.

Source: Information provided by Companies for all Ages – [www.companies4all.ru](http://www.companies4all.ru).

### *Lifelong learning*

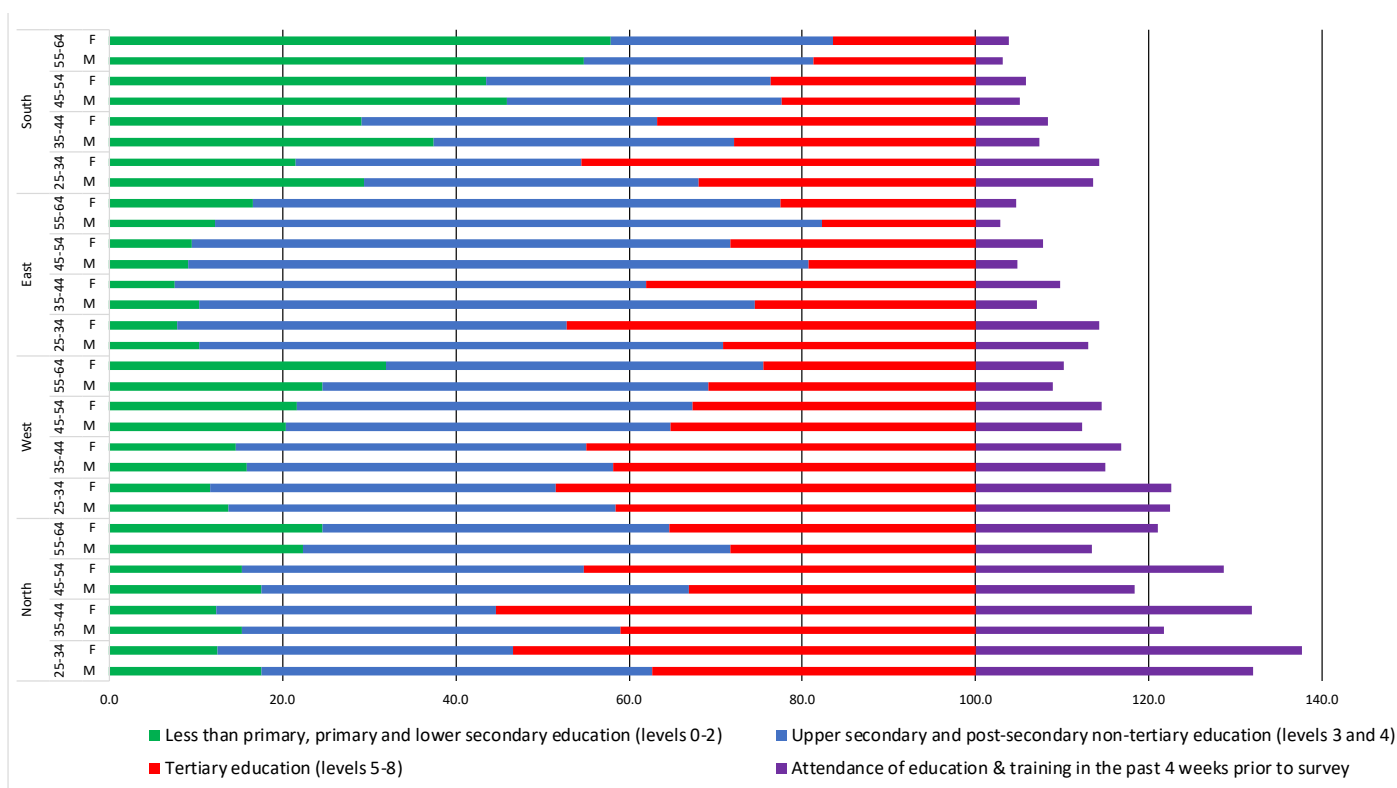
To realize the potential of longer working lives, lifelong learning is indispensable and opportunities for education and (re)training need to be available during working life irrespective of age. In an era of ever shorter cycles of technological innovation, employees will need to continuously adapt to new demands and technological opportunities. A more determined approach to lifelong learning is needed to ensure that their skills and competencies remain relevant and aligned with the changing job requirements throughout their working lives.

<sup>19</sup> OECD 2015.

<sup>20</sup> National Report 2017 for the Czech Republic.

The European Union has set a benchmark for lifelong learning to be achieved by 2020, notably that 15 per cent of persons aged 25-64 would participate regularly in education or training.<sup>21</sup> It is currently unlikely that this benchmark will be reached, even if some countries such as Denmark and Sweden exceed it already. Across the European Union in 2016, people with tertiary education reported the highest participation rates (18.6 per cent), while those having completed at most lower secondary education were the least likely to have participated in lifelong learning (4.2 per cent). Participation of younger people between 25 and 34 years (17.3 per cent) is three times as high as that of older people between 55 and 69 (5.3 per cent).<sup>22</sup> These inequalities in lifelong learning are illustrated in Figure 3.

