

# forum *Special*

## Active ageing

Promoting a European society for all ages

Employment & social affairs



European Commission

# Contents

Foreword by Allan Larsson	3
Demographic ageing in Europe	4
Adapting to ageing in workplaces and labour markets	5
Adjusting to ageing in retirement and pensions	6
Adding life to years and containing health and care needs through healthy ageing	8
Promoting active ageing: the initiatives of the Commission	9
Related documents and publications from the European Commission on population ageing	10



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## Foreword

The UN International Year of Older Persons offers a focus to celebrate one of the greatest achievements of European Union societies in the second half of the 20th century: Europeans are living longer and healthier lives. A whole range of indicators, from average life expectancy to infant and maternal mortality, confirm this fact. They also confirm a process of catching up — in terms of both longer life and lower mortality — by the Member States with not such good records in the past. Our advances in medicine, and our investments in health and social welfare systems, mean that the health and longevity of EU citizens has never been better, in all the Member States.

This is why the Europe of the future will be a very different place from today. In the next century, many more of us will live well into our 80s and 90s. And because of the fall in fertility rates, the working age population will be smaller and older than today. This ageing of European societies — all European societies — is both a measure of our success in extending life and good health, and a major shift in the paradigm upon which the European economic and social policy agenda has been based to date.

The purpose of the European Commission communication 'Towards a society for all ages — promoting prosperity and intergenerational solidarity', upon which this publication is based, is to examine the challenges this paradigm shift in the age structure of Europe's population offers for Europe's economic and social policies. Since there will, soon, be fewer children and young people and fewer people in the prime, working-age group; and since there will, soon, be many more older and retired people, we must create a society for all ages. That means meeting the needs of all age groups. And maximising the contribution of each group to social and economic life. This is the challenge: not just to guard against erosion of solidarity between generations, but to maintain and deepen solidarity in the new conditions that lie ahead.

The ageing of the population will present us with new problems, not least those of costs and equity. It will also generate new opportunities which can help push forward the adjustments that will be demanded of us, as individuals and as a society. The very scale of Europe's demographic shift offers us a unique possibility to rethink the outdated practices and institutions surrounding age and solidarity between generations.

Active ageing is the key, with people contributing to society in terms of capability, rather than chronology — working longer, retiring later and more gradually, being active after retirement and engaging in health-prolonging activities. This represents a challenge to the concepts we tend to reach for in considering older people, not least in the labour market: of identifying people as a problem group, with homogenous characteristics, for whom we create special programmes. Categorisation suggests a problem. It marginalises and separates people and policy. This is not tenable in economic terms, as the dependency ratio changes. And, since participation is central to people's lives, and to citizens' engagement, it is no more tenable in social terms.

This publication presents suggestions on how we might make the transition our welfare advances, and our new demography, demand. They are offered as a basis for debate with policy-makers, social partners, NGOs and citizens across the Union. The purpose is to stimulate our collective thinking about how we can develop policies — and change attitudes — so that we create a society for all ages.

Allan Larsson  
*Director-General*

# 4 Demographic ageing in Europe

## What demographic ageing means

The population of Europe will soon peak. Then it will gradually begin to decrease. At the same time we will see significant changes in the age structure. Our societies will soon have a much larger proportion of older persons and a smaller working age population. These changes result from:

- a marked growth in longevity: over the last five decades life expectancy has increased by 10 years. This is one of the outstanding achievements of the 20th century;
- high fertility rates in the early post-war decades followed by a marked drop in fertility levels across the Union over the last two to three decades.

Graph 1 shows the expected changes over the 20-year period 1995–2015 compared with the previous period, 1975–95. The age group 15–29, from which entrants to the labour market are drawn, will be reduced by 16 % equivalent to a drop of 13 million. The generation 50–64 will increase by more than 16 million (26 %) while the growth of people of retirement age (65+) and the very old (80+) will approach 30 % and 40 % respectively.

