

AGE

BAROMETER 2019



WHAT ABOUT...

GENDER EQUALITY

SUPPORT TO FIND EMPLOYMENT

AGE-FRIENDLY LABOUR MARKETS

WORK-LIFE BALANCE

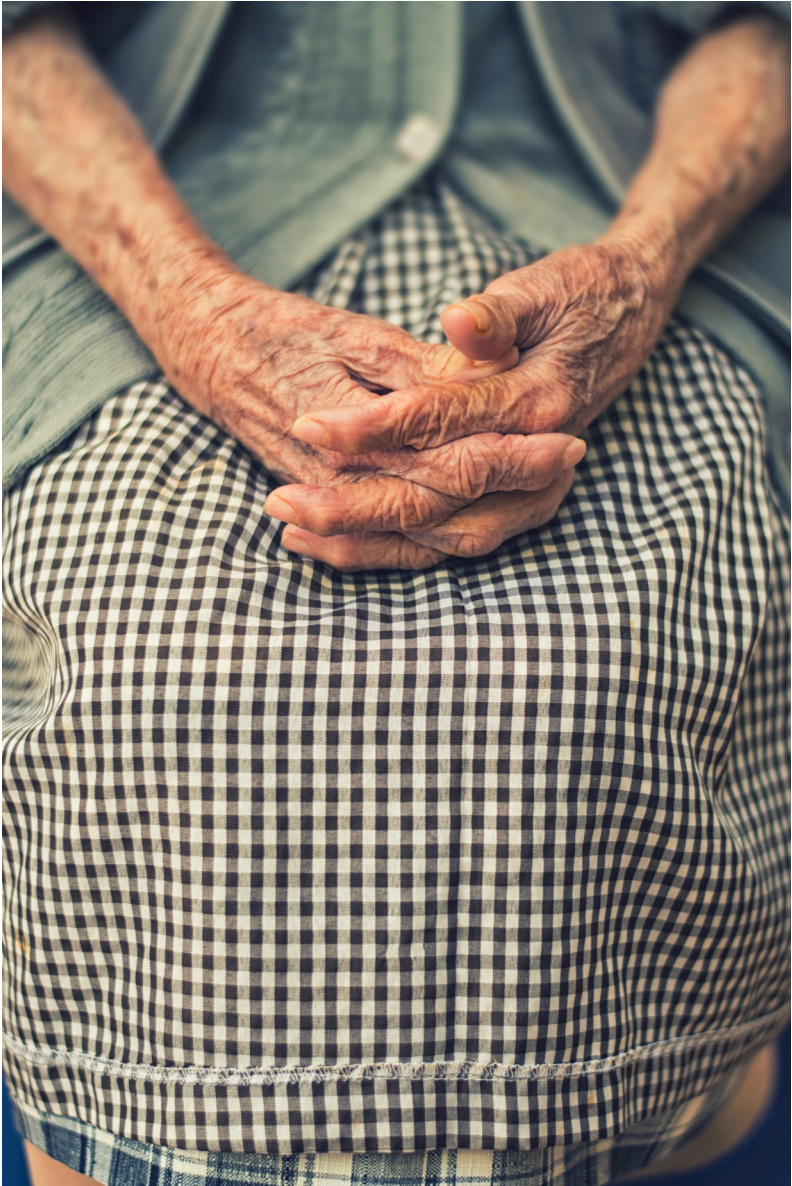
ADEQUATE INCOME

SOCIAL INCLUSION

FOR OLDER PEOPLE IN THE EU ?

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Executive summary

The AGE Barometer seeks to analyse the situation of older people from the perspective of the European Union and national member states. In this first exercise, AGE members from Austria, Belgium, Cyprus, France, Germany, Italy, Malta, the Netherlands, Spain, Sweden and the United Kingdom have taken part in expressing their main national priorities and their view on policies linked to gender equality, support to find employment,

Key messages:

- **Gender equality:** while there is a comprehensive legal framework for non-discrimination, women are still facing large inequalities in access to employment and pay. Bearing the majority of unpaid work for care, women are more vulnerable to the risk of poverty and social exclusion. Few member states take the needs of older women specifically into account in their national policies
- **Support to find employment:** EU legislation protects from age discrimination, but hidden discrimination is still prevalent on the labour market. Little focus is put on allowing older jobseekers to actually find employment again through specific counselling or access to life-long

age-friendly workplaces, work-life balance, fight against poverty and social exclusion and adequate pensions. European and international policy processes. The unique added value of the AGE Barometer is to bring together existing statistics on the living conditions of older persons with the qualitative assessment of AGE members of the policies in their member State.

learning and training. Tax incentives for hiring older persons can have some limited results, but not in all cases. Globally, initiatives for a gradual transition into retirement are lacking.

- **Age-friendly workplaces:** while it is crucial to make workplaces adapted to all ages, initiatives in this field are mainly voluntary and only in a few cases supported by member states' policies. Health and safety legislation has an important role to play to make workplaces sustainable for persons of all ages, but this levy is underused.
- **Work-life balance:** Demographic change is increasing the pressure on informal carers, as long-term care

services are not sufficiently scaled up to meet increasing needs. As a consequence, specific policies to address the needs of informal carers are needed. New legislation introducing carers' leave on European level are a significant first step, but more is needed to support informal carers.

- **Fight against poverty and social exclusion:** while poverty and social exclusion rates have been more or less stable for older persons during the crisis, they are again on an upwards path. Poverty and social exclusion is a stronger issue for women, including women living alone,

persons with health conditions and people with migrant background. Pension systems should better take account of the risk of poverty of the oldest old, as pension increases do not always reflect increases in living costs

- **Adequate income:** Policies to adapt pensions systems to demographic change are focussing on increasing retirement ages, without the backing of adequate labour market policies. Severe challenges remain on the adequacy of future pensions, and a shift towards the individualisation of benefits might reduce the capacity of pension systems to compensate for inequalities.



Introduction

The overall objective of AGE Barometer is to publish every year an assessment of the socio-economic situation of older people across the EU and how this situation underpins the respect of their human rights. Annual assessments will be linked to the monitoring of key policy processes at EU and national levels in regards to ageing, such as the European Pillar of Social Rights, the United Nations Agenda 2030 for Sustainable Development and the Madrid International Plan of Action on Ageing (MIPAA).

Each new edition of AGE Barometer will be used by AGE and its member organisations as an advocacy tool, providing evidence on how the social realities and the respect of human rights in old age evolve in different countries. Our intention is not to make a classification of member states, but to provide a concise overview on how various reforms and legislations relating to ageing succeed in improving the quality of life in old age.

The Barometer has been created using the qualitative input from AGE member organisations, together with a collection of available statistics on the chosen topics. Thereby, the Barometer reflects the lives experiences of AGE members as well as the statistical dimension of ageing. The AGE Barometer is structured as follows:

- An assessment of the links between EU and international processes and the AGE Barometer
- A summary of European trends and policies
- A country-by-country assessment of policies
- A methodological notice explaining the international processes to which the AGE Barometer contributes, comments on and a discussion of the qualitative process and quantitative indicators
- An annex with the figures used to draw up the comments of the AGE Barometer.

The first 2019 edition of the AGE Barometer focuses on the following areas: **gender equality**, support to find **employment, age-friendly workplaces, work-life balance**, the fight against **poverty & social exclusion** and **adequate income**.

Acknowledgement

AGE would like to thank the Policy interns, Miriam Saso and Jeanne Haushalter for their work in making the 2018 edition of the AGE Barometer possible through conceptualisation and editing.

AGE Barometer and other EU and international processes

The reference point for AGE Barometer is the European Pillar of Social Rights and its 18 principles (out of 20) which are directly relevant to older people. When assessing how national reforms and legislations in place reflect the principles set in the **EU Pillar of Social Rights** (EPSR), we also look at other relevant policy processes on the international level namely the **2030 Agenda for Sustainable Development** and its 17 Sustainable Development Goals (SDGs), and the implementation of national governments' engagements taken in the framework of the **Madrid International Plan of Action on Ageing**. Strong synergies exist between all those processes and it is important to link them all to AGE Barometer so that older people and their rights are fully part of these processes. In each of these processes,

European governments have taken commitments that are relevant to older persons. For a more thorough explanation of these processes, please



refer to the chapter 'Methodology' at the end of this edition.

The AGE Barometer is AGE's contributions to the assessment of progress in these domains.

The structure of the annual assessment which feeds the AGE Barometer is built around 18 key domains. Each domain is connected to corresponding principles from the Pillar of Social Rights, SDGs and MIPAA commitments. Each year, only 5 or 6 key domains will be monitored and assessed to provide a better focus and to make it possible for AGE and its members, who are not universities or think tanks, but civil society NGOs, to complete the exercise. After a cycle of three years (each annual assessment based on 6 new domains), a fourth year will be dedicated to cross-cutting analysis and formulation of policy recommendations. The current exercise is the first in this four-years cycle.



The present edition of the AGE barometer will cover the following domains and corresponding principles:

AGE Barometer	European Pillar of Social Rights	Sustainable Development Goals	Madrid International Plan of Action on Ageing – Regional Implementation Strategy for Europe 2017-2022⁽¹⁾
Gender Equality	2 Gender Equality 3 Equal opportunities	5 Gender Equality	31 reduced gender pay gap 25 equal division of care work
Support to find employment	4 Active support to find employment 13 Unemployment benefits	8 Decent work and inclusive economic growth	19 Promote maximum participation opportunities 19 recognise the potential of employing older workers
Age-friendly workplaces	5 Secure and adaptable employment 7 Information about employment conditions and protection in case of dismissals 10 Healthy, safe and well-adapted work environment and data protection	8 Decent work and inclusive economic growth	22 value the experience and retain and hire older workers 22 promote age management 23 longer working-life opportunities (rehabilitation, reintegration into work, flexible employment options)
Work-life balance	9 Work-Life Balance	8 Decent and inclusive economic growth 5 Gender Equality	25 reconciliation of employment and care work 25 access to flexible working arrangements 25 equal division of care work 25 account for the time spent on tasks of family care in the calculation of old-age pension
Fight against poverty, exclusion, social isolation and loneliness	14 Minimum income	1 No Poverty 2 Zero hunger, improved nutrition	21 Reduce financial inequalities and poverty
Adequate pensions	15 Old-Age income and pensions	8 Decent work and inclusive economic growth 10 Reduced inequalities	24 Plan pension reforms ensuring inter-generational fairness and sustainability and adequacy of pension systems

¹ The numbers correspond to the paragraph of the Lisbon ministerial declaration on the Regional Implementation Strategy for the MIPAA 2017

Summary of trends

	People at risk of poverty and social exclusion above 65 Changes 2012-2016		Employment 55-64 Changes 2012-2017		Gender Gap in pensions 65-79, % Changes 2009-2016	Work-life balance Changes 2011-2016
	Men	Women	Men	Women		
EU average	↘	↘	↑	↑	↓	↑
Austria	↓	↓	↑	↑	↘	↑
Belgium	↓	↓	↑	↑	↓	↑
Cyprus	↓	↓	↘	↑	↑	↑
France	↘	↘	↑	↑	↓	↑
Germany	↑	↑	↑	↑	↓	↑
Italy	↘	↓	↑	↑	→	↑
Malta	↗	↑	↑	↑	↑	↓
Netherlands	→	→	↑	↑	↘	↑
Spain	↓	↓	↑	↑	↗	→
Sweden	↗	↗	↑	↑	↓	↓
UK	↘	↑	↑	↑	↓	↑

Legend:



Positive changes above 1.5%



Positive Changes between 0.51-1.5%



Changes between 0.0-0.5%



Negative changes above 1.5%



Negative Changes between 0.51-1.5%

Summary report for the European Union



Overall priorities

Adapting to demographic change is a defining challenge of our time, along other challenges such as climate change. In the next decades, the number of older people will double, and the number of the 'oldest old' might almost triple. Therefore, AGE is calling for mainstreaming ageing into most of the EU's policies. In its manifesto for the 2019 European Elections, AGE highlights the following areas to build a Europe for all ages:

- Enhance older persons' dignity and rights through combating ageism and age discrimination
- Ensure a life-course perspective on work and create inclusive labour markets
- Ensure adequate pension and old-age income for both women and men
- Protect the right to live and age in dignity through adequate person-centred health and long-term care accessible to all
- Ensure healthy lives and promote well-being for all ages
- Enable universal access to goods and services in today's digitalised society including for older persons
- Empower older citizens to fully participate in the social and democratic life.

Gender equality

Older women often face multiple discrimination, based on their age and their gender. This is the case in many different domains, such as the labour market, access to pensions, unequal distribution of care duties within families and even health and long-term care.

Despite legislation in the field of gender equality in the access to employment and goods and services on EU level, some protection gaps are still open: for example, while

private insurance providers cannot discriminate on the basis of gender when setting insurance premiums such as defined-benefit pensions, even if such differences were based on actuarial factors, this kind of discrimination is still explicitly allowed regarding occupational pension schemes. Gender inequalities in **employment** rates increase with age, the gender wage gap and gender employment gaps based on actuarial factors, this kind of discrimination is still

explicitly allowed regarding occupational pension schemes.

Gender inequalities in **employment** rates increase with age, the gender wage gap and gender employment gaps are highest for older workers between 50 and 65 among all age groups. As an illustration, while the gender pay gap is 8.5% for 25-34 year olds in France, it culminates at 21% for 55-64 year-olds. Even in Belgium, where there are little gender differences between women and men in employment for other age groups, differences in the employment of 55-64 are significant (about 7 percentage points). Sometimes, women are not reached by employment policy measures for older workers, because these require a long period of social contribution payments to be accessible, such as in the Spanish scheme of employment subsidies. While Italy has quotas for women in the workplace (of at least 20% of women in both the public and private sector), they do not benefit older women in the same way as younger ones.