**Figure 3**  
**Educational attainment and participation in training by age group and sex, 2016<sup>23</sup>**



North: Denmark, Finland, Iceland, Norway, Sweden

West: Austria, Belgium, France, Germany, Ireland, Luxembourg, Netherlands, Switzerland, United Kingdom

East: Czech Republic, Estonia, Hungary, Latvia, Poland, Slovakia, Slovenia

South: Cyprus, Greece, Italy, Malta, Portugal, Spain

Source: Eurostat data (edat\_lfse\_03 & trng\_lfse\_01), 2016: <http://ec.europa.eu/eurostat/data/database> (accessed 31st May 2017).

<sup>21</sup> European Commission 2009.

<sup>22</sup> Eurostat data extracted on 25 August 2017; see also Bolder 2006.

<sup>23</sup> Categories for educational attainment add up to 100 per cent as they are mutually exclusive and collectively exhausting. Education and training in the past 4 weeks refers to adult learning activities (usually) after the end of initial education.



## Career Guidance Services for Seniors – Norway

Career guidance strengthens individual ability to make informed choices. It is an important policy instrument for lifelong learning as it can help orient jobseekers and employees to better respond to changing skill requirements in the labour market over the duration of their working career. Norway identified the challenge that access to public career guidance for seniors over the age of 55 was not satisfactorily developed.

The Norwegian Skills Strategy 2017-2020 emphasizes the need to provide access to career guidance and to sensitize guidance counsellors to the situation of older workers and jobseekers and their specific needs.

The Norwegian Centre for Senior Policy has initiated several local pilot projects on career guidance and lifelong learning for senior workers. One pilot project started in 2016 to look at the impact of career guidance for senior workers on the incentives and prospects for a longer working life. Preliminary results suggest a positive impact but also made clear that career guidance has to be better anchored by line managers and employers.

Source: National Report 2017 for Norway and information provided by the Centre for Senior Policy.

## The Silver Economy

The Silver Economy concept has become established in recent years and draws attention to the opportunities and potentials of population ageing. Specifically, it highlights the economic opportunities arising from the public and consumer expenditure related to the needs of a continuously growing population over the age of 50.<sup>24</sup> A number of studies have analysed the potential and growth projections of the Silver Economy. According to Euromonitor the spending power of the baby boomer generation is estimated to reach 15 trillion US dollars by 2020 globally.<sup>25</sup>

Older people contribute to the economy as consumers and their needs and preferences stimulate new markets for goods and services across a range of sectors.<sup>26</sup> These needs and preferences evolve with age and changing levels of health and functional ability. Healthy retirees might prefer engaging in tourism and cultural activities, stimulating services in these fields. Those experiencing declining health and the onset of disabilities may be more likely to seek out housing adaptations, assistive devices and technologies that enable them to remain independent for longer. The healthcare industry, ageing at home and independent-living products and services, technology and online products and services are Silver Economy sectors with high growth potentials.<sup>27</sup> The Silver Economy has a strong ICT dimension, covering developments and innovation in mobile health, telemedicine, telehome technologies, health-care applications and the “internet of things”.<sup>28</sup>

### *Involving older people as consumers*

However, the rapidly growing “silver market segment” is still largely unexplored. To realize its potentials, the needs of older people have to be better understood to ensure that innovations and services are relevant.<sup>29</sup> Research on the needs and preferences of older people and participatory processes that involve them as consumers in the design, testing and evaluation of new technologies, goods and services can address this gap.

<sup>24</sup> European Parliamentary Research Service 2015.

<sup>25</sup> Euromonitor 2012.

<sup>26</sup> OECD 2015.

<sup>27</sup> Bank of America Merrill Lynch Report cited in European Commission 2015.

<sup>28</sup> European Commission 2015.

<sup>29</sup> OECD 2015.

## Research on Senior Citizens' Acceptance of Ambient Assistant Living Products – Austria

The Land of Lower Austria commissioned a study *Senior Citizens' Acceptance of Ambient Assistant Living Products* and subsidized the equipment of residential units with an electronic assistance system. Evaluation showed that Ambient Assistant Living (AAL) technologies concerning personal safety (electricity circuits/water supply being shut off when the resident leaves the flat, kitchen range control and movement-sensitive lighting) met with a very high rate of acceptance by residents. Another AAL function, the so-called “Homebutler” (a “TV set” with extra applications) was found to be problematic in terms of acceptance.

Source: National Report 2017 for Austria.

Many recent technological innovations that have improved productivity and user experience for many – such as online banking or smartphones – have remained inaccessible for various groups of older people.<sup>30</sup> The digital literacy gap between generations, while closing rapidly, still indicates that a significant proportion of older people do not yet use the Internet (37 per cent in the age group 55-74)<sup>31</sup> and do not have access to specific innovations and services provided online. A ‘design for all’ approach to making information and communication technologies more accessible is an example of good practice. There is also growing provision of ICT training for older people across the region.