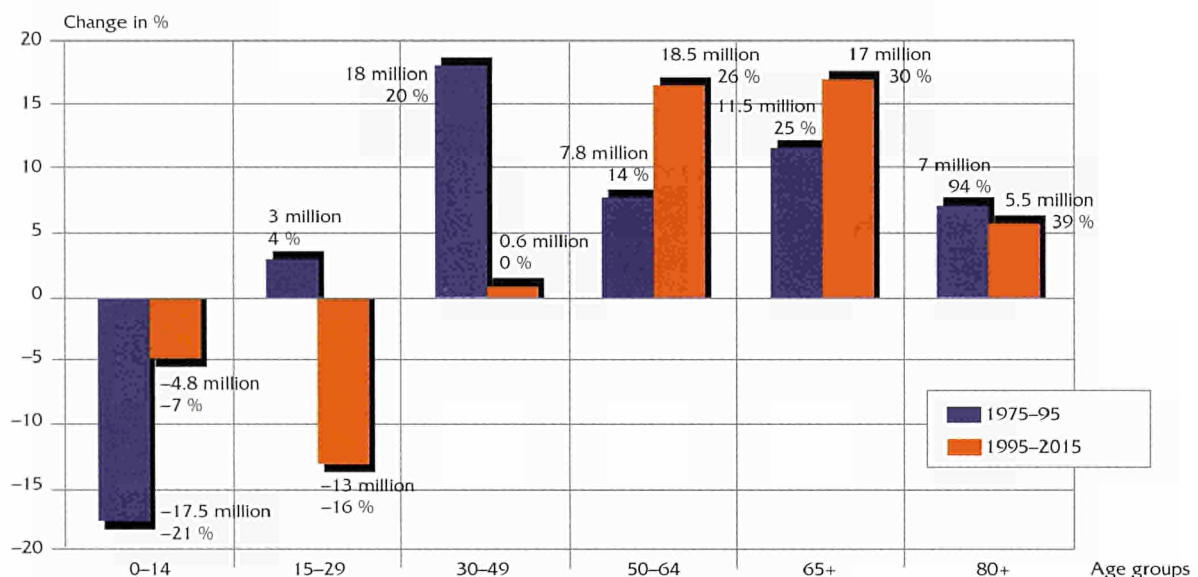
## Why demographic ageing matters

Population ageing affects the institutional and social relations that shape the everyday lives of citizens. It impacts on work and living arrangements and influences intergenerational and gender relations. Hence, it raises important challenges for those institutions and policies which were established in an era when the demographic perspective was very different. Whether the subject is social protection, employment, or health, knowledge about demographic ageing is essential for analysing coming changes and developing appropriate policies.

The magnitude of changes to the age structure of populations will force the European Union to rethink and change many practices. Demographic ageing emphasises the need for European society to adapt and for individuals to change their behaviour.

The main challenge is that an active society for all ages requires a strategy which both enables and motivates older persons to stay involved in working and social life.

**Graph 1:** Demographic change in the main age groups: comparison between 1975–95 and 1995–2015



Source: Observations until 1995, Eurostat baseline demographic scenario for the period 1996–2015.

With the ageing of the working age population (see Graph 2) employment issues will increasingly be influenced by the situation and behaviour of the older generations, whose numbers are greater than those of the generations behind them. Unless the activity rates of persons of working age are substantially improved, the workforce is likely to shrink. To manage the impact of the rapid ageing process on the labour market and social protection, further policy action will be needed on two major fronts:

## Promoting active ageing

To promote older persons employment, it will be vital to preserve and strengthen their employability and to secure the appropriate adaptations in labour markets and workplaces. This requires that:

- the skills, motivation and mobility of older workers are improved;
- good practices for securing lifelong learning are supported and disseminated;
- workplaces are adapted to an ageing workforce through changes in employment rules and practices;
- working environments are improved to minimise the erosion of work-ability and to allow for longer working lives;
- employment policies facilitate the access of ageing workers to more suitable and more flexible forms of working;
- attitudes and practices which discriminate against older persons are removed. The right policies and attitudes will allow society to benefit from the potential of older people to a much larger extent than today.