The gender **pension** gap is at 37%, with tendencies to be increased over the next years as an effect of pension reforms⁽²⁾. Many factors are responsible for the gender gap in pensions, but the gap in wages should be singled out, as women performing the same work as men earn on average 16% less than men. Some laws have tried to address this on national level, such as a pay transparency law in Germany, but landmark initiatives such as the Women on Boards directive have not succeeded on European level. The gender

gap in pensions becomes even more worrying as it means a **higher risk of poverty and social exclusion of older women** (65+) at 21%, seven percentage points above men's poverty and social exclusion rates. The rate and the gap increase even further for women over 75. Women are more likely to be only eligible for minimum pensions. In Belgium, a law that increased minimum pensions for people with long periods of employment (45 years) has an effect of increasing inequalities, as potential beneficiaries are overwhelmingly male.

The **economic impact of gender inequalities** is estimated by the European Institute for Gender Equality at 8-10% of additional GDP growth that could be achieved by 2050 if progress was made more swiftly.

The gender **care** gap is very large, with women working 22 hours per week on average on unpaid family work, vs 10 hours for men. In the UK, over half of long-term care is provided by older women of working age (50-65). In the UK, over half of long-term care is provided by older women of working age (50-65). AGE members suggest that appropriate arrangements about family leaves, especially carers' leave and paternity leave, could alleviate the situation. The care gap is also felt by older women of working age, as 17 % of men, but 28 % of women are caring for a person aged 75 or above at least once per Week⁽³⁾. In Italy, women are disadvantaged as a result of

² European Commission, [Pension Adequacy Report 2018. Current and future income adequacy in old age in the EU \(Volume 1\)](#), 2018

³ Eurofound, [Striking a balance: Reconciling work and life in the EU](#). Working Conditions Series, 2018. p.41

care for children: while women have a right to maternity leave of about three months, men are entitled to only two days of paternity leave. The recently adopted EU Directive on Work-Life Balance for Parents and Carers could make a marked difference here.

Strong gender inequalities persist in the domain of **health**: while women have a life expectancy which is longer than for men, their healthy life expectancy is about equal, meaning that women spend a longer time of their lives with a disease or disability. Therefore, women are more exposed to problems and age restrictions in accessing health care. A specific risk to older women exists in the domain of mental health: more older women are living alone than older men, putting them at a higher risk of social isolation. An EU report commissioned after the crisis highlighted the role of increasing co-payments by patients in health and long-term care as part of austerity policies as having a stronger impact on women than on men, both directly and indirectly via the increase of the need for informal carers through reduced formal care services⁽⁴⁾.

There is a **lack of strategies targeting older women**: no specific attention is put at older women who are looking for employment, and despite EU Council conclusions on closing the gender gap in pensions, there are no systematic impact assessments of pension reforms on older women. Pressures are high to further link pension contributions to the amount

of benefits and to individualise social protection rights by the phasing-out of survivor's pensions, such as in France. This would have a strong negative impact on women, if there are no compensating measures on the recognition of time spent caring and adequate minimum pensions – a measure introduced in Germany for mothers of children born before 1992. In Malta, it is possible to 'buy' missed contribution years because of childcare in pension insurance. Another interesting example from Germany is the 'Re-Entry Perspective', a programme to facilitate entering the labour market again after longer care leaves.

In a recent study, the European Institute for Gender Equality found that only about 1% of the European Structural and Investment Funds in the years 2016-2018 were spent for the benefit of gender equality⁽⁵⁾.

Relevant AGE policy papers

- ⇒ [AGE's contribution to the Commission consultation on Gender Equality in the EU](#)
- ⇒ [AGE's contribution to the Commission consultation on equal pay](#)
- ⇒ [AGE assessment of the 2018 Pension Adequacy Report](#)
- ⇒ [AGE reaction to the Commission proposal for a directive on work-life balance for parents and carers](#)
- ⇒ [Read more about AGE's positions in the domain of gender equality](#)

⁴ European Commission, [The impact of the economic crisis on the situation of women and men and on gender equality policies](#), 2013

⁵ European Institute for Gender Equality, [Gender Budgeting. Mainstreaming Gender into the EU Budget and Macroeconomic Policy Framework](#), 10 April 2019

Support to find employment

EU legislation promotes the principle of non-discrimination on the basis of age when accessing employment and regarding certain company policies (education and training). However, wide exemptions are granted by the directive establishing a framework for equal treatment in occupation: older workers can be discriminated against in vocational training policies or when setting retirement ages.

On the promotional side, while the European PlatformNetwork of Diversity Charters is providing a valuable platform for exchange among employers and human resources professionals on diverse workforces, the discrimination grounds of disability or age are only seldomly taken up in these exchanges.

Besides this protection gap, **hidden discrimination in the labour market** leads to very low hiring rates for older workers. While employment rates are progressively increasing, most of this increase comes from older workers staying longer on their job, while older workers losing their job have a significant risk of never being employed again. It should be noted that both private and public sector employers are showing signs of age discrimination.

On European level, several initiatives have an impact of the chances older workers have to integrate employment:

The Council Recommendation on Integrating Services for the Long-Term Unemployed (LTU recommendation) of 2014 aims to improve how public employment services reach out to unemployed – an important initiative given the high risk of long-term unemployment among older jobseekers. The recommendation aims to create 'one-stop shops' for long-term unemployed, integrating different employment and social services. Individual assessments of the situation and needs of a jobseeker should be made at the latest after 18 months of unemployment and individual integration agreements between a public employment agency and a jobseeker should allow for catering to the specific needs. Four years later, a transnational project of the European Social Fund aims to assess the success of the recommendation.

From the point of view of older jobseekers, the recommendation is an important step forwards, however given the strong risk of long-term unemployment, individual assessments should be done much earlier than at 18 months of unemployment. Also, while integration of services is a good principle on paper, there still remains much to be done on local level to achieve the variety of relevant services: education and training providers, social assistance, support for mental health or for reintegration

and rehabilitation of persons with health conditions, long-term care and support services for persons with caring responsibilities – many of these services are organised at different levels of government and do not necessarily talk to each other.

The Council Recommendation on Upskilling

Pathways, furthermore, aims at improving the skills of jobseekers in a life-cycle perspective. It aims to introduce training offers for people of all ages in basic skills such as numeracy and literacy. The recommendation is aiming in the right direction by trying to reach out to the low-skilled: they are the first ones to be threatened by automatisisation and digitalisation of the economy. However, given the level of skills in information technologies required to cope with the emerging labour market and the ongoing stigma on older jobseekers, often perceived to be digitally illiterate or underskilled, an initiative on basic skills does not seem to be sufficient. The development of life-long learning services, as promoted through the European Semester and European funds, should be further stepped up to reach the target of 15% of workers participating in adult education; and the target group for this aim should be increased to include also people who are no longer of working age.

In most EU countries screened, the extension of working life through statutory pension ages, a policy promoted by the European Semester as well, remained the main focus of policies and national actions to deal with the ageing of the

population. However, this extension was rarely supported by changes in the working environments. In Malta, retirement age increased in few years from 62 years to 65, in Spain and Germany it is expected to reach 67 by 2027 and 2031, respectively, and in Italy, it almost already reached 67 years in 2019. In these reforms, employment is being addressed as a mechanical economic variable, neglecting the important role it plays in the life of individuals and the positive conditions that need to be in place to support citizens in achieving their best potential and gain satisfaction from their job.

Extending working lives by introducing higher retirement ages exacerbates in many cases inequalities faced by older people of working age who have health issues or disabilities. AGE members observed that in many member states, little initiatives exist on rehabilitation and return to work for this category of workers.

In the UK as well as Austria, incentives and tax benefits for companies exist to encourage the hiring of workers over 50. However, the budget dedicated to this age group of citizens is still too low to produce perceptible changes for older citizens. In Belgium, Austria and Cyprus, training opportunities are offered to older workers. Nevertheless, older workers still face high discrimination levels and struggle to find a new job which can force them into long-term unemployment for years.

Finally, initiatives for a gradual transition into retirement, which have the potential to prolong working lives by reducing working hours before retirement, are lacking or even discouraged in many countries. In the Netherlands, up to 50% of women reduce their working hours before reaching retirement age while in Malta, Cyprus and Italy these measures are taken and granted to a much smaller portions of citizens.

Age-friendly workplaces

Age-friendly environments and workplaces are widely recognized as key factors to support healthy ageing. Adapting workplaces means more than finding '**reasonable accommodation**' to older workers when they have developed a disability or health condition. It means actively fostering **prevention of work-related risks, job quality and motivation, reconciliation of work and private life and continuous updating and upgrading of skills**. On European level, this dimension is mostly addressed through **health and safety legislation, research projects and promotion and awareness raising**.

Lack of age-friendly workplaces are partly responsible the low employment rates of workers after the age of 50. The AGE Barometer was able to **identify some improvements** in adapting workplaces to meet older people's needs, as the number of people over 50 who think they will be able to do

Further information:

[AGE work on employment of older people](#)

their job above the age of 60 increased from 71% in 2010 to 78% in 2015.

In terms of health and safety legislation, the EU has adopted a strategic framework for health and safety 2014-2020. While the time period for this framework is drawing toward an end, several remarks have to be made:

- The Strategic Framework has allowed to keep health and safety on the agenda and has triggered some significant improvements, such as the revision of the directive on workers exposed to carcinogens. It also focussed on rolling out awareness-raising campaigns to small and medium-sized companies and to further develop practical tools for companies to make risk assessments.
- However, the Strategic Framework failed to further develop the case for addressing psycho-social risks at

work. New and emerging risks like these were only dealt with through awareness-raising campaigns, such as the 'Healthy Workplaces Manage Stress' and the 'Healthy workplaces for all ages campaigns'

- Horizon 2020 research funds have only to a small extent addressed the development of work environments for all ages that support healthy living.

These points would need to be further stressed during the next legislature.

On the national level the analysis from the AGE Barometer reveals that despite ongoing discussions on age-friendly environments, Belgium, Austria and Cyprus still lack structured interventions to tackle the needs of older people in the workplace. On the contrary, Spain provides incentives for supporting changes at work to support older workers and Sweden has adapted its occupational health and safety legislation in view of ageing. Italy and Malta, in turn, have elaborated plans to improve older workers' health and safety, but they did not provide funding and tools for the implementation of these plans.

Similarly, older people are often under-represented in continuing vocational training. The German Federal Employment Agency promotes the training of older workers under certain conditions, however, participation in life-long

learning is highest amongst adults aged 35-44 and decreases rapidly after the age of 65.

The diversity characterizing the EU regarding age-friendly work environments shows that despite the increased attention on the issue, a systematic approach to tackle the problem is needed, as the impact of these initiatives is still not fully exploited. With the exception of a few countries where healthy ageing is embedded in national programmes, local authorities seem unable to coordinate their work and produce more meaningful changes to improve older workers' conditions.

Further information:

- [AGE work on employment of older people](#)



Work-life balance

Informal carers play a fundamental role in the delivery of care to older people, with between 12 and 16% of workers between 18-64 providing care to a family member at least once a week. It is estimated that 80% of care work is delivered by informal carers, and the share of informal carers among the workforce increases with age. However, care responsibilities often become burdensome if the right measures are not taken to safeguard the caregivers. In this regard, the AGE Barometer tried to catch this equilibrium between working duties, family and care responsibilities of friends or relatives. From the analyses performed, it emerged that in 2016, 34% of the carers interviewed aged between 50-64, in the EU had difficulties to combine work with care duties compared to the 27% in 2011 – the burden of care is increasing. This reflects increasing needs due to demographic change, but also a failure of formal care services to catch up.

The **Commission's initiative on work-life balance for parents and carers** was a crucial step towards recognising carers on the European level: it introduces a right to five days of carers' leave for workers per year. However, it is regrettable that during the negotiations, the reference to compensation of workers during carers' leave was removed and wide discretion is granted to member states in setting

the criteria which give rise to this right. Five days per year are certainly not sufficient to mitigate for the effect of lacking formal care services. A separate initiative for investment into accessible, person-centred quality care services should accompany the transposition of this directive.

Great differences were recorded among the countries. In Cyprus, up to 53% of the respondents stated to have some difficulties in their care responsibilities due to their time spent at work while in Sweden only 18% and 19% in the Netherlands of the carers faced the same struggles. These results probably reflect the different policies in place in the countries where on one hand, in Cyprus a lack of policies supporting employment of informal carers was recorded and on the other, in the Netherlands, workers have the right to adapt their working schedule and change the place where they work to better address their needs as carers. The workers are also entitled to different types of care leave which change in duration and remuneration depending on the care needed by the assisted person. In Sweden, even though the results of the survey show that the conditions of the carers in the country are fair, older women remain at the highest risk of experiencing poverty due to their inability to work on the side of the care responsibilities. In Germany,

carer are granted more flexibility to enable them to care for dependent relatives over a longer period of time. A comprehensive legal framework exists to regulate family care leave.

Fight against poverty and social exclusion

The Europe 2020 target on poverty aimed to reduce the risk of poverty and social exclusion by 20 million between 2008 and 2020; it is very unlikely that this target will be met due to the strong increase during the crisis. Despite overall lower levels of poverty and social exclusion than the average population, older people are far from exempt of being exposed to it.