*Senior entrepreneurs:  
older people as  
producers of goods and  
services*

One aspect of the Silver Economy that has received less attention than older people’s purchasing power is their potential as producers of goods and services. While research suggests that older people may be more capable of starting and running a business than younger people (advantages include more developed networks, more work and industry experience, higher technical and managerial skills and stronger financial position) the entrepreneurial activity rates of people aged 50-64 are only about half of those in the age group 20-49.<sup>32</sup> The reasons for older people’s lower involvement in entrepreneurship are at present still little understood as the phenomenon of senior entrepreneurship overall is still under-researched.<sup>33</sup> To foster entrepreneurship among older people, potential disincentives and discouraging attitudes need to be identified and addressed. The move towards more flexible pension regulations that allow combining pensions with earnings might facilitate senior entrepreneurship by mitigating the financial risks.

## Volunteering and unpaid care

Contributions to social cohesion and the ‘reproduction’ of social ties cannot be reduced to gainful employment alone. Volunteering and care for older adults, people with disabilities and children are important ways in which older people take part in meeting societal challenges. Longer lives hold the potential for individuals and societies to have more time to dedicate to family life, care provision and volunteer activities, which can provide purpose and meaning, enhance social connections and contribute to personal fulfilment and well-being. The unpaid care and domestic work of some enable and support the engagement in employment and entrepreneurship of others and thereby directly contribute to economic productivity and the sustainability of economies and welfare states. Volunteers, on the other hand, play an important role in addressing social problems and enhancing social cohesion and solidarity, complementing public provisions and filling gaps. The societal functions and value of unpaid work are relied upon but not yet sufficiently acknowledged and recognized.

<sup>30</sup> OECD 2015.

<sup>31</sup> 37 per cent had not used the Internet in the past year or never used it, Eurostat data for 2016, accessed 25 August 2017.

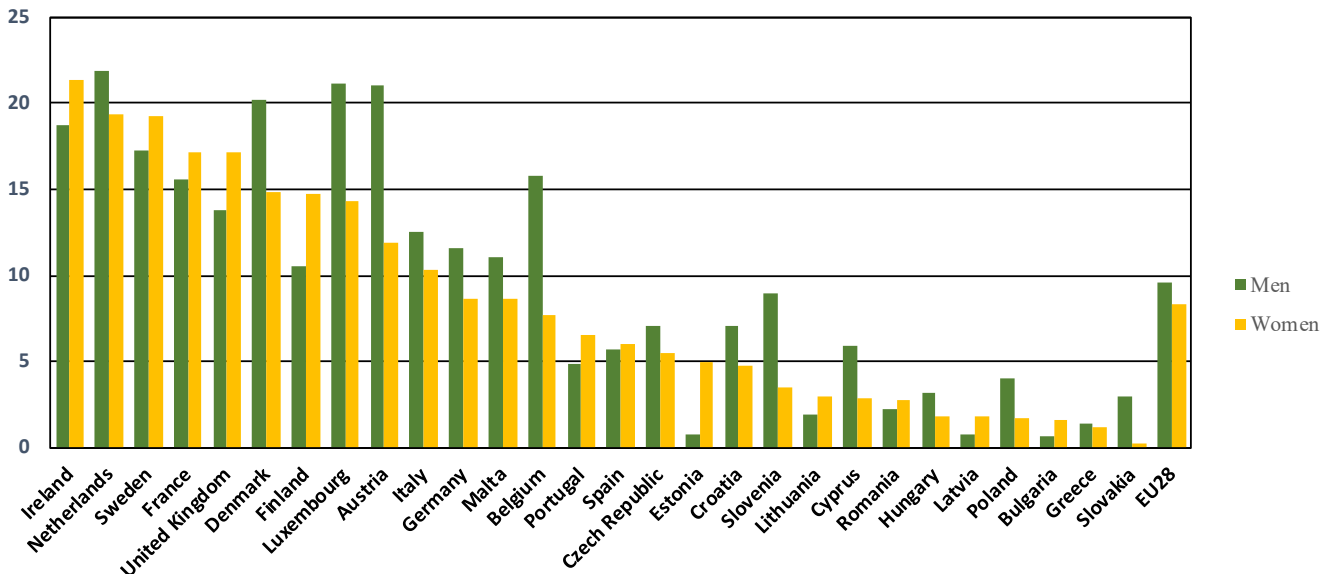
<sup>32</sup> Singh and DeNoble 2003; Weber and Schaper 2004. Cited in OECD 2013.

<sup>33</sup> OECD 2013.

*Facilitating volunteering throughout the life course*

European data illustrate that regular participation in volunteering through organizations is relatively low among men and women over the age of 55. Men are slightly more likely than women to engage in formal volunteering. Figure 4 shows that even in the countries in which older people volunteer the most, only about one in five do so at least once a week.<sup>34</sup> This indicates that the potential of volunteering in later life is not yet fully realized.

**Figure 4**  
**Volunteering among men and women 55+, 2012**



Source: Eurofound (European Quality of Life Surveys (EQLS) 2012).