## Promoting equal opportunities

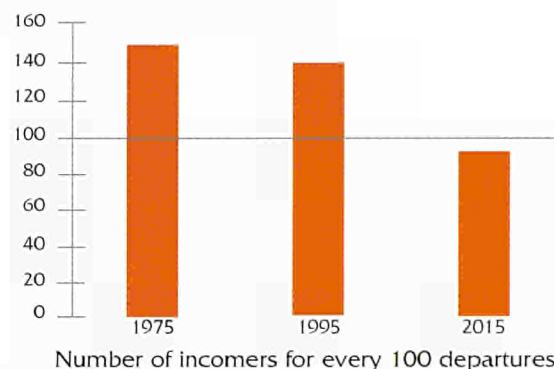
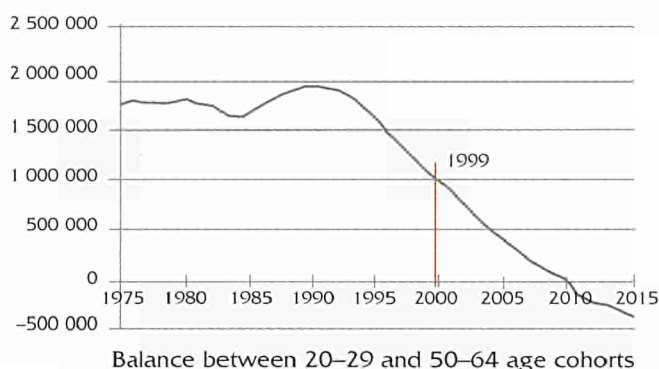
Policy-makers increasingly recognise that demographic ageing will further underline the importance of women's labour market participation to economic growth. Nevertheless, female participation is still far too low in many Member States, not least because of the difficulty of combining economic activity with family obligations. What is more, women continue to be over-represented in sectors where pay is low and the risk of unemployment high.

These conditions call for policy action aimed at:

- facilitating female access to more secure and better-paid careers and securing equal opportunities for participation in training and updating skills throughout working life;
- fully attaining the goal of reconciling family and working life. Better sharing of family responsibilities between men and women and more carer-friendly employment policies (addressing caring for older dependants);
- further exploration of the possibilities for using fiscal and family policy tools to promote female labour force participation.

Promoting active ageing is not simply a question of keeping older workers at work. Successful active ageing policies involve all generations. All actors (government, firms and workers) need to adopt life-cycle strategies enabling workers of all ages to stay longer in employment.

**Graph 2:** Balance between incoming and outgoing flows for the working age population



Source: Observations until 1995, Eurostat baseline demographic scenario for the period 1996–2015.

# 6 *Adjusting to ageing in retirement and pensions*

## *Adapting retirement ages to longer lives and better health*

Adapting well to ageing involves adjusting the different phases of our lives to the changes and opportunities arising from increases in longevity. Yet, in the last three decades we have tended to do exactly the opposite. As life expectancy has been growing the average effective retirement age has been falling. Thus, time spent in retirement has greatly increased.

This could be seen as merely a result of the desire to exchange income for leisure as societies grow wealthier. But many early retirees regard their labour market exit as primarily involuntary and would have liked to continue working in some capacity.

If the large cohorts of baby boomers now in their 40s and 50s continue present patterns of early retirement, it will greatly accentuate the growth in old age dependency rate generated by demographic developments. Social security schemes could be overburdened and labour scarcities would be likely to arise in many sectors.

In essence there are many good reasons for doubting whether it makes sense for individuals to retire five to ten years earlier than their grandparents, when they are in far better health, generally have easier working conditions and are likely to live six to eight years longer. Might the choice not be different if older workers acquired real opportunities to stay on through investments in their employability, changes in workplaces and labour markets and adjustments in pension schemes?

Most of the debate about adjustments to ageing in pensions over the last decade has pitted public paying scheme designs against the private and funded. Yet, the future relation between the size of our production and the number of claims to it, will surely be more important for our ability to minimise distributional struggles between the active and the retired population than the legal and financial form of the claims of the retired.