In 2016, **15% of the male population and 20.6 % of the female population aged above 60 were at risk of poverty and social exclusion** in Europe. Among the countries covered by the AGE Barometer, Malta, Cyprus and Italy had the highest level of people at risk of poverty and social exclusion (men 24.6 and women 27.5; men 19.5 and women 26; men 19.8 and women 25.8) while Netherlands, France and Austria had the lowest (men 5.8 and women 6.2; men 8.2 and women 11.4; men 9.6 and

Further information:

- [Informal care and work-life balance: increasing pressure on carers reported by Eurofound](#)
- [AGE publishes response to Commission proposal on carers' leave and work-life balance](#)
- [EU agreement on work-life balance: despite reduced ambition, breakthrough for parents and carers](#)

women 16.5). **In all countries analysed, the situation worsened for citizens older than 75 and very old women were at the highest risk of suffering from poverty** compared to the other main groups. Other vulnerable groups are persons with a migration background, single women, persons with health problems and those having experienced long-term unemployment, for instance in Germany. This is an important message as overall poverty rates have begun to decrease in the EU. The effect of the crisis had very different impacts on older people in different member states, with poverty and social exclusion rates of 75+ reaching 33% in Greece in 2011 and persistently high poverty and social exclusion rates of older persons in the Baltic member states, Bulgaria and Romania (with poverty and social exclusion rates around and above 50%).

In Malta as well as in Italy, poverty and social exclusion are mainly a result of inadequate pensions received by older persons. Future pensioners are reported to have very low levels of confidence in their financial future, as they fear they will not be able to live a decent life after they retire due to the low income. Even though social benefits are provided by the different governments, they are usually not sufficient to meet the needs of older persons. In Italy, fixed prices are available for some basic medical products; however, **co-payments and waiting times for medical appointments are increasing, forcing many individuals to seek private and more expensive treatments.**

Current actions to tackle poverty and social exclusion in the EU largely consist in the grant of small subsidies and social pensions, but, in many cases, these are not high

Adequate pensions

Adequate pensions are fundamental to ensure older persons will be able to enjoy their life after retirement age. However, as the share of people in retirement age is increasing due to demographic change, many countries are faced with adequacy issues. At the same time, certain groups of individuals, such as older women, are faced with even more extreme economic conditions, as they usually

enough to protect older people from poverty. High poverty and social exclusion levels are mainly a result of the lack of policies to ensure gender equality during working lives, directing support to find employment for older workers and inadequate pension systems for persons with health conditions that prevent them from. Only changes carried out simultaneously in these different domains will be able to produce meaningful results in the quality of life of older persons.

Relevant AGE positions:

- [AGE assessment of the 2018 Pension Adequacy Report](#)
- [AGE position on the European Semester 2018](#)
- [AGE's work on fighting poverty and social exclusion](#)

collected less contributions due to their house duties and fragmented working experiences.

Even though the gender pay gap is decreasing in most analysed EU countries, in Europe women aged between 65 and 79 earn 37.2% less than men of the same age group. In Cyprus, Malta, Germany and the Netherlands, the difference in earnings is between 42 and 48 percentage points, while the lowest in 2016 was recorded in Belgium at 26.6 points.

Due to the general worries regarding the financial sustainability of the pension systems, most of the EU countries analysed have undergone policy reforms focused on the postponement of the retirement age. While in the UK different measures were taken to also slowly adapt and increase the conditions of pensioners and future pensioners, in Cyprus and Spain older people experienced a loss in the purchasing power due to the lack of efficient indexation systems. In Germany, the Act on the Improvement and Stabilisation of Benefits was therefore introduced.

Many reforms have been triggered by the needs to reduce public deficits after the financial crisis and the bailing out of large banks, thereby neglecting the necessary adaptation of labour markets and workplaces to provide sustainable work. Reforms have the effect that replacement rates will decrease in many EU member states, and quite dramatically so in some. This poses challenges to pension adequacy for future pensioners.

A major caveat is that pension adequacy is not assessed for very old people; however, the under-indexation of pensions leads to a real devaluation of pensions for the oldest old in many countries, giving rise to a risk of monetary poverty.

Challenges remain linked to the cost of health and long-term care, which in many member states exceeds the average pension level through co-payments or entirely privatised systems. AGE calls for the development of reference budgets, on a national or even regional level, that take into account the specific needs of older persons to better assess the adequacy of incomes.



Relevant AGE positions:

- [AGE assessment of the 2018 Pension Adequacy Report](#)
- [AGE position on the European Semester 2018](#)
- [AGE's work on fighting poverty and social exclusion](#)

AUSTRIA

AUSTRIA

STATISTICS GUIDE

Population in 2016 **8,700,471** Life expectancy in 2016 **81.8**
% Population over 65 years **18.45%** Healthy life expectancy in 2016 **57.05**

OVERALL ASSESSMENT

Answers provided by Bettina Absenger, member of EURAG

Overall situation

For older jobseekers over the age of 50 in Austria, it is becoming more and more difficult to find employment. Since 2012, the number of long-term unemployed (people without work or employment for more than 12 months) over the age of 50 has risen by 289% to a current number of 50,000. Only 19% of older long-term unemployed people were able to re-enter the labour force.

In the future, businesses will have to address the challenges resulting from the changing age distribution of their employees in a more serious way. The proportion of employees between the ages of 50-65 will rise from 66,6% in 2018 to 84% by the year 2030. If it will not be possible to keep older people in employment until their retirement, businesses will have significant difficulties in recruiting new employees due to a lack of young professionals in some fields of work.

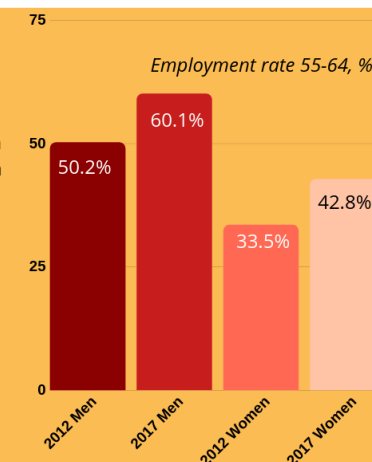
Support to find employment

Employment

As a result of this higher than average increase in unemployment amongst older workers, the previous Austrian government decided in July 2017 to create 20,000 new jobs for long-term unemployed over the age of 50.

Employment

Employment rate for people aged 55-64 increased consistently in both men and women in the past years however, also the number of unemployed and long-term unemployed (people without work or employment for more than 12 months) over the age of 50 has risen considerably since 2012.



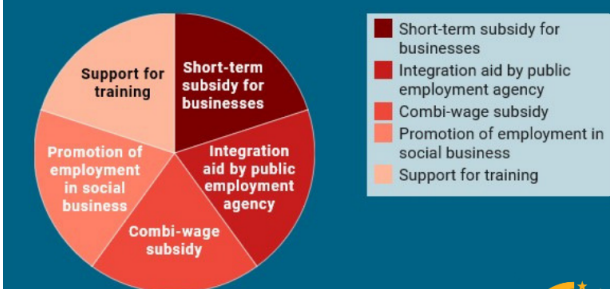
Age-friendly workplace

Interventions are needed to facilitate older workers to remain in the workplace longer, otherwise businesses will suffer from a lack in trained employees due to the scarcity of young professionals in certain fields.

Self-employment

Public employment agencies offer in Austria a support service for those on the path from unemployment to self-employment. A person with an entrepreneurial project can seek start-up consulting at a consulting company. Furthermore, he/she has the possibility to acquire necessary qualifications.

SUPPORT TO FIND EMPLOYMENT



The aim of this 'Employment Campaign 20,000' ('Beschäftigungsaktion 20.000') in the long-term was to reduce the unemployment rate of over 50-year olds by half. In addition to existing measures to promote employment, older unemployed people could be hired within the framework of the Employment Campaign 20,000 by means of reintegration assistance, promotion of non-profit temporary employment, or through project-oriented employment schemes in companies, schools, communities and community businesses, non-profit organisations or social enterprises.

In Austria, older job seekers have access to all benefits and support offered by the public employment agency AMS. The

benefits range from financial support for training or further education (for example: professional further education during the qualification of employees, work foundations for hands-on training of suitable jobseekers), support services (such as labour market policy guidance in a consulting and support facility) to the promotion of employment. It has been the focus of the AMS strategy for years, to re-integrate people over the age of 50 in working life.

More than 35,200 people in Austria over the age of 50 made use of qualification support in 2017 and nearly 37,900 older jobseekers benefitted from promoted employment. Thus, 40% of the people in promoted employment were aged 50 and over.

Ways of promoting employment in Austria:

- Businesses are offered for example a short-term subsidy for wage costs and the associated employer commits to take on older jobseekers with the re-integration aid offered by the AMS. In 2017 nearly 58,900 people benefitted from this aid, of which 40% were over the age of 50.
- The so-called 'combi-wage subsidy' is an additional individual sum paid to an employee to encourage him/her to seek employment.
- Promoting employment in social businesses creates the possibility to acquire job experience under assisted socio-pedagogical support after a longer period of absence from the labour market.

Self-employment

Company Start-up Programme:

The AMS offers a support service for those on the path from unemployment to self-employment. This service is also available to older jobseekers.

A person with an entrepreneurial project can seek start-up consulting at a consulting company. Furthermore, he/she has the possibility to acquire necessary qualifications. The AMS assumes the costs for the business consulting and qualification. Under certain conditions the candidate is granted financial security during the course of his/her participation in the programme.

Overall assessment

Still, older people find obstacles in integrating the labour market. There are few suitable jobs offered for older jobseekers. The gap between a company's expectations and offers and the jobseekers' wishes and possibilities is large. A possible solution would be compulsory employment quotas for older jobseekers and more employment possibilities in the public sector.



by Lucas Margoni on Unsplash

BELGIUM

BELGIUM

STATISTICS GUIDE

Population in 2016 **11,311,117**
% Population over 65 years **18,24 %**

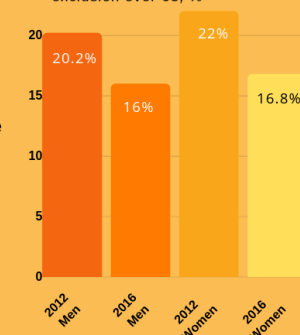
Life expectancy in 2016 **81.5**
Healthy life expectancy in 2016 **63.75**

OVERALL ASSESSMENT

Poverty

Many pensioners are situated around or below the **at-risk of poverty** threshold, especially among the oldest pensioners.

25 People at risk of poverty or social exclusion over 65, %



Age-friendly workplace

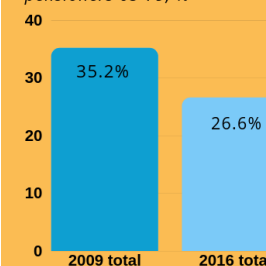
Age-friendly workplaces are not a specific policy topic in Belgium but ongoing discussions focus on facilitating the access to retirement for people in strenuous jobs and on the creation of new systems for people in retirement to earn extra money.

Work-life balance

Belgium has a fairly good system for supporting careers with leave, but no solutions are provided for people who need to stop working because of care responsibilities.

Gender equality

Gender gap in pensions, pensioners 65-79, %



Pensions

Pension policy reforms have focused mainly on the financial sustainability of the pension system. Discussions are ongoing regarding the new framework for strenuous jobs with the idea of introducing part-time retirement.

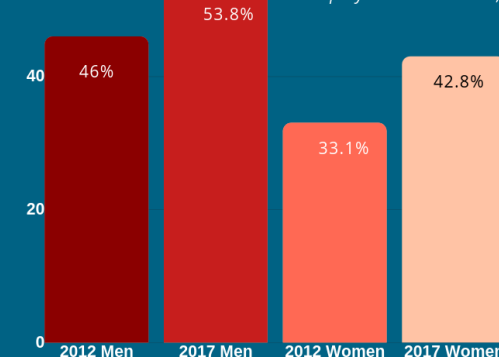
Overall situation

Current important policy issues related to older persons:

- The reform of long-term care legislation
- The development of the Flemish Social Protection System, aimed at supporting people with long-term care needs
- Specific issues with the criteria for care budgets for older people (allowance)
- Contesting age barriers in access to first-line psychological care
- A more comprehensive cross-policy approach to housing, living and care
- Energy poverty among older people – the update of the Flemish action plan on energy poverty
- Digital inclusion and the right to personal (non-digital) access and support in essential services.
- There is still no social insurance on autonomy and long-term care for Wallonia and the Brussels region

SUPPORT TO FIND EMPLOYMENT

Employment rate 55-64, %



Gender equality

- Little gender inequalities in unemployment, but higher differences in the older age groups
- No strategies or action plans on gender equality, except for non-discrimination policies
- The gender pension gap has recently diminished, but reforms are threatening to increase it in the future.

The statistics show little gender inequality in unemployment, while at the same time there are notable gender differences in employment for the age group 55-64. This translates in a significant gender pension gap: very few women achieve a 'full' career, resulting in lower pension rights.

The Belgian and Flemish governments have no official strategies or action plans concerning gender equality. Policies are limited to initiatives in the field of non-discrimination.

Support to find employment

- There are tax incentives in place to support older jobseekers finding employment
- Public Employment Agencies have a focus action on older jobseekers
- Unemployment benefits have been reformed to strengthen the incentives to work longer

The Wallonian government has adopted a gender plan in 2015 with 16 key actions, including one specifically for older persons: develop adequate services to keep older and disabled persons at home to guarantee that care is provided not solely by the family, mainly by women.