Research has shown that volunteering in older age is more likely if people already started to volunteer in earlier years.<sup>35</sup> As with healthy habits, the fostering of volunteer engagement and the culture to dedicate time and effort to the community needs to be nurtured early in life. This engagement has to be enabled and promoted throughout the life course. To encourage more people to volunteer, the skills and competences that can be gained from volunteering need to be recognized and acknowledged. The Czech Republic recently has done an important step in this direction by formalizing volunteering as one form of lifelong learning.<sup>36</sup>

**Recognizing the value of volunteering – Canada**

Canada’s Volunteer Awards programme recognizes the many Canadians who give their time to make impactful change in the lives of the people around them and to better their communities. The awards celebrate the significant contributions of volunteers, not-for-profit organizations and businesses across the country in their communities. The honours, which consist of 17 awards at the national and regional level, highlight best practices in community leadership, encourage partnerships across sectors, and seek to inspire Canadians from all life stages to find new ways to make a difference.

Source: National Report 2017 for Canada.

<sup>34</sup> Data capture volunteering through formal organizations.

<sup>35</sup> Moen and Flood 2013.

<sup>36</sup> Government Resolution of the Czech Republic No. 768 dated 30 September 2015 approved by a legislative intention of the act on volunteering in order to formalize volunteering as one of the forms of lifelong learning. Source: National Report 2017 for the Czech Republic.

The promotion of volunteering has been a key objective of national ageing strategies that seek to enhance the participation, social inclusion and well-being of older persons. Recent examples include the Lithuanian Action Plan of Motivation of Older People and Promotion of Voluntary Activities (2016-2020) and the National Strategic Policy for Active Ageing in Malta (2014-2020).

### **Volunteering as grandparents – Finland**

Projects and campaigns promoting interactions between generations and volunteer activities are organized mainly by NGOs. Volunteering is promoted for people of all ages. New online services, for example [www.vapaaehtoistyö.fi](http://www.vapaaehtoistyö.fi) and [www.vapaaehtoiseksiseniorina.fi](http://www.vapaaehtoiseksiseniorina.fi), provide comprehensive information about volunteering options in different organizations and municipalities. To promote intergenerational solidarity and connections, some schools have introduced so-called “school grandmothers and grandfathers”. School grandmothers and grandfathers are volunteers who actively join the classroom helping the students and teachers. The Finnish Red Cross organizes a volunteer service, where older persons act as substitute grandparents for families who do not have grandparents of their own or whose grandparents are absent.

Source: National Report 2017 for Finland.

A proactive strategy to realize the potential that longer life holds for volunteering is to facilitate the matching between potential volunteers and opportunities, as the example from Cyprus illustrates.

### **Fostering volunteering among older persons – Cyprus**

Volunteer activities in Cyprus are promoted by the *Volunteer Centre*, which is the coordinating body for the promotion and facilitation of volunteerism. Its mission is to identify social problems and needs, to match need and demand for voluntary service, to register, train and support volunteer placements and to initiate volunteer projects. It gives the opportunity to older and younger people to serve in many capacities within organizations by contributing time, energy and talent that help to fulfil the organizations’ mission. Many older persons are members in various voluntary organizations, through which they have the opportunity to offer something to their communities and to society in general, expand their social networks and use their skills and competencies to promote their health and well-being. They also usually engage in voluntary sector decision-making processes as board members in voluntary organizations.

Source: National Report 2017 for Cyprus.