The most effective way to counter the threat of ageing to the sustainability of pension systems is to reverse the trend towards early retirement. By enabling and motivating workers to work longer and to opt for a later and more gradual exit from labour markets, we can reduce pension costs, raise extra revenue and get a larger productive input to growth.

The baby-boom generations are probably the most resourceful, best-educated and healthiest generations to date. Most baby boomers are thus ideally positioned to make the best use of the opportunities offered by gains in longevity. To squander their contribution through the continuation of current labour market practices would be very wasteful.

The factors behind early retirement are many and complex. Major changes to present retirement patterns can only really be affected through substantial changes in the age management practices of unions and employers in workplaces and labour markets. The active commitment from the social partners and support from an array of public policies will be crucial for the rate of success.

Yet, a particular type of pension reform has a significant role to play in this context. Removing all barriers and disincentives to working longer in pension schemes would clearly matter. And the establishment of incentives to later and more gradual retirement would reinforce the effect. In essence the productive agenda for pension reform is about making pension schemes support working longer.

While early retirement pension options are unlikely to be the main cause of early exit, they surely play a key role in facilitating it. They make it far too easy for employers, unions and workers to shift labour market problems onto pension schemes instead of focussing on the necessary changes in age management.

Making pension systems sustainable will imply limiting access to early retirement as part of overall adjustments aimed at raising the employment rates of those of working age. Recent computations suggests that if effective male retirement ages could be returned to their 1960s level (somewhere between 64 and 65 years) and the present growth in female labour force participation rates would be maintained, the vast bulk of the coming rise in the old age dependency burden could be offset. Obviously, such a limitation must be backed by the provision of better and more appropriate employment opportunities for ageing workers. Both the demand for and the access to early retirement schemes must be reduced. While early exit will continue to be pertinent in some instances it should revert to being the exceptional solution which it once was. Options involving a less than full break from the labour market, e.g. part-time work should be explored as an alternative.

In consultation with the social partners, pension schemes need to be adapted to permit more gradual retirement in flexible combination with various forms of work income. Gradual and part-time retirement based on collective agreements and possibly supported by government programmes could bridge the gap between effective retirement ages and the eligibility age in statutory pension schemes, especially in sectors where working longer on a full-time basis is less feasible.

Working longer is one important way of adding life to longer years. Being actively involved in the local community and society at large and continuing to contribute after retirement is another. Older people are already very active in non-governmental organisations. Involving a much larger share of able older people in voluntary work and other sectors of the social economy could be a major tool in active-ageing strategies.

### *Making pension systems less sensitive to demographic and other changes*

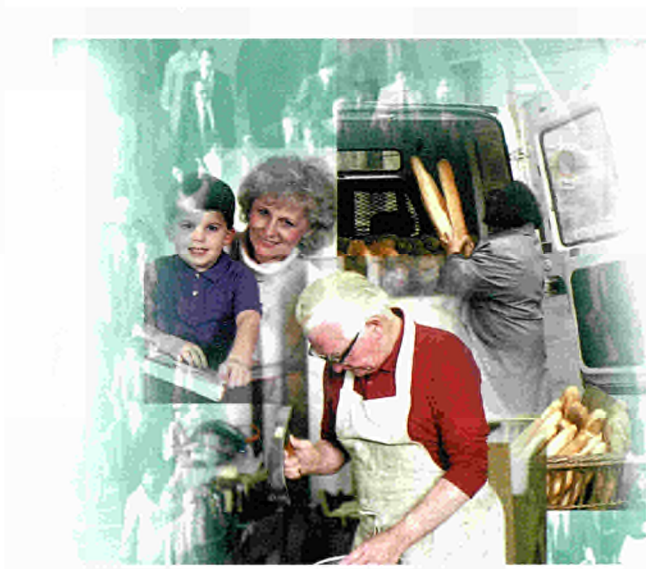
Beyond the productive agenda of extending working lives and improving employment rates, the precise route to sustainable pensions will vary between Member States. Yet, some general principles apply. Governments and social partners should consider the potential benefits from policies aimed at:

- securing a broad and equitable revenue base for public pensions;
- developing a sustainable mix of mutually supporting pension pillars based on legislation, collective agreements and private contracts, thus ensuring a sharing of responsibilities between government, the social partners and the individual;
- solidifying the implicit intergenerational contract by striking a sound balance in pension systems between long-term financial sustainability, intergenerational solidarity and equity between and within generations.