Regarding the gender pension gap, although the gender pension gap has diminished slightly (from 35,2% to 26,6%) due to the stronger participation of women in the labour market, the current line of pension reforms is outright counterproductive with regard to the gender pension gap. Most significant in this regard is that the federal government has decided to introduce a higher minimum pension but only for people with at least 45 years of previous employment (a full career), among which very few women. This was highly contested by women's organisations and trade unions.

- Ageism persists, older people more often laid off in restructurings

Several measures to support older people in finding employment exist: tax incentives for hiring/retaining older people, more vacation days for older employees themselves, counseling by the public employment agencies VDAB and

Forem.

Simultaneously, access to early-exit systems from the labour market are being reformed in order to keep older people in the labour market, and unemployment benefits have been made digressive over time, in order to provide a strong financial incentive to search for work.

While we see a continuous string of policy measures to keep older people in the labour market, the fact is that our

Age-friendly workplaces

- Adaptation of workplaces is not a specific policy area
- Some efforts have been made to allow pensioners to earn an untaxed additional income

As far as we know, age-friendly workplaces are not a specific policy topic. This is mainly included in healthy workplaces, lifelong learning and collective agreements concerning vacation days for older workers in non-profit and social-profit sectors (health care, socio-cultural sector, ...).

In a broader view, a number of other measures can be highlighted:

- The ongoing discussions concerning the framework for heavy labour/strenuous jobs, which should grant

society itself moves at a slower pace. Actual job opportunities for older people are scarce, older people are still perceived as more expensive and are more often laid off in large-scale company reforms, ageism still persists widely among employers. Despite this, older people in unemployment are confronted with regulation that has become more and more strict in a relatively short time.

There is no specific policy framework for promoting self-employment for older people.

people in with strenuous jobs a more favourable access to retirement

- Systems have been created to encourage people in retirement to earn an (untaxed) additional income. A positive measure for many older people, although the question can be asked whether this is not intended to reduce pressure for adequate pensions, making a sufficient income more of an individual responsibility of the pensioner himself. This system is also contested because it might create competition between pensioners and workers, or drain active pensioners from volunteering into employment. The fact that the income is entirely untaxed is also criticised.

Work-life balance

- Belgium has a fairly good system for supporting carers with leave, but overburdening happens
- No solution is provided however for people who have to stop working entirely because of care responsibilities

Support for working informal carers takes different forms: care leave systems (which have been improved recently), recent legislation concerning flexible work hours and telework, home and day care services, the Flemish policy plan on informal care. We believe the national framework supplemented with the Flemish system has decent policies in place regarding work-life balance for informal carers, although in practice many informal carers still feel

overburdened and a lot of improvements are still possible to support them better in their vital role.

On the other hand, reducing early access to retirement de facto also has an impact on informal care, as many people use these systems to take up care duties in the family (for their older parents, their partner, their grandchildren, ...). It will be important to monitor the impact of these measures in practice.

An important question that remains is how we intend to support and reward informal carers who had no other option than to end their employment entirely (used up all their rights to care leave), for example with regard to pension credits, a discussion on this is ongoing in Parliament.

Poverty

- Many pensioners are situated around or below the at-risk of poverty threshold, especially among the oldest pensioners.
- The Flemish nor the Wallonian Action Plans on Poverty does not specifically focus on old-age poverty. The Brussels region plan has a specific measure on alternative forms of housing for older persons (outside of institutions)

- The tax-shift policies have increased charges for older people by increased prices for public services, increased VAT and electricity prices, overgone pension and tax relief indexation

In Belgium, a lot of older people have pensions around or below the at-risk-of-poverty threshold. These concern mainly the oldest pensioners, as they are historically least adjusted to progress in overall welfare.

An automatic yearly indexation system is in place, although this has been marked by skipping indexation several times, and changes have been made to the basket of goods and services the indexation mechanism is based on. A tax reduction on social security income has not been indexed as well. Furthermore, Belgian social partners decide over the so-called yearly 'welfare envelope', a budget used for increasing minimum allowances and pensions.

The Flemish Action Plan on Poverty does not focus on older people as a target group.

As part of the tax shift, which was intended to reduce taxes on income from work, older people have been confronted by a large number of budget cuts and increases in prices for public services (indexation skip, V.A.T. on electricity, public transportation, water, the Flemish care insurance,

Pensions

- Focus of pension reforms is mainly on financial sustainability; except for reflections around a new framework for pensions in strenuous jobs

Pension policy reforms have focused mainly on the financial sustainability of the pension system. With regard to the income of current pensioners, very little has been done (except for a higher minimum pension for people with at least 45 years of employment, the indexation and the welfare adjustment).

adult education, taxes on alcohol and products with sugar, ...), without sharing in the benefits of the tax shift. While this does not directly affect their income level, and thus does not translate into poverty statistics, this does have a significant negative impact on older people's available income.

Research has been conducted on reference budgets, but apart for certain local governments, this is not used by governments at regional or federal level.

Belgium has no federal insurance on long-term care and autonomy. While Flanders has such an insurance since 2002, the insurance is still debated in Brussels and Wallonia, in a mixture of in-cash and in-kind benefits. The question of financing is not resolved as of yet.

Financial sustainability has been strengthened by increasing incentives for employment for 50+ and reforming pension systems for civil servants.

Discussions are ongoing regarding the new framework for strenuous jobs, the idea of a pension system based on 'pension points', and the introduction of part-time retirement. However, the discussions on strenuousness are held without additional financing involved.

CYPRUS

Answers provided by Maria Zachariou Dodou, PA.SY.DY

Gender equality

- Gender Equality is enshrined in the constitution, national action plans and a number of institutions to overlook and coordinate anti-discrimination policies
- However, little attention is paid to older women. Older women mainly benefit from provisions such as carers' leave, survivor's pensions and minimum income for women who have not contributed to any social protection scheme.

This issue is very important in Cyprus, gender equality and the prohibition of direct and indirect discrimination is enshrined in the constitution.

In order to monitor gender equality and equal opportunities, a number of Committees and other bodies have been established in Cyprus. The most important of these are as follows:

- A Committee on equal opportunities for men and women was created within the Parliament
- The National Mechanism for women's rights under the Ministry of Justice and Public Order deals with women's issues and gender equality, including the introduction of gender mainstreaming in all national policies

CYPRUS

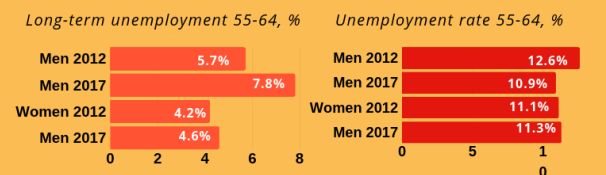
STATISTICS GUIDE

Population in 2016 **848,319** Life expectancy in 2016 **82.7**
 % Population over **15,12 %** Healthy life expectancy **68.15**
 65 years in 2016

OVERALL ASSESSMENT

Support to find employment

Cyprus lacks policy to support employment or self-employment in older people. The labour market has shown some positive developments, although long-term unemployment (though being on a decreasing trend) remains a major challenge.



Age-friendly workplace

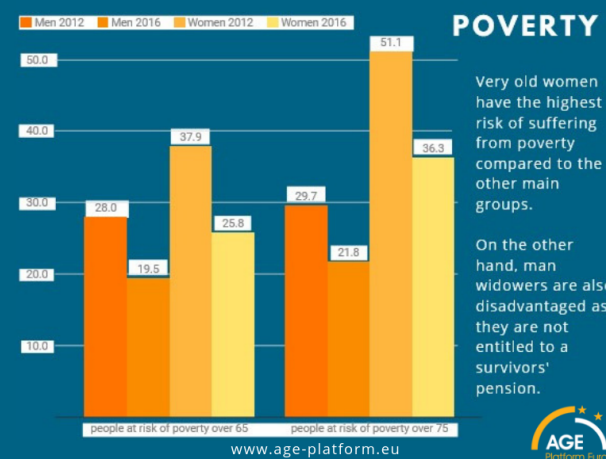
In Cyprus there is a lack of policy addressing the need for workers to combine work with care. Retirement is mandatory at the age of 65 while in the private sector, exit from work depends on the contract with the employer. Moreover, programs are in place to improve the knowledge and skills for facilitating reintegration into employment.

Gender equality

In Cyprus, gender equality is enshrined in the constitution, national action plans and a number of institutions however, little attention is paid to specific **at risk groups** as older women, who are at higher risk of suffering from poverty compared to the rest of the population. In the private sector, despite impressive changes in the last 15 years, there is still a need of more comprehensive efforts in order to achieve more satisfactory results regarding gender equality.

Pensions

Pension policy reforms have focused mainly on the financial sustainability of the pension system and only in the second place on its adequacy. Therefore, minimum pensions result to be still insufficient to meet older people needs for living a dignified life.



- The Commissioner of Gender Equality, appointed by the President of the Republic, presides over the National Mechanism for Women's Rights.
- The Ombudsman (Commissioner for Administration) deals with and decides upon discrimination matters.
- The Gender Equality Committee in Employment and Vocational Training, under the Ministry of Labour and Social Insurance, is responsible for monitoring the implementation of the relevant law.
- The Advisory Committee for the Prevention and Combating of Violence in the Family monitors the implementation of the relevant law and promotes the awareness on this issue.
- The Coordinating Multidisciplinary Group for Combating Trafficking in Human Beings, chaired by the Minister of Interior, has, among others, the task to monitor the implementation of the law and the National Action Plan on Trafficking in Persons.

Support to find employment

- While long-term unemployment and unemployment of older workers is seen as a challenge, there is lack of capacity to address this.
- Some more focus is put in the quality of Public

Moreover, the Cypriot Legislation has been harmonized with the Aquis Communautaire on the issue of Gender Equality. A number of National Action Plans and Strategies have been developed that either specifically address gender equality, or specific issues that directly relate to gender equality.

Several laws are protecting women's rights, such as the Protection of Maternity, the Violence in the Family, Maternity Leave, Adoption Leave, Care leave, etc. The female employment rate is around 75%.

In the private sector, despite impressive changes in the last 15 years, there is a need of more comprehensive efforts in order to achieve more satisfactory results.

In addition to the above women in Cyprus enjoy privileges against the men, such as:

- No service in the army
- Widow pension from National Social Insurance Fund
- Social Pension for women who haven't any contributions to the National Social Insurance Fund.

Employment Services and the promotion of life-long learning.

- There are neither schemes to support specifically older people in starting employment or self-employment.

Employment

The labour market in Cyprus has shown some positive developments, although long-term unemployment (though being on a decreasing trend) remains a major challenge. The long term unemployment rate is 7.75% for men and 4.8% for women which is higher than the average EU which is 4.5 % and 4.8 % respectively, while the unemployment rate is 11% in 2017 showing a decrease to 9.5% in 2018. The higher rate of unemployment it is among the youth 24.7%

Targeting of long-term unemployed and older jobseekers is one of the CY Public Employment Service priorities. However, the CY Public Employment Service (PES) had serious setbacks due to inadequate capacity to respond to their extended tasks and increased demand for their services. Therefore, very recently, in order to increase its capacity, the CY PES hired 30 additional PES counsellors.

The CY Public Employment Services is in the process to update online facilities, to be used by employment counsellors, job-seekers, employers, and other stakeholders, which is to provide in a more effective and direct way to satisfy the demand for labour and assistance to the registered unemployed and vulnerable groups.

The Resource Development Authority implements programmes for training, job-placement for unemployed and the development of a system for obtaining

qualifications. The programmes aim to substantially improve their knowledge and skills for productive integration or reintegration into employment and to enable them to engage in occupations where there is demand for skilled labour.

There is a schemes for provision of Incentives for hiring recipients of minimum Guarantee Income (MCI) combined with three-month training and incentives for organizing training programs for unemployed within companies

Increased youth unemployment and the drop of monthly wages due to the economic crisis has affected older persons' chances to find a job. Nevertheless, there is a number of employers who clearly indicate a strong preference to older people for certain reasons including experience, sense of responsibility, attitude, professionalism, etc.

Self-employment

There is scheme in place to promote self-employment for Youth by subsidizing the investment cost of the business, **but not for the age group of older people**. This is in line with the main challenge identified by Public Employment Services, youth unemployment.

Through the Ministry of Education, a series of programs are offered free of charge to age 65plus to gain skills and knowledge in a wide range of domains which the can used accordingly for self-employment e.g. painting, several

languages, Decoration, dancing. music, repairs, carpenter, etc.).

Age-friendly workplaces

- Retirement is mandatory in the public sector; in the private sector, continuing beyond pension age depends on the agreement of the employer
- Lack of policies to allow older workers to combine work and care
- A national agency promotes life-long learning programmes in companies

In Public sector is compulsory to retire at the age of 65. In the private sector, one may continue working and continue to contribute to the social Insurance System in order to increase the pension level, if agreed with his/her employer and is still entitle of the pension.

Work-life balance

Informal carers are eligible for all benefits provided to other workers with the support of the Trade Unions. However, there is a lack of policy to promote employment of family members for care of close relatives.

There are no employment policies, to allow older workers to combine employment and care for relatives and there is a lack of care facilities for persons with family responsibilities

Regarding health and safety, workplaces are inspected by a competent authority. It is compulsory for all workplaces to contact and implement a health and safety programme in general, to ensure the safety of all employees

The Resource Development Authority implements Programmes for Training, Job Placement for unemployed and the development of a system for obtaining Qualifications. The programmes aim to improve the knowledge and skills for productive integration or reintegration into employment and to enable workers to engage in occupations where there is demand for skilled labour.