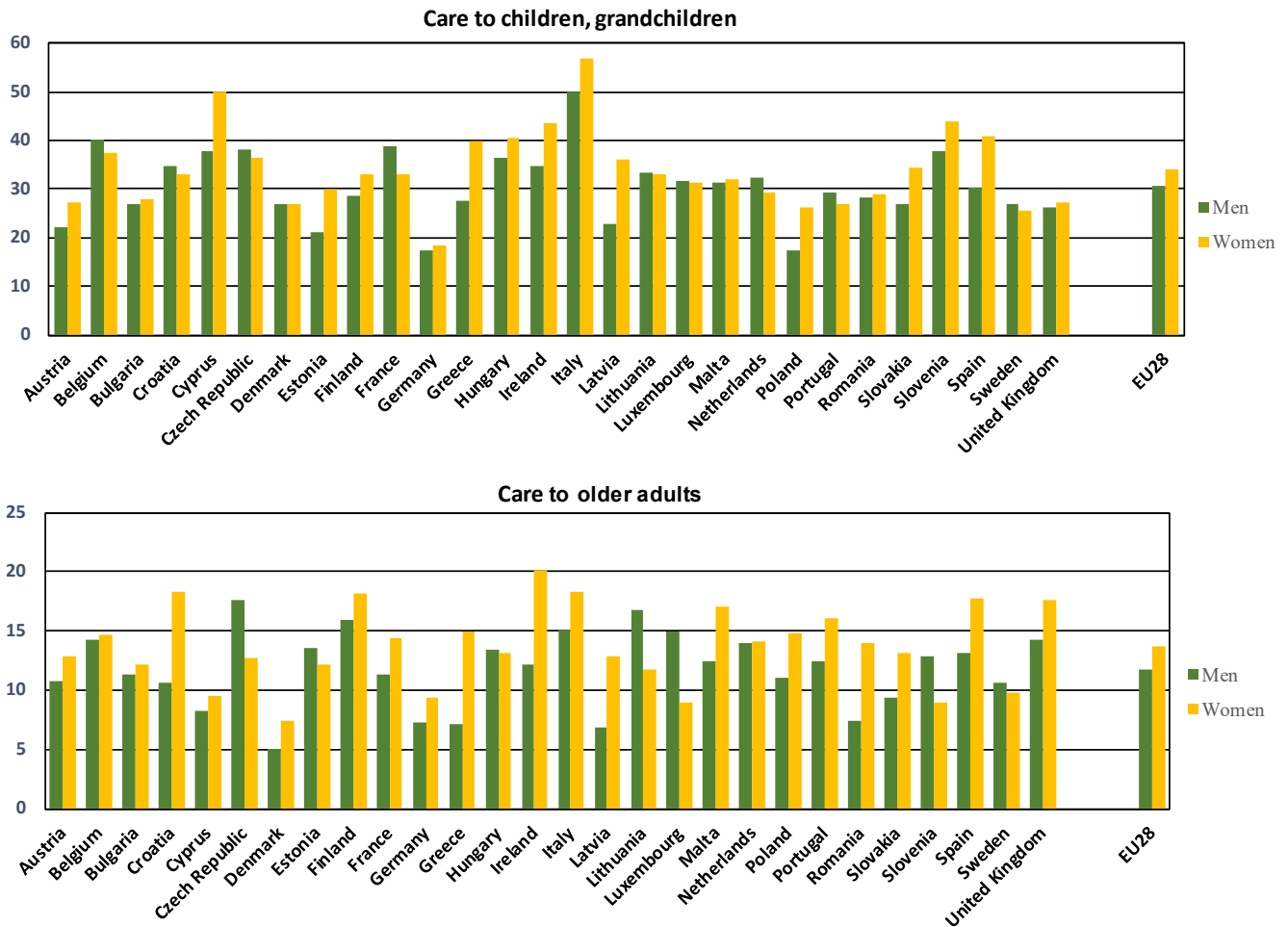
#### *Reconciling work and care*

In addition to volunteering, older people make an important contribution by providing informal family care to children, disabled relatives and older adults, complementing and supporting the care responsibilities of younger generations. Especially in countries where public care service provision is low, societies continue to rely on care provided by family members.

Throughout the life course, women are more likely than men to provide unpaid family care, in particular when caring for young children. Figure 5 illustrates that in the age group 55+, there is a gender gap of 3.3 percentage points for persons providing regular care for children or grandchildren. The gender gap is slightly lower (2.0 percentage points) for those providing regular care for older adults.<sup>37</sup>

<sup>37</sup> The indicator of provision of care to children, grandchildren refers to the percentage of persons aged 55 and above who regularly provide care to their children or grandchildren. For the countries covered by the EQLS the indicator takes into account provision of care at least once a week.

**Figure 5**  
**Caregiving by men and women 55+, 2012**



Source: Eurofound (European Quality of Life Surveys (EQLS) 2012).

Time dedicated to unpaid caregiving can have negative implications for women's own ability to engage in paid work and secure social protection entitlements on an equal par with men. This contributes to their higher risk of poverty and social exclusion in older age that is illustrated in Figure 6.

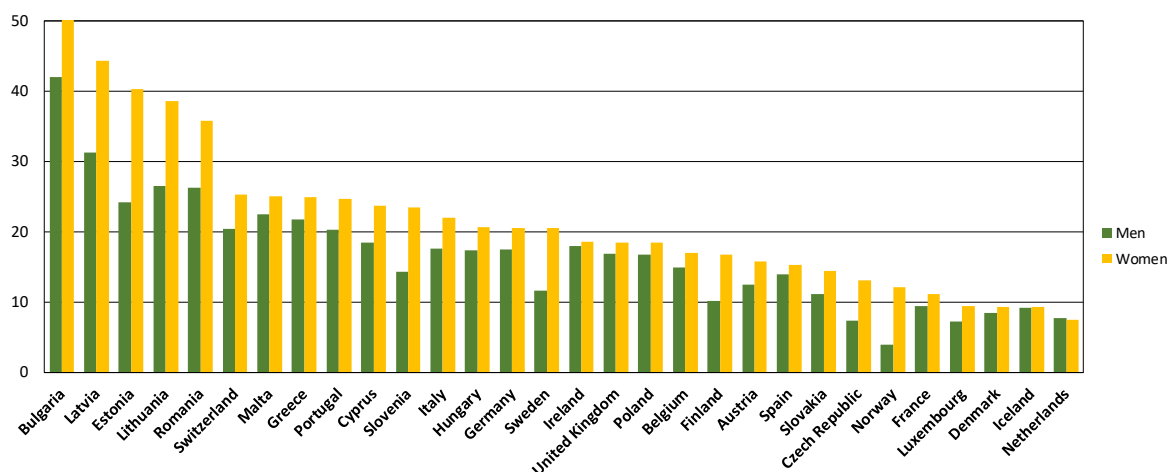
A longer life course and extended working life have profound implications for the provision of unpaid care for women and men in the age group 55+. They might be called upon to help with the care of their grandchildren, while their own parents reach ages in which their risk of disabilities and need for care increases. At the same time, they themselves and their spouses may start to face own health problems. While this generation of older people up until now might have benefited from available time for unpaid care due to early retirement and younger retirement ages, in the near future they will be expected to remain in the labour market until the ages of 65-70.