### *Guaranteeing an adequate minimum in the changing context of redistribution between and within generations*

The great majority of older persons are well provided for. But this should not blind us to the continued risk of social exclusion and poverty tied to age. Guaranteeing an adequate minimum of resources in old age continues to be an important issue — particularly from a gender perspective, as women, because of their historically low labour force participation, tend to have poorer pension protection.

At the same time, our traditional perception, that there is a need to move more resources to retired people as such, is now too simplistic. Redistribution between different groups among the aged will become increasingly important as income differentials among older people are likely to widen.



# 8 Adding life to years and containing health and care needs through healthy ageing

Preparing for longer, more active and better lives, working longer, retiring more gradually and seizing opportunities for active contributions after retirement are among the best ways to secure the maximum degree of self-reliance and self-determination throughout old age. This is true even in the face of fading faculties and growing dependency.

The rapid growth in the number of old and very old people over the coming decades will tend to strain our health resources. Yet, through a combination of health promotion, healthier lifestyles, accident prevention and better rehabilitation after illness, the need to expand clinical and care services can be minimised.

Increases in longevity raise the issue of 'adding life' to these extra years. Not much is gained if the extra years afforded many of us must be spent in inactivity, isolation or dependency. Fortunately, improvements in living conditions and medicine have contributed to a longer 'active life expectancy'. The average age at which older people develop some form of dependency and begin to require domestic care or surveillance is rising. Promotion of active ageing and other forms of healthy lifestyles are likely to reinforce this trend.

An emphasis on health promotion strategies including healthier nutrition and physical and mental activity is likely to yield further gains in longevity. Though, health promotion should start with the lifestyles of the young and the middle-aged, shifting to healthier lifestyles can still be important for life quality even if it only starts after the age of 65.

## *Securing equal access to medical treatment for all ages*

Age criteria are often applied in the rationing of access to healthcare. Yet, given the increasing possibility for long and healthy lives, chronological age is a less relevant criterion than before. We need to refine our approach to the rationing of healthcare. It is vital that older persons are not be denied access to treatment, simply because of their age.

## *Providing an adequate supply of quality care for the very old/frail*

The organisation of care differs greatly among Member States, but everywhere the majority of persons needing permanent assistance and care are tended to, in their own home, by female relatives aged between 45 and 65. Yet, it is unrealistic to expect women to be able to take on this burden in the context of demographic ageing. It is likely that women's increasing workforce participation will reduce their traditional availability to care for older relations at home just as ageing increases the need for this. We must achieve a better sharing of informal caring duties between the genders. We also need to prepare for a more important involvement of the formal care systems. Rehabilitation services, home help, home nursing, specially adapted housing and long-term care institutions are among the provisions which will need to be substantially expanded. A greater use of assistive technologies may significantly improve the capacity for self-reliance and the quality of life of older people, even for the severely disabled. Meeting their needs and preferences in an adequate and cost-efficient way will require changes. Better coordination of health and social services to provide for 'continuity in care' will be important, including possible moves towards a combination of public, voluntary and private profit-making providers in the supply of care, coupled with better support for family carers.

## *Promoting the role and potential of rehabilitation*

A simple fall may quickly turn a self-reliant, active older person into a heavily dependent individual with rapidly declining health. Access to good rehabilitation services can help prevent this. The potential to contain costs and enhance life-quality of widely available, rehabilitation services cannot be overestimated. It is an important element in an active-ageing approach.