Fight against poverty and social exclusion

- Very old women have a higher risk of poverty, for the age group over 75 it is 36.3% for women compared to 21.8 % for men.
- Male widowers are disadvantaged, as they are not entitled to a survivors' pension of their deceased wives, contrary to female survivors
- Older persons in need for palliative care who receive Minimum guarantee Income or live with low pension and persons with disabilities are especially vulnerable as a result of the high cost for care

A National Programme Against Poverty is in place, with a target to reduce poverty risk from 23.3% to 19.3% by 2020. From 2015 to 2016, there was a decrease in the risk of poverty as measured by AROPE index (28.9 to 27.%) and Gini Index. The state provides social and care

Adequate pensions

Pension reforms address primarily the sustainability of the pension system and only in second place the adequacy. Pension adjustments are enacted every six months depending on the cost of living index. From the perspective of present pensioners, it is important to provide for the increase of minimum pension levels regardless of the

programs for services at local level and the MLN Competent Authority is implementing a State Aid Schemes.

Social Services provide for Subsidies to support the pension income of poor to employ informal caregivers or institutional care. This concerns people receiving the Guaranteed Minimum Income (GMI) and covers home care, day care, 24 hours' care, residential and respite care.

The state subsidises Local Authorities and NGOs to implement long term social programmes for the recipients of the Guaranteed Minimum Income, including the operation of houses for older people.

A national reference basket of goods and services exists to assess the cost of living in general. A salary and a pension adjustment is enacted every six months depending on the cost of living index.

contributions. From the perspective of future pensioners, the system should provide for increased contributions to the social insurance system in order to ensure higher pensions

The public debate is focused on the long term sustainability of the system and to a lesser extent on the adequacy.

France

FRANCE

STATISTICS GUIDE

Population in 2016 **66,638,391**
% Population over **18,85 %**
65 years

Life expectancy in 2016 **82.7**
Healthy life expectancy **63.4**
in 2016

OVERALL ASSESSMENT

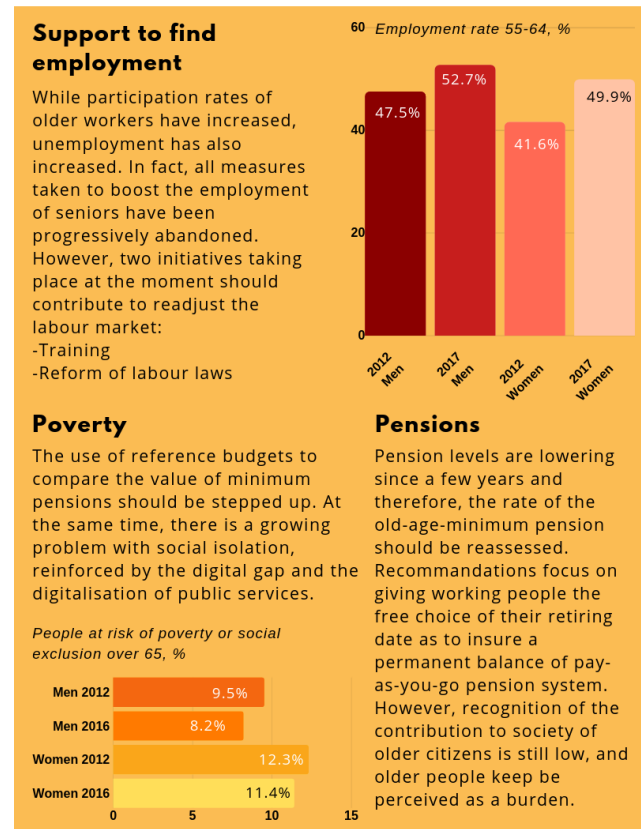
Extracted from the AGE France's contribution to the National Reform Programme 2018

Overall situation

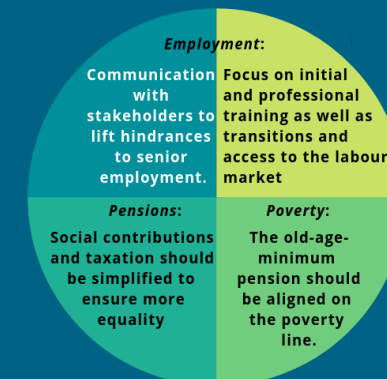
- Public services should be simplified, focussing on the quality of the sovereign functions of the state
- Social contributions and taxation should be simplified and reformed to ensure equality and competitiveness
- Employment policies should further focus on initial and professional training, transitions in the labour market and improving access to the labour market.

Support to find employment

- While participation rates of older workers have increased, unemployment has increased as well
- Initiatives on training policies and the reforms of the labour law should have a positive impact
- Further reforms should be developed by communicating with stakeholders, integrate older workers in training schemes, ensure continuous employment until pension age, promotion of flexibility in working hours and innovative employment forms and tailored support to older jobseekers.



POLICY RECOMMENDATIONS



If the rate of employment of people over 55 has reached 51.1% at the end of 2017, their unemployment rate has increased by 61% in 5 years. All measures taken to boost the employment of seniors have been progressively abandoned.

However, two initiatives taking place at the moment should contribute to readjust the labour market:

> Training:

- ◇ Measures taken to limit the number of young people finishing school without qualifications.
- ◇ Reform of the “baccalauréat” and of access to university for better chances of entering the professional world.
- ◇ Reform of professional training and of the support system for the unemployed.
- ◇ Reform of apprenticeship for a better fit between trainings and the needs of companies.

> Reform of labour laws (“ordonnance Macron”).

Recommendations:

- Communication with stakeholders to lift hindrances to senior employment
- Recognition and valorisation of the experience of seniors, integration in training schemes
- Ensure maintenance in employment until retirement by stimulating training all along life and managing career paths
- Promotion of flexibility in working hours and innovation of employment forms
- Specific support for senior job keepers as well as specific action to employers.

Fight against poverty, exclusion, social isolation and loneliness

- Old-age minimum pension should be set at the poverty line at least
- The use of reference budgets to compare the value of minimum pensions should be stepped up
- There is a growing problem with social isolation, reinforced by the digital gap and the digitalisation of public services.

Population is ageing in France. In light of ageing, retired people should be guaranteed material conditions that can allow life in dignity. The pension system should do so as well. The old-age-minimum pension should be aligned on the poverty line.

Many organisations in Europe suggest the minimum income to be measured against a “reference budget” (basket of goods and services allowing someone to live in dignity and to participate in society) adapted to the household situation, which in France is relatively close to the poverty line. While the poverty rate of retired people is relatively low, 40% of retired people still found themselves between the poverty line and the “reference budgets” level, leading them to restricted consumption.

Poverty leads to isolation and invisibility. The older people get, the more isolated they are. Several reports by French organisations found that a growing number of retired people find themselves in a situation of “social death”.

This new increased longevity was not anticipated, leading to difficult situations and the digital exclusion of the elderly.

Recommendations:

- Simplification of health and democracy instances and coordination bodies, in order to make to services accessible and close.
- Support to the MONALISA initiative, which contributes to the creation of qualitative social ties.
- Promotion of alternative forms of “inclusive habitats” in rural and urban areas, including at-home help, to cater to the ageing population living in these areas.
- Survivor’s pensions should be sufficient to allow widows and widowers to continue living in dignity

Adequate pensions

AGE France has the following **recommendations**:

- A thorough reform of the pension system
- Giving working people the free choice of their retiring date as to insure a permanent balance of pay-as-you-go pension system
- Initiating reforms to ensure solidarity between generations.

The deepening of those recommendations is on the way. A High Commissioner to Pension Reform has been appointed and is reviewing a report on pension reform. This report analysed different ways to calculate rights in a pay-as-you-go pensions system. The best technique for AGE France (except for one member) is the “comptes notionnels” (notional accounts).

Moreover, AGE France draws attention on the future pension levels that are lowering since a few years. The rate of the old-age-minimum pension should also be reassessed.

- Recognition of the contribution to society of elderly persons and retired persons, so that they are not only seen as a burden. Only then will society gain cohesion and inclusivity.



Germany

GERMANY

STATISTICS GUIDE

Population in 2016 **82,175,684**
% Population over 65 years **21,05 %**

Life expectancy in 2016 **81**
Healthy life expectancy in 2016 **n.d.**

Answers were provided by BAGSO

Gender equality

- There are a couple of initiatives focusing on increasing women's labour market participation after family leaves
- The gender pay gap is addressed by legislation aimed at providing better information about entitlements.

The Law on the Promotion of the Transparency of Remuneration Structures, entered into force in July 2017, helps employees to better assert their entitlement to equal pay for equal work or work of equal value. The law provides for the following building blocks:

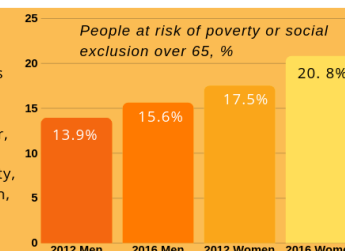
- individual entitlement to information for employees,
- the request of employers to carry out company audit procedures
- the request of employers to carry out a report on equality and equal pay.

With the "Perspektive Wiedereinstieg" action programme, the Federal Government supports women and men, who have left the labour force for several years or who have reduced their working hours due to caregiving responsibilities, to return to their professional life or the continuation of previous employment. Since 2008, the Federal Ministry of Family Affairs, Senior Citizens, Women and Youth (BMFSFJ) has been implementing the

OVERALL ASSESSMENT

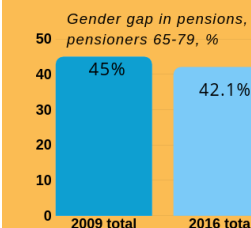
Poverty

A large portion of older persons in Germany has sufficient financial disposal and health to enjoy a life in serenity. However, a growing part of the older population is affected by poverty, social exclusion and poor health, decreasing significantly their quality of life.



Gender equality

The Law on the Promotion of the Transparency of Remuneration Structures, entered into force helps employees to better assert their entitlement to equal pay for equal work or work of equal value. Family or informal care related duties mainly affect women and their level of pension in the future. The aim of various interventions is to create fair income prospects and to strengthen the employment of women across the entire employment biography.



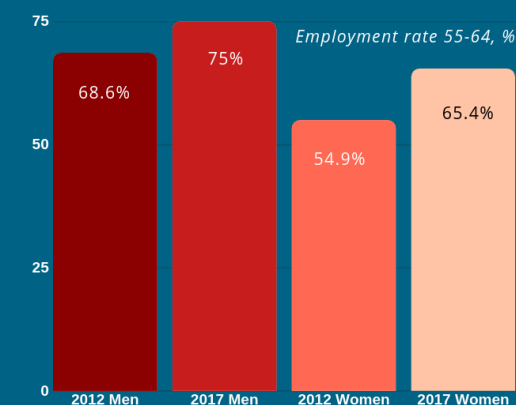
Pensions

Since the stability of the pension system benefits the whole of society and is therefore an integral part of society, the state assumes additional responsibility through an increased tax subsidy. Further improvements in performance are provided by the Law on the Reduction Benefit Plan, the recognition of child-raising periods and low wages.

Work-life balance

With the amendments to the Care Leave Act and the Family Care Leave Act, employees are granted more flexibility to enable them to care for dependent relatives over a longer period of time. The right to be absent from work applies to all employees regardless of their employer and the size of the company or business. When close relatives need to be cared for over a longer period of time, workers are entitled to different types of care leave.

SUPPORT TO FIND EMPLOYMENT



action programme with the Federal Employment Agency and other cooperation partners. The programme offers initiatives and promotes exchanges with countries and associations.

Family or informal care related duties mainly affect women and their level of pension in the future. The aim of BMFSFJ is to create fair income prospects and to strengthen the

Work-life balance

- A comprehensive framework exists for family leave. Employees can take ten working days to organize care, with income replacement or, in companies with over 25 employees, long-term release from work with the opportunity of receiving an interest-free loan as income replacement
- Flexibility in working arrangements exist in a law allowing employees to temporarily switch to part-time work

With the amendments to the Care Leave Act and the Family Care Leave Act, employees are granted more flexibility to enable them to care for dependent relatives over a longer period of time. Close relatives are entitled to up to ten working days of leave to organize needs-based care in an acute care situation or to secure nursing care during this period. An income replacement benefit (Pflegeunterstützungsgeld) is provided for a maximum of ten days. The right to be absent from work applies to all

employment of women across the entire employment biography. For example, if re-entry is successful at the age of 40, returnees still have 27 years of working life before reaching retirement and thus, opportunities for career prospects are enhanced and noticeable improvements in their level of income when retired are favoured.

employees regardless of their employer (public or private) and the size of the company or business.

When close relatives need to be cared for over a longer period of time, families face the challenge of reconciling the provision of that care with their responsibilities at work. Against this backdrop, employees have the right to partial release from work for a period up to 24 months. The right to partial release does not apply when an employer has 25 or fewer regular employees (excluding employees in vocational education and training). Workers also have the option to take care leave of up to 6 months at once, or to reduce working hours to look after a close relative at home. The right to care leave does not apply to workers who work for an employer with a regular staff of 15 employees or less. These types of leave are not paid, but employees have the option to apply for an interest-free loan from the Federal Office of Family Affairs and Civil Society Functions (Bundesamt für Familie und zivilgesellschaftliche Aufgaben) to cushion the effect of

losing their income. However, differently from the parental allowance after the birth of a child which replace the loss in income during parental leave by 65 to 100 percent, the loan has to be paid back afterwards.