Social policies that support working carers with the reconciliation of employment and care responsibilities recognize the work-family reconciliation challenges of older workers and enable their continued labour market attachment (and social protection), while enabling them to provide care when the need arises. There is a need to adapt health and welfare systems to the longer working lives of men and women and the changing needs for care services that result from longevity. Measures include the public provision of care services, financial support to make public and private services more affordable as well as flexible working arrangements for all employees. Parental leave regulations in Italy, for example, provide the flexibility that the leave entitlement can be used by grandparents, stepping in for parents to care for their grandchildren when needed.<sup>38</sup>

<sup>38</sup> National Report for Italy, p.40.



**Figure 6**  
**Men and women aged 60+ at risk of poverty or social exclusion, 2015**



Source: Eurostat data (ilc\_peps\_01), 2017: <http://ec.europa.eu/eurostat/data/database> (accessed 31 May 2017).

**Flexible working to reconcile work, education, care and other aspects of life – United Kingdom**

In June 2014, the *Right to Request Flexible Working* in the United Kingdom was extended to all employees with 26 weeks of continuous service with their current employer (previously only parents and carers had a right to request flexible working). The right to request flexible working enables eligible employees to agree a working pattern that suits them and their employer’s business. Employers are able to refuse a request for flexible working if they have sound business reasons for doing so. The extension of the legislation beyond employees with caring responsibilities has doubled the number of eligible employees to over 20 million.

Source: National Report 2017 for the United Kingdom.

Policies that improve the coordination between formal and informal care, and provide training, support and respite care to informal carers, enhance the quality of care provided. Such measures also recognize the important role of informal carers and value their contribution. The recognition of unpaid care in social insurance and protection schemes values the role of carers, and protects their health and livelihood. Policies that enable new social ties, promote innovative service delivery and improve the status of unpaid carers in terms of recognition and social protection can encourage more people to choose to provide care, thus better realizing the potential for unpaid care contributions along a longer life course and across different generations.

**Law on the improved compatibility of family, caring and a career – Germany**

Implemented in January 2015, the new law in Germany introduced a care support benefit to compensate lost salaries when employees need to take time off to organize care arrangements for close relatives in need of care. A leave entitlement of up to 10 days for this purpose supports employees when care needs in the family arise. Employees wishing to provide care themselves, are entitled to take up to six months of long-term care leave either on a full-time or part-time basis. In addition, there is an entitlement to time off for up to three months to provide palliative care at the end of life.

German employees have the possibility of taking up to 24 months of part-time family care leave, while maintaining a minimum of 15 hours of work per week to preserve a labour market attachment during the period of caregiving. To support employees financially during this period, a financial subsidy in the form of an interest-free loan is available. These entitlements apply to employees working in companies with 15 or more employees.

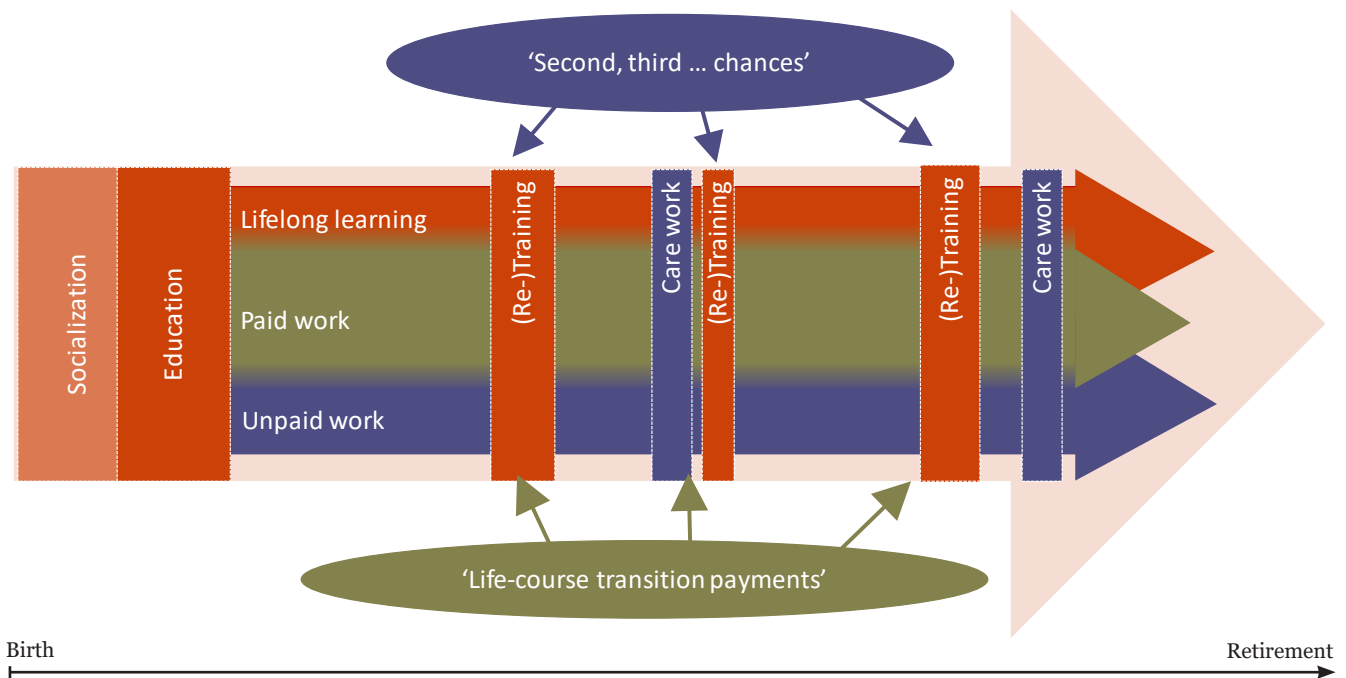
Source: National Report 2017 for Germany.