# Promoting active ageing: the initiatives of the Commission

The Commission is committed to facilitate the cooperation between and with Member States on adequate policy responses to the challenges from demographic ageing.

Both within labour markets and after retirement, there is the potential to facilitate the making of greater contributions from people in the second half of their lives. The capacities of older people represent a great reservoir of resources, which so far has been insufficiently recognised and mobilised. All generations stand to gain something important from policy changes which enable and motivate older persons to become and remain more active. An enabling framework of incentives can motivate greater numbers of older persons to opt for active-ageing opportunities and thus to lessen their dependency and disability. This would help reconcile the clear aspiration of older individuals for long, good-quality lives and the legitimate concerns of society about minimising the costs of demographic ageing.

Developing good practices for active ageing in the different phases of life will require contributions from all quarters. The Commission invites NGOs, the social partners, public authorities and individual citizens to join the efforts to create a solid foundation for allowing Europeans to age well in the next century.

- The Commission is supporting studies on the various stages and elements of an active-ageing strategy.
- The Commission is exploring the possibilities for new, horizontal Community action programmes based on paragraphs 13, 129 and 137 of the EC Treaty under which older people could be covered when affected by discrimination, unemployment or social exclusion.

## *Special EU actions for the 1999 International Year of Older Persons*

As part of its preparatory measures in respect of Articles 13 and 137 of the EC Treaty the Commission is supporting the following types of action in favour of older people during 1999:

- measures to be implemented in the framework of the UN International Year of Older Persons;
- measures to support and promote the role of NGOs, associations and networks working for older people;
- measures to promote full citizenship, participation and equal opportunities for older people;
- calls for proposals and accompanying guidelines for potential applicants have been published in the spring and summer of 1999.

More specific examples of the kinds of activities the Commission envisages supporting in 1999 include:

- the creation of a European older persons platform. The aim is to facilitate and promote cooperation and coordination between pan-European older persons NGOs and improve collection and dissemination of information on ageing and older people's issues;
- convening a major conference in the autumn of 1999 on active ageing as a pivot of policies for older persons to round off the International Year of Older Persons and take the momentum into the new millennium;
- conducting a Eurobarometer opinion survey on ageing and older persons.



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- *Employment performance in the Member States: Employment rates report 1998*  
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[http://europa.eu.int/comm/dg05/empl&esf/empl99/rates\\_en.htm](http://europa.eu.int/comm/dg05/empl&esf/empl99/rates_en.htm)
- *A society for all ages — employment, health, pensions and intergenerational solidarity*, International Symposium: Vienna, 12 and 13 October 1998  
 Available in German and English at the Federal Ministry of Labour, Health and Social Affairs, Stubenring 1, A-1010 Vienna, tel. (43-1) 711 00  
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- *The 1999 employment guidelines — Council resolution of 22 February 1999*

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[http://europa.eu.int/comm/dg05/empl&esf/news\\_en.htm](http://europa.eu.int/comm/dg05/empl&esf/news_en.htm)



- *Towards a Europe for all ages — promoting prosperity and intergenerational solidarity*

COM(1999) 221 final, dated 21 May 1999

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[http://europa.eu.int/comm/dg05/soc-prot/ageing/index\\_en.htm](http://europa.eu.int/comm/dg05/soc-prot/ageing/index_en.htm)



- *A concerted strategy for modernising social protection*

COM(1999) 347 final, dated 14 July 1999

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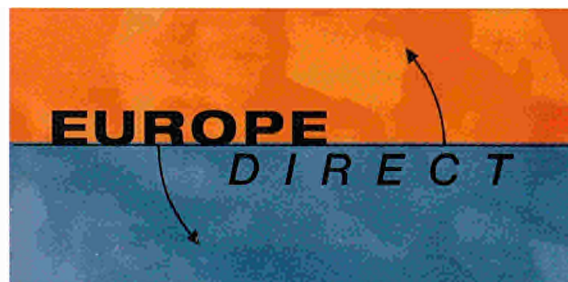
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Europe Direct's homepage — <http://europa.eu.int/citizens>

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