At the same time, the Part-Time and Temporary Employment Act (TzBfG) is an important equality and family policy. It concerns the right of employees to voluntarily switch to part-time work and to go back to full

time employment if desired by the worker. Therefore, the Federal Government advocates for the further development of the Act, which should meet the working time preferences of employees. For those who wish to reduce their working time for a limited time, the Act introduces a right to bridge-sharing, ensuring that after part-time work they can return to their original contractual working time.

Fight against poverty, social exclusion and loneliness and social isolation

- A growing part of older people is affected by poverty, social exclusion or poor health
- Access to care and participation is reduced with lower socio-economic status
- Especially at risk are people experiencing long-term unemployment, immigrants, women living alone and persons with health problems.

A growing part of the older population is affected by poverty, social exclusion and poor health, decreasing significantly their quality of life. The Federal Government's Seventh Report on Older People, published in 2017, aims at defining the trends in social inequality affecting the country and it draws conclusions on care-related structures needed in different regions related to health and economic conditions of their population. The results show that access

to healthcare facilities and social initiatives differs in relation to the socioeconomic status of the older person, with individuals experiencing higher economical burdens, lower life expectancy and less social support if belonging to poorer social groups.

Poverty was related to a higher risk of experiencing low quality of life and therefore the urge to halt the steady increase of older people suffering from poverty is high. Individuals experiencing long-term unemployment, immigrants, women living alone and sick persons are more likely to suffer from poverty in old age than other social groups. In this regard, the Seventh Report on Older Persons offers interesting insights on the distributions of poverty and services across regions. It emerges that the health and wellbeing of older persons are also affected by the environment in which they grow old thus, older persons in

poorer regions are affected by it and suffer from greater inequalities. Social support in those regions is often lacking and coverage by social services is insufficient to tackle the needs of their citizens, highlighting the need of further government interventions.

Adequate pensions

- Reforms have stabilized both contribution rates and benefit levels, through a state subsidy to the pensions system
- The recognition of child care periods further enhance gender equality in the pension system
- Improvements of minimum pensions are seen as a positive development

The Act on the Improvements and Stabilization of Benefits in the Statutory Pension Scheme (*RV-Leistungsverbesserungs- und -Stabilisierungsgesetz*) improves benefits in statutory pension insurance while stabilizing the burden of contributions for citizens. The introduction of a guarantee to keep the pension level at 48% and a contribution rate of no more than 20% until 2025 strengthens the reliability of pension insurance. In order to enable an agreement on contribution rates, it is envisaged to keep them at 18.6% at least until 2025. Since the stability of the pension system benefits the whole of

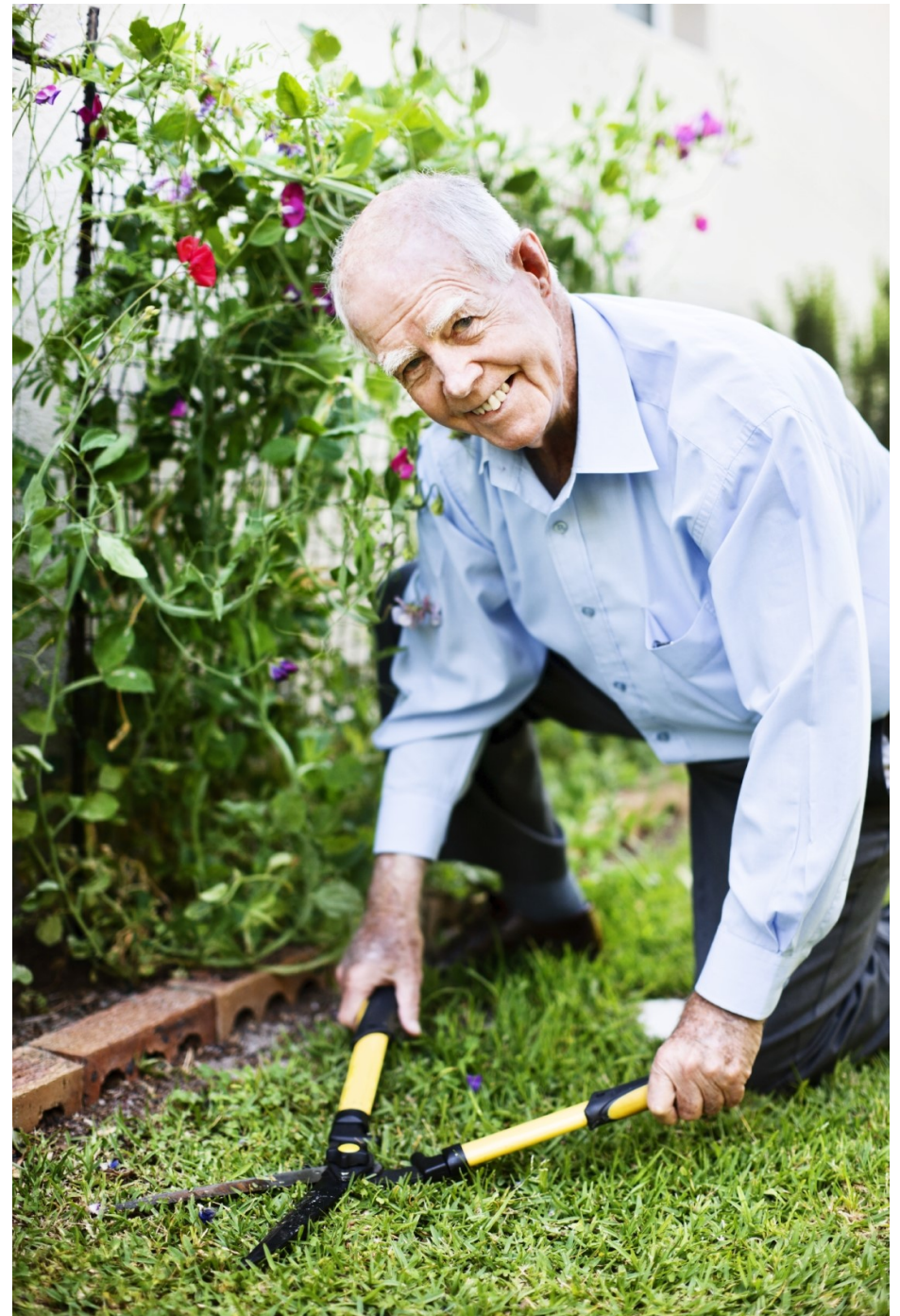
society and is therefore an integral part of it, the state assumes additional responsibility through an increased tax subsidy. Further improvements in performance are provided by the Law on the Reduction Benefit Plan, the recognition of child-raising periods and low wages. Specifically, the Law contains the following measures:

- Guaranteed pension level until 2025 at least 48%
- Guaranteed thresholds for pension contributions between 18.6% and 20% rate until 2025
- Improved Disability Benefits - Increase of the grace period for retirement benefits from 2019
- Better recognition of child-raising times for children born before 1992
- Relief of employees with low earnings.

The pension level of 48% applies to all retirees except for civil servants, corresponding to over 20 million women and men. Higher minimum pensions will be paid to those who

have a reduced earning capacity from 2019 onwards. Of these, around 170,000 people are expected to benefit each year. For mothers or fathers who have brought up children born before 1992, the child-raising time in the pension is increased, raising the current pensions of around 10 million mothers and fathers in the country.

For employees with monthly wages ranging from € 450.01 to € 1,300, the situation improves in two ways: by reducing social security contributions, they have a higher net salary and, at the same time, they will receive a full pension entitlement. Increasing the earnings ceiling from the original 850 to 1,300€ will raise the number of beneficiaries from 1.3 million to 3.5 million.



Italy

Information provided by S.S.A.Pens OrSA and
Older Women's Network Europe

Overall situation

The most important issues for older persons in Italy is the protection of pensioners across a broad spectrum of rights: indexation of pensions relative to inflation and social protection policies for older workers and pensioners. Another issue is the gender dimension of ageing.

Gender equality

- Women are victims of gender inequality especially in their workplace. They are less likely to be hired, to obtain promotions and they are at higher risk of being fired if they show the intention of having a child.
- Men, however, do not enjoy paternity leave, as they are entitled only to two days of absence after the birth of their son/daughter.

Gender inequality represents a pressing issue in Italy and it is only partly related to cultural factors. To a large extent, the problem can be detected in the low level of protection women experience in the workplace, linked to problems with the right to maternity leave and the absence of paternity leave for men (only 2 days). Therefore, employers favour the hiring of men mainly due to the economic advantages they bring. These circumstances force women to choose between family and careers because in many cases, working conditions do not

ITALY

STATISTICS GUIDE

Population in 2016 60,665,551 Life expectancy in 2016 83.4
% Population over 65 years 22,03 % Healthy life expectancy in 2016 67.4

OVERALL ASSESSMENT

Age-friendly workplace

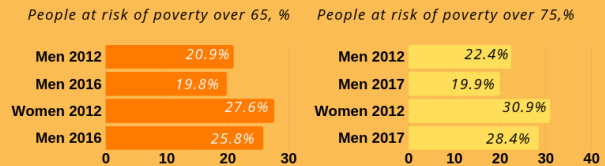
The national institute for accidents on the workplace (INAIL) has started a guide for good practice in the workplace to safeguard the needs of older workers. Nevertheless, beside specific interventions in small, private organizations, there are no programs in place to support older workers' needs.

Gender equality

Women are victims of gender inequality especially in their workplace. They are less likely to be hired, to obtain promotions and they are at higher risk of being fired if they show the intention of having a child. Men therefore, are advantaged in the workplace but they do not enjoy paternity leave, as they are entitled to only two days of absence after the born of their son/daughter.

Poverty

The Italian government provides the citizens in needs with some unemployment and social benefits, but they are not sufficient to ensure an adequate quality of life. Fixed prices are available for certain basic services in the country however, starting from 2000, many public sectors opened to the private market and introduced health tickets or copayments, raising the prices of some services.

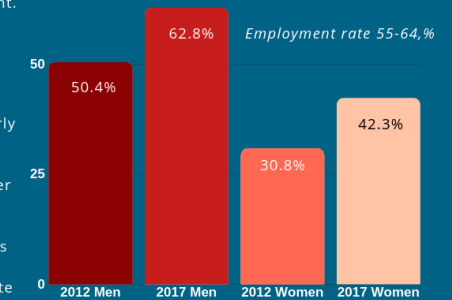


Pensions

The budget dedicated to pensions has been heavily cut in Italy in the past years. Since 1992, retirement age was increased, a shift from a remuneration system to a contribution system occurred, inflation reduced the value of the citizens' pension and the tendency to shift some healthcare services into the private system all contributed to reduce the purchasing power of pensions, limiting substantially older persons' opportunity to enjoy a good quality of life.

SUPPORT TO FIND EMPLOYMENT

Interventions focus on extending retirement age without adapting the working environment. Due to the lack of programs targeting re-integration systems and skills development, the young and the elderly struggle to re-enter the workplace. Only 20% of workers older than 64 years use internet regularly, with negative effects on the risk of being hired by most private organizations.



www.age-platform.eu



allow them to pursue both. On one hand, this scheme reinforces further the segregation between the role of worker for men and the role of mother and housekeeper for women and on the other, it poses a burden on the fertility rate in Italy, as more women are willing to sacrifice the opportunity to have a family to continue with their career. As the government is aware of this discrimination against women at work, various programmes aim at reducing gender inequality through the inclusion of women in the workplace. As last, it is important to mention the 'pink quotas', a policy to ensure that at least one fifth of the

Adequate pensions

- Interventions focus on extending retirement age without adapting the working environment
- Due to the lack of programmes targeting re-integration systems and skills development, both older and younger workers struggle to re-enter the workplace.
- Only 20% of workers older than 64 years use the internet regularly, with negative effects on the risk of being hired by most private organizations.

There is a lack of measures to support older people in finding a job. Italy has one of the highest shares of workers aged 50-65, accounting for almost 35% of the total Italian workforce compared to the other European countries. In a

workers in public and private sectors are women. Despite this programme, specific programs targeting gender equality in the elderly are completely missing.

Poverty and social exclusion of older women are identified as a major issue and a result of the precarious working conditions of women in younger age. Pension ages are on the way to be equalised for women and men. While there is a ministry in charge of equal opportunities, it does not seem to take into account the specific challenges of older women.

time where unemployment rates are very high, this translates into a situation where many older workers are left without a job. Especially in specific private sectors, such as consulting positions and high-tech services, employers seek young workers to transmit a feeling of innovation of the company. Thus, re-employment of older workers that have lost their job after the age of 45, is still a challenge and the trend has favored policies focusing on early retirement rather than policies aimed at the re-integration of workers through the enhancement of skills and trainings.

With the economic crisis of 2007-2008, the massive loss of jobs was often carried out through early retirement policies financed by the INPS (National Institute for Social Security)

and/or companies. In many other cases, older workers have found themselves in a state of unemployment with serious difficulties finding a new job, thus entering a situation of long-term unemployment that is difficult to solve because of the strain of reintegration into the labor market. The absence of active reintegration policies and the ongoing economic crisis both place the onus of the dramatic consequences of chronic unemployment on young people and older workers.

Policies to favour employment of older workers are sketchy and comprise a programme that enables older workers to continue working on a part-time basis upon retirement and a law that allows a reduction of social contributions for employers of people over 50. However, these seem not

Age-friendly workplaces

- While some good practices are collected by the national institute for accident insurance, this does not seem to have an impact on the adaptation of workplaces
- Older workers are still exposed to high-risk environments and there are few measures to mitigate this.