Volunteering and informal care could be facilitated by an age-integrated life-course approach that is outlined in the next section (see Figure 7).

**Towards an age-integrated life-course approach**

An age-integrated life-course approach detaches education, work, and retirement from chronological age. It enables a more flexible life course in which transitions between different activities and the simultaneous reconciliation of different roles (working and learning, working and caring, working and retirement) become the new norm and are not penalized. Periods of temporary retirement and re-entry into the labour market are made possible throughout the life course.

**Figure 7**  
**Age-integrated life-course perspective**



Source: Adapted from Leichsenring & Schmidt 2016

Such an approach calls for the implementation of age integration at macro level (e.g. social policies granting educational/training leaves and income security), meso level (e.g. company practices) and micro level (i.e. individual planning). It also underlines the need to provide opportunities for 'second and third chances' for the individual on the labour market as well as time for adaptation to the rapidly changing work environment led by digitalization of industrial processes (so-called 'Industry 4.0' or 'Work 4.0').

*Longer working lives through lifelong learning*

Policy responses that foster and facilitate lifelong learning across the life course are an important strategy to address the technology-induced challenges concerning skill development and increased productivity. It is not yet possible to anticipate how jobs that will become obsolete in specific economic sectors as a result of technological advances will be compensated for. New jobs to be created in emerging fields may require new and different skill sets. It will become increasingly difficult to adapt curricula of mainstream education to the needs of industries and changes in the labour market. Therefore, the infrastructure of 'knowledge societies' must be adapted to lifelong learning, intergenerational learning and learning at all ages.

There is need for more flexibility in education systems, employment practices and social security systems to give people a chance to update their specific knowledge in the field in which they are employed or provide second and third “chances” to reorient their skills for new employment opportunities.

Measures such as individual education and training accounts and education benefits that mitigate the income loss have already been implemented in some countries. The provision of a certain income compensation is particularly important for those people who would otherwise not be able to afford periods of education and training. Combined with flexible working arrangements, education leaves, and care services, work at all ages and lifelong learning could truly be facilitated with the promise of productivity gains that can be accomplished with a more appropriately skilled workforce.

### Individual training leave and financial support for lifelong learning – Luxembourg

In Luxembourg, individuals wishing to develop their skills can request individual training leave of up to 80 days over the course of their professional career (up to 20 days per two-year period) to attend training courses, prepare for or sit examinations, write dissertations or complete any other work related to a qualifying training course.

Each day of training leave granted entitles the recipient employees to a compensatory allowance equal to his/her average daily salary. The employer pays the allowance and is reimbursed by the State for the amount of the allowance and for the social security contributions paid.

For self-employed people and professionals, the compensatory allowance paid by the State is based on the income used during the last contributory year as the basis for contributions to the pension insurance scheme. The compensatory allowance cannot exceed four times the minimum wage for unqualified workers.

Source: <http://www.lifelong-learning.lu/Detail/Article/Aides/conge-individuel-de-formation/en>.

#### *Flexible transitions between working, learning, caring and retirement*

Despite increasing flexibility of work careers and biographies, individuals who deviate from the assumed model of full-time, uninterrupted working lives are still frequently penalized in terms of remuneration, career progression and social security coverage. An age-integrated life-course approach that assumes flexible working patterns and careers as the norm for both men and women would enable employees to reconcile paid work with their education, care and health needs. It would also reduce inequities between men and women and between individuals of different ages and life circumstances. It would also support a more equally distributed labour market participation between men and women and could render the supply and demand of labour more fluent.

An important step in this direction is increasingly common provision of flexible or part-time work arrangements and leave entitlements for all employees that can be used for a diversity of reasons. Care benefits, education vouchers, and the recognition of periods of education and caregiving in social protection systems are policy examples that facilitate and recognize flexible working careers and mitigate associated risks.