There have been campaigns aimed to reduce the potential negative impact of ageing in the workplace. The National

sufficient to counterbalance the impact of ageism and lack of life-long learning policies in the labour market

The fracture between the different ages groups of jobseekers is made even more severe by the lack of training for older people to use internet platforms. 91% of workers aged between 20-35 are using the internet and mobile devices against the 20% of workers older than 64 years.

Despite the numerous field studies carried out over the last 10-15 years that demonstrate the need for training courses for older workers, there is currently no legislative framework that favors their systematic adoption. In this regard, it is necessary to re-launch at the macro-economic level policies of full employment and at micro-economic level, active training policies for the retraining of workers including older workers.

Institute of labour accident insurance (INAIL) has created a set of good practices to be implemented for safety in the workplace for workers, such as:

- Awareness and involvement of the staff on the issue of age management;
- Adaptation of workstations according to ergonomic principles suitable for older workers;
- Improving the environment, equipment and working methods;

- Health prevention focused and increase in frequency of medical visits;
- Job rotation for older workers towards tasks, requiring less physical effort, such as supervision, training and mentoring for new employees;
- Changes in working hours;
- Increase education and training.

However, except for scattered business practices, there are no broad programs directed to the audience of older workers. While EU-OSHA was leading a campaign on 'Healthy Workplaces for all ages' 2016-2017, there was no immediate response in good practices among employers.

There is a lack of adaptation of health and safety policies to the needs of older workers.

Work-life balance

- Some provisions exist to give employees the right to take leave for care duties
- However, the lack of quality home care services hampers the possibility to reconcile work and care.

Working carers are protected and can take three days per year of fully paid leave to take care at home or in hospitals for first and second-degree family. Three additional days can be taken in a flexible manner on a part-time basis for a

certain period. There are as well two years during a career that can be used for family care.

However, support services are lacking. While the national health service provides for forms of homecare, this is only limited in duration at daytime, and do not particularly help in the organisation of work and care. Many families provide assistance informally or through expensive private care, but care responsibilities often lead to a member of the family stopping employment.

Fight against poverty, social exclusion and loneliness and social isolation

- Poverty and social exclusion among older Italians is a reality, and have their cause in the lack of programmes to reduce unemployment and low minimum pension levels.
- While some services are available for a fixed prices, the privatization of some public services has led to an increase of co-payments, making these services inaccessible, in particular regarding health care services.

Nowadays, many Italian citizens still experience poverty. The lack of programs for reducing unemployment and the low pensions level contribute further to the high level of poverty in the country. To fight this situation, the Italian government provides the citizens in needs with some unemployment and social benefits, but they are not sufficient to ensure an adequate quality of life.

Fixed prices are available for certain basic services in the country, such as healthcare, public transportations and a limited range of pharmaceutical products, to ensure to the citizens the access to these services. However, starting from 2000, many public sectors opened to the private market and introduced health tickets or copayments, raising the prices of some services but not always their quality.

Adequate pensions

- Pension reforms have reduced the part of pensions in the overall spending by reducing pension entitlements and increasing retirement age.
- Due to the increase of co-payments in health care and inadequate indexation to inflation, the real value of pensions has been reduced. Indexation is insufficient. Fluctuating taxation of pensions further make the value of pension income unforeseeable.
- The development of supplementary pensions is hampered by the shifts in the types of employment

Unfortunately, it can be said that a substantial part of healthcare costs today is covered by the price of the tickets, which has become increasingly burdensome for some patients, in particular for older people, forced to a more assiduous and systematic use of the healthcare services.

Some improvements in the level of poverty might be achieved with the new budget reform, which raised the minimum pension level to 780 euros per month, providing between 200 and 300 euros more per month to citizens with extremely low income. If on one side this provision provides a financial support to the citizens, on the other, it does not stimulate the job market to be more efficient in the creation of the new jobs for raising the level of employment in the country.

- The reduction of survivor's pensions is a threat to many widows and widowers
- The conditions around the increase of retirement age seem quite harsh and socially unsustainable

The budget dedicated to pensions has been heavily cut in Italy in the past years. Since 1992, a trend of reforms started to decrease the pensions' entitlements and increased citizens' obligations. Retirement age was increased, a shift from a remuneration system to a contribution system occurred, inflation reduced the value of the citizens' pensions and the

tendency to shift some healthcare services into the private system all contributed to reduce the purchasing power of pensions, limiting substantially older persons' opportunity to enjoy a good quality of life.

Italian pensions are indexed, but the degree of indexation has been progressively reduced in recent years. These circumstances created a reduction in the nominal value of pension and therefore in the presence of weak inflation, a slow but constant loss of the purchasing power of pensioners occurred. Moreover, in many cases, the survivor is entitled to 20% -30% less of the spouse's pension. This strong inequity does not take into account the efforts made in a lifetime of work by those who could not benefit from the contributions paid and especially does not take into account the importance of family income as a reference to the standard of living of the surviving subjects.

Regarding the future pensioners, the current workers, there will be extremely serious consequences regarding their level of pensions and their retirement age. The expected replacement rates, currently around 70-85% for an employee will fluctuate between 48 and 62% for the future pensioners due to the adoption of the contributory system. The social sustainability of the pension system is therefore strongly at risk. While there is a shift underway to encourage supplementary pensions, the changes in work

biographies, including an increase in precarious, part-time and limited duration employment as well as the increasing likelihood of spending times in unemployment or self-employment reduce the possibility to contribute to such supplementary pensions. Also, recent experiences have shown the absolute fragility of private provisions who are subject to recurrent international financial crises or reduced by the low performance of the insurance and pensions sector.

The reduction of survivor's pensions to about 20-30% of the deceased spouse's pension put gender equality and pension adequacy at risk, especially for many older women.

Parallel to the reduction in the expected public pensions, there has been a continuous and unjustifiable increase in the retirement age. Currently, the age to access the retirement pension is 67 years, while the citizens are in need of 43 years of service to have the right to early retirement. The steady increase in the age to reach retirement age seems even less justifiable if one considers that the contributory system itself incorporates an automatic reduction of the pension level as the age at which the pension is accessed increases. Therefore, such high retirement ages and such rigid limits appear punitive and unjustifiable even in the face of an increase in life expectancy.

Pensions issues are debated very lively in public life.

Malta

MALTA

STATISTICS GUIDE

Population in 2016 **450,415** Life expectancy in 2016 **82.6**
% Population over **18.49 %** Healthy life expectancy **71.75**
65 years in 2016

OVERALL ASSESSMENT

Answers were provided by the National Association of Pensioners (NAP)

Overall situation

Set up nearly fifty years ago, the National Association of Pensioners – Malta (NAP) has been continually lobbying for the problems and anomalies affecting older persons in Malta to be addressed and appropriately corrected. In this regard, the Association is currently focusing its attention on fighting for the

- Adequacy of State Pensions
- Stopping and reducing rising Poverty levels among aged persons
- Health issues

Gender equality

- Malta shows a high gender gap in pensions and the number of older women at risk of poverty and social exclusion is rising rapidly
- Some mitigation measures exist (social assistance for women without pension rights; possibility to 'buy' additional contribution years and pension credits for children
- Labour market participation rates for older women are very low, despite some progress for younger women.

Support to find employment

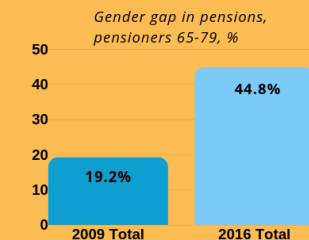
Unemployment is not a problem in Malta (currently it stands at below 4%), but what is problematic is the acute labour shortage in certain sectors, to the extent that the country needs to import workers from abroad. Moreover, Employers, particularly in the public service, seem ready to sacrifice experience and maturity of their older workers for younger more energetic and more able to think 'outside the box' ones.

Age-friendly workplace

There are no hard and fast rules to fight ageism inside the Maltese labour market. Flexible working hours are sometimes allowed, as well as the granting of facilities to create a better working environment for older people.

Pensions

Pension Reforms concentrated on addressing the problem of sustainability of pensions paid out to Malta's ageing citizens. A higher participation rate (mainly by women) in the labor force, a decrease in unemployment and the importation of more foreign workers in Malta would make for an official 'sit-back'



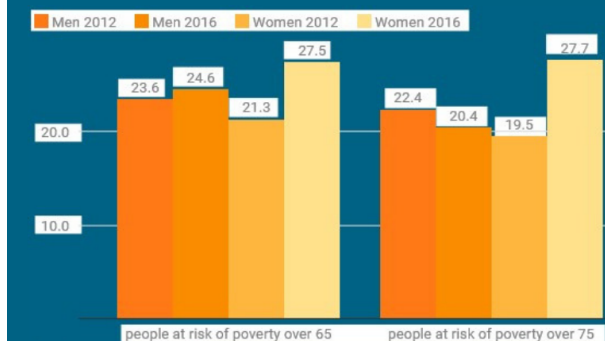
stance with a feeling of satisfaction that pensions, at current rates, are sustainable till 2040. Yet, pension adequacy remains a festering sore in Maltese society.

Gender equality

Gender inequality is a problem in Malta, although some measures have been introduced over the years to partly redress the existing imbalance. Further, the precepts of an equitable Gender Equality Strategy are practised for employment purposes and for appointments on boards.

LEVEL OF POVERTY IN THE COUNTRY

Poverty amongst older people in Malta mainly results from the inadequate pensions that older persons receive.



Gender inequality in pensions is a problem in Malta,

although some measures have been introduced over the years to partly redress the existing imbalance. These include:

- Women who do not have enough Social Security contributions to qualify for the right to a State pension are paid a grant to partly alleviate their limited household income.
- Citizens, whose contribution record is too short to be eligible for a State pension, are allowed to pay up to five years of missing contributions.

These measures are indeed positive, but they are still not enough. In, 2004, only one in ten of Malta's top civil servants were women. That proportion has been consistently rising since 2007, and now two out of every five top public officials are women.

The lowest labour market participation rate for women in Malta is among those aged between 50 and 63 (although the situation is slowly improving). There is a growing tendency for women to continue working – whether in the same job or elsewhere – after they marry, and so the gender gap is expected to be reduced further. In consonance with this statistic, the participation rate for Maltese women aged between 18 and 30 has surpassed the European average. The introduction of National Insurance

credits, to make up for contributions which are missing because of motherhood, has also helped to reduce disparities.

On the negative side, inadequate pensions – which are usually the sole source of income for older women – tend to push recipients more and more towards the risk of poverty. Women over the age of 65 who are at risk of poverty and social exclusion (ARPE) have increased from 21,3% in 2012 to 28,3% in 2017, whilst those over 75 years of age have also surged from 19,5% in 2012 to 27,7% in 2016. On this pensions front, the gender gap will not be fully equalized until considerable time passes, because State pensions are calculated on the number of years in employment and on the wage or salary earned.

Further, the precepts of an equitable Gender Equality Strategy are practised for employment purposes and for appointments of women on company boards. Women are becoming more outspoken in claiming for more representation, whilst political parties continue insisting on reserving seats on their administrative bodies for female appointees. The present disparity in female representation will take some years to be fully balanced, but the movement to achieve this over time is strong.

Support to find employment

- While pension age increases (to 67 years by 2027), the only policy towards longer working lives are the conditions of access to a supplementary pension in the private sector
- Despite a shortage of labour, retention rates of older workers are high and older workers make up half of the inactive population. Opportunities to work flexibly beyond pension age are not used and there is hidden age discrimination in hiring practices.

Retirement age in Malta is currently 63 years and will reach 65 by 2027. The only specific policy favouring older workers exists in the private sector, where employees may be retained in employment until they become entitled to a Two Thirds Pension upon retirement. A higher pension is then paid out at pension age. This possibility however, is not available to workers employed in the public sector, in an openly discriminatory treatment of retiring public officials. Unemployment is not a problem in Malta (currently it stands at below 4%), but what is problematic is the acute labour shortage in certain sectors, to the extent that the country needs to import workers from abroad. The present national complement of 43,000 foreign workers, a number which has already outstripped the size of the entire public sector in the country, and Maltese employers' inability to fill

job vacancies with local workers, is causing serious concern. The situation is expected to become more alarming once the number of these foreign workers will double in the near future, as it has been officially estimated.

In spite of this feel-good scenario, one must complain that the take-up or retention rates of older people within the labour market are at virtually minimum levels. The rate of inactive 65+ workers is steadily growing and currently makes up nearly 50% of the total inactive population (49% in the April-June 2018 quarter, compared to 47,5% in the same period in 2017). Advertised job vacancies, whilst not specifying a maximum age limit for applicants, invariably take this into account when vetting the received applications. Employers, particularly in the public service, seem ready to sacrifice experience and maturity of their older workers for younger more energetic and more able to think 'outside the box' ones. In certain instances, the public sector makes very limited use of the services of re-employed pensioners who work fewer hours in an advisory capacity. The opportunities in this regard, are given out to a few selected hundreds, a too small number compared to the thousands of potential pensioner jobseekers on the Island. Moreover, there are no policies in the country to promote self-employment among older workers.

Age-friendly workplaces

- There is a lack of awareness among employers about the needs of older workers. Adaptation measures are taken as a voluntary benefit, not as a right of workers.

There are no hard and fast rules to fight ageism inside the Maltese labour market. On the workplace, large employers tend to understand the specific problems affecting at times, their older employees. Flexible working hours are sometimes

Work-life balance

- Free childcare services have been introduced since 2014, and the number of women re-entering the labour market after giving birth has increased
- No indication given regarding support to informal carers of family members in need for support

The Maltese Government has introduced laws and family-friendly policies in order to promote a positive work-life balance, mainly for the working population.