Such a paradigm change would not come for free and requires concerted effort. At individual level, flexibility and openness for change would be necessary. In return, individuals could expect more opportunities throughout their lives thanks to better qualifications and work-life balance. Many companies know already that family-friendly, or “integrated life-course-friendly”, policies can increase productivity, job satisfaction and motivation, and reduce absenteeism.<sup>39</sup> However, businesses are still struggling with flexible solutions for (planned) absences of individual workers, be it for reasons of care, training or recreation. Intelligent solutions will be needed to adopt an enhanced change management. At the societal level, social investments will be needed to provide income security and support during periods of reduced or no employment for education or caregiving, but this could be compensated by low unemployment, increasing productivity, the facilitation of productive work and the reduction of poverty in older age.

<sup>39</sup> Eurofound 2013; Stutzer 2012; Brandon and Temple 2007.

An age-integrated approach can only be achieved through a change in attitudes and expectations by all actors involved and collaboration between employees, employers, trade unions, civil society organizations and governments at all levels.

## Conclusion

The traditional view in which phases of education, employment and retirement succeed each other and are defined by chronological age, place older people over retirement age at the “receiving end”. Longer life years that extend the retirement phase have been perceived as a drain on resources rather than a reason to celebrate.

This policy brief has focused on the potentials that living longer holds for individuals, economies and society at large – healthy life years, extended working lives, the silver economy and informal contributions through volunteering and care – and on tackling the barriers that currently hinder their full realization.

Isolated strategies to prolong working lives, to promote lifelong learning or volunteering are important steps, but are not sufficient to realize the potentials of older people and ageing societies. An age-integrated life-course approach is recommended that facilitates flexible transitions and mitigates the risks associated with reducing or interrupting employment for education, caring, volunteering or health reasons. It can contribute to reducing age-based stereotypes and discrimination and to enhancing equal opportunities throughout the life course.

Age integration needs to be implemented at macro level (e.g. policies granting educational leaves or part-time retirement), meso level (e.g. age management at company level) and individual level (e.g. re-training for a career change) and requires collaborative efforts of individuals, tripartite actors, businesses, civil society organizations and governments at all levels.

## *Suggested strategies*

**To realize the potential of healthy life years**, more emphasis needs to be placed on health promotion and disease prevention throughout the life course to prevent or at least delay the onset of disabilities and need for care. Age-friendly environments are important in this approach as they enable active and independent living, social participation and quality of life even when a person’s health status declines.

**To realize the potential of extended working lives**, lifelong learning needs to be fostered throughout the life course to ensure that skills are aligned with changing requirements of the labour market. Employment services for older jobseekers, and incentives to employers to hire older workers can facilitate re-entry to employment after periods of unemployment or leave. Awareness-raising campaigns that dispel age-related misconceptions that disadvantage groups of employees or job seekers on the basis of age are an important measure to combat ageism.

**To realize the potential of the Silver Economy**, the needs and preferences of older people have to be better explored and older people should be involved in the design, testing and evaluation of new technologies, products and services to ensure that they are relevant and benefit them. The digital literacy of older people needs to be further enhanced to ensure that they can access and apply web-based services that could benefit them.

**To realize the potential of unpaid contributions through volunteering and caring**, it is recommended to enhance the recognition of voluntary contribution and to facilitate volunteering, civil engagement and caregiving throughout the life course. Flexible transitions and simultaneous reconciliation of working and caregiving or volunteering need to be promoted and the risks associated with part-time working or time off employment need to be reduced.

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The national reports submitted by UNECE member States for the 3rd cycle review of the implementation of MIPAA in the UNECE region (2012-2017) are available on the UNECE website: <http://www.unece.org/pau/mipaareports2017.html>.

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**Checklist: Realizing the potential of living longer**

<b>Main areas</b>	<b>Areas of implementation</b>	<b>Key elements</b>
<b>Healthy ageing</b>	Health promotion and disease prevention	• Health and safety at work
		• Health education and promotion of healthy behaviours (physical exercise, healthy diet, avoidance of tobacco and alcohol abuse)
		• Prevention of health inequities over the life course
		• Age-friendly environments
<b>Longer working lives</b>	Promote the employment of older workers	• Increased retirement ages
		• Support of tailored employment services to older workers
		• Awareness-raising campaigns to combat ageism in employment
		• Age management guidance to businesses
		• Financial incentives to encourage hiring older workers
		• Lifelong learning
		• Flexible working arrangements
<b>Silver Economy</b>	Older people as consumers	• Research on the needs and preferences of older people • Involvement of older consumers in product design, testing and evaluation
	Older people as producers	• Promotion of senior entrepreneurship
<b>Volunteering</b>	Promote volunteering by older people (and throughout the life course)	• Matching of volunteers with volunteering opportunities
		• Recognition of the value of volunteering
<b>Unpaid care</b>	Facilitate the reconciliation of employment and unpaid caregiving	• Care leave entitlements, flexible working arrangements, care services, financial benefits