Child care is essential if women are to fulfil their role in the workplace, although women who work full time tend to have more difficulties balancing work with the family and vice versa. As the phenomenon of working mothers increases, the need for child care is more direly felt. In 2014, the Government introduced free childcare services for

allowed, as well as the granting of facilities to create a better working environment for older people. However, the general feeling which hovers over these services is that they are being given out as 'concessions' and not implemented as essential rights of older workers.

parents in work and education to address this basic need. Besides, the setting up of breakfast and after-school clubs was encouraged. Since then, the number of women re-entering the labour market after giving birth rose by 6%. In 2007 and in 2008, the Government introduced flexible working hours for female public employees, as well as teleworking. Both family-friendly measures have proven to be very popular. Moreover, from the 1st of January 2012, maternity leave was increased from 14 to 16 weeks. On the negative side, there has been some unrest recently among teachers who have complained that they are being burdened with extra workload without receiving the proper contribution for it, with negative effects on their family life and relationships.

Fight against poverty, social exclusion and loneliness and social isolation

- Both At-risk of poverty and at-risk of poverty and social exclusion rates among older persons are higher than for the average population. Risks of poverty are even higher for pensioners who were in self-employment.
- A calculation by Caritas Malta shows that the risk of absolute poverty, as measured against a reference budget, is even higher.
- Better indexation of pensions and wages relative to inflation could alleviate some of the future risks identified
- Future pensioners are even more pessimistic about the future of their pension income than current pensioners.

Poverty amongst older people in Malta mainly results from the inadequate pensions that older persons receive. The at risk of poverty (AROP) rate for the over 65 is 20% compared to 16,8% for the whole population, while the at risk of poverty and social exclusion (AROPE) rate is even worse: 26,4 % for the over 65 compared to 19,2% for the whole population. It should be noted that the relative disposable income of persons aged 65 or more is below 75% of average disposable income, compared to 93% for the EU. There is also a higher level of poverty risk amongst

the retired self-employed. In this category, the risk is twice as high compared to retired employees.

To a certain extent, national programs against poverty do address poverty in older age. Results from the AROP and AROPE statistics show that whenever a household, be it a one-person household or a multiple one, comprises somebody who is over 65, the risk of poverty increases. Thus, in order to alleviate the risk of poverty in family and for older persons, indexation of salaries and pensions relative to inflation would help.

There is no national basket of goods and services defined as a reference budget for adequate income. A study was conducted by a charitable organization – Caritas - on the concept of Absolute Poverty rather than that of Relative Poverty. Extrapolating the figures in the Caritas report and calculating them on an equalized basis, one finds that the Maltese older persons only receive 47% of the Median Income. Compared to the results from the Hague University study, who had stated that older people can live in dignity provided that they receive not less than 60% of the Median Income, Maltese older persons are at higher risk of poverty compared to other European countries.

A study by Eurofound, the EU agency for the improvement of living and working conditions, published in October 2018, shows that 61% of women in Malta fear that the income they

would receive once they retired would be insufficient to enjoy a high quality of life. Men too had similar concerns and 57% of the male respondents admitted they were worried about their income in the future. What is significant

Adequate pensions

- Satisfaction of citizens with the pension system is lower than for other branches of social security
- Some improvements to pension adequacy are underway, with a lifting of the non-taxable income threshold and increases scheduled for 2018 and 2019.
- Despite a positive assessment of the government because of high employment rates and increased participation of women in the labour market, long-term challenges to pension adequacy remain
- Indexation regimes are different for persons born before and after 1962, with the latter ones' pensions being indexed only based on inflation (and not on wage increases)
- The compensating effect of second-pillar pensions is counteracted by the reduced first pillar pension for recipients of second-pillar entitlements (shift from the more advantageous 'two-thirds' to 'retirement' pension).

is that these pessimistic outlooks have been expressed mainly by those aged between 35 and 49, and not by current pensioners.

Satisfaction with the Maltese's pension system has been dwindling in recent years and a Eurofound analysis in 2018 revealed that, while satisfaction with healthcare and education grew significantly, the same could not be said for the pension system, which was given a rating of 5.8 out of 10. Pensions are set to increase after the Budget for 2019, as government officials have already pre-announced. Flat increases in pension rates were also given out in 2018, along with the raising of non-taxable income derived from pensions rising to € 13.200 yearly. Yet, calls for improvements in the pension hierarchy have persisted to this very day.

The major part of the Pension Reform exercise concentrated on addressing the problem of sustainability of pensions paid out to Malta's ageing citizens (who are estimated to reach a quarter of the population shortly). A higher participation rate (mainly by women) in the labor force, a decrease in unemployment and the importation of more foreign workers in Malta would make for an official 'sit-back' stance with a feeling of satisfaction that pensions, at current rates, are

sustainable till 2040. Yet, as the Pension Adequacy Report published in 2018 by the Commission consistently pointed out, pension adequacy remains a festering sore in Maltese society.

The cardinal principle of a just indexation process in pension payments is laid to waste by the 'two-speed' approach, whereby state pensions discriminate between persons born before 1962 and those born from the first of January of that year onwards. The latter category has their pension increased by 50% on the cost of the living and by 50% of the increase in the rate of wages paid out.

Pensioners born before 1962, conversely, receive increases solely based on the cost of living.

In the public sector, maximum pensions levels are set low, resulting in an inadequate compensation for higher pension contributions throughout the career.

Another unjust situation exists where workers receiving an occupational pension (a Second Pillar Pension) from their former employer are denied eligibility to a Two Thirds Pension from the State, and are instead awarded a Retirement Pension, which is considerably lower than a Two Thirds Pension. Pressure is being exercised for both Third Pillar and Second Pillar pensions to be introduced. Yet, whilst such developments could sustain a brighter future for

pensioners in Malta, it would be imperative to strengthen first the First Pillar Pension.

In 2018, the National Association of Pensioners was invited to participate in a preparatory meeting to discuss the way forward on the reform. This has unfortunately not been followed up with more concrete actions.



Netherlands

Answers provided by

Oudere Vrouwen Netwerk Nederlands

Work-life balance

There is a well-developed framework of possibilities to ask for carers' leave.

However, formal care services are putting pressure on families to care on their own as much as they can.

Workers in a company, with at least 10 employees, have the right to increase or decrease the number of working hours, change the place of work and the times when they work after having been employed for at least 6 months. The employer can decline these requests only for serious reasons while, in smaller companies, employer and employee should try to reach an agreement on the employee's working conditions.

Regarding legal support for carers, the worker is entitled to three different types of leave:

- Emergency leave. This leave may last a few hours or a few days, depending on the situation. There are no financial consequences for the employee. The employer can ask for justification afterwards.
- Short-term leave. This consists of annually, twice the number of hours the employee works per week. The employer should be notified as soon as possible and workers will be paid at a rate of 70% of their salaries.

NETHERLANDS

STATISTICS GUIDE

Population in 2016	16,979,120	Life expectancy in 2016	81.7
% Population over 65 years	18,17 %	Healthy life expectancy in 2016	60.3

OVERALL ASSESSMENT

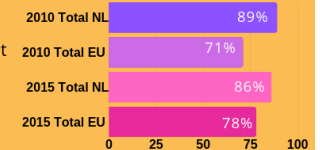
Work-life balance

Workers in a company, with at least 10 employees, have the right to increase or decrease the number of working hours, change the place of work and the times when they work after having been employed for at least 6 months. The employer can decline these requests only for serious reasons. Regarding legal support for carers, the worker is entitled to three different types of leave:

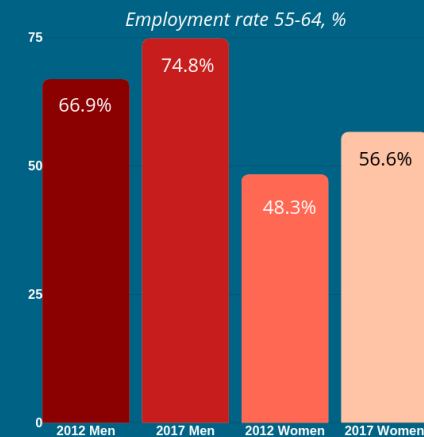
1. Emergency leave. This leave may last a few hours or a few days, depending on the situation. There are no financial consequences for the employee. The employer can ask for justification afterwards.
2. Short-term leave. This consists of annually, twice the number of hours the employee works per week. The employer should be notified as soon as possible and workers will be paid at a rate of 70% of their salaries.
3. Long-term leave. This consists of annually, 6 times the number of hours the employee works per week. Employees should send a written request for long-term care leave at least two weeks in advance to the employer. The employer is not obliged to pay the employee during this period.

Both short-term and long-term leave can be taken only when the sick person really needs care and the employee is the only person who can provide this care. The employer can only decline a request for care leave if this would cause serious problems to the employer. The leave may have consequences for pension entitlements.

Self-assessed ability to continue current job until 60 years old, respondent 50+, %



SUPPORT TO FIND EMPLOYMENT



At the same time, professional services put pressure on people in need of care to persuade their informal network (family and friends) to provide as much care as possible. Obviously, this is a policy that is not meant to encourage informal carers to be more active on the labour market.

- Long-term leave. This consists of annually, 6 times the number of hours the employee works per week. Employees should send a written request for long-term care leave at least two weeks in advance to the employer. The employer is not obliged to pay the employee during this period.

Both short-term and long-term leave can be taken only when the sick person really needs care and the employee is the only person who can provide this care. The employer can only decline a request for care leave if this would cause serious problems to the employer. The leave may have consequences for pension entitlements.

At the same time, professional services put pressure on people in need of care to persuade their informal network (family and friends) to provide as much care as possible. Obviously, this is a policy that is not meant to encourage informal carers to be more active on the labour market.



Spain

SPAIN

STATISTICS GUIDE

Population in 2016 **46,440,099** Life expectancy in 2016 **83.5**
 % Population over 65 years **18,72 %** Healthy life expectancy in 2016 **66.2**

OVERALL ASSESSMENT

Answers provided by CEOMA and ASPUR

Gender equality

- Gender discrimination exists in the labour market, especially against women in the age to become a parent
- The gender pension gap is present and is a result of cumulated discriminations and segregation in the labour market. Retirement ages of women and men are equalized.

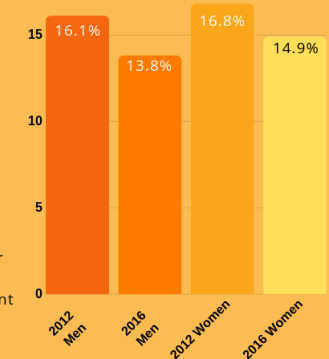
Gender inequality still affects women in the country, as Spanish citizens have not overcome the customs of many centuries yet, where women played a secondary role in society focused on the care and upbringing of children. Still now, companies might discriminate women because of the possibility of becoming pregnant. In fact, the lower level of women's pensions is due to their late incorporation into the world of work and the lower wages they receive due to gender discrimination. Therefore, gender differences in pensions are related to unfair labour conditions rather than to the pension system itself. The problem has been made visible and women are aware that their role is no longer secondary or subordinate to men.

An important step has been taken with the "equality in access to education", but there is clear need of continuous awareness campaigns to lead the new generations in a society characterized by no gender inequality with constructive examples. The population needs to be challenged and men need

Poverty

Many older persons in the country suffer from poverty due to the low level of pensions. Older persons living in rural areas are better protected from poverty compared to individuals living in cities, as costs of living are lower than in urban areas.

People at risk of poverty or social exclusion over 65, %



Work-life balance

In Spain, there is the possibility for workers to ask for a paid leave, limited to few days in case of urgent needs (surgical operations), or for an unpaid leave, extendable for a longer time period.

Age-friendly workplace

There is a number of financial incentives for companies hiring 55+ people, such as reduction in social charges or access to subsidies. Nevertheless, private companies promote early retirement of older workers to reduce labor costs in the short term.

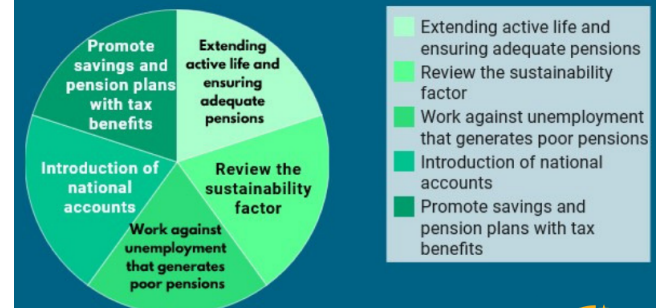
Gender equality

The lower level of women's pensions is due to their late incorporation into the world of work and the lower wages they receive due to gender discrimination. Therefore, gender differences in pensions are related to unfair labour conditions rather than to the pension system itself.

Support to find employment

Legally speaking, citizens cannot be discriminated due to age but, in real life, workers aged over 50 encounter greater difficulties in finding a job. The Public Employment services are totally ineffective to fight this problem as the hiring of new employees is done by temporary employment agencies (ETTs) or through employment specialized websites as 'Infojobs' and others.

FOCUS OF FUTURE REFORMS ON PENSIONS



to become aware of the active role they can play in sharing household chores, including raising children and caring for dependents.

Support to find employment

- Age discrimination in hiring practices is still present
- Public employment services do not meet the challenge of integrating older unemployed; a strategy on later career labour markets is lacking.

Legally speaking, citizens cannot be discriminated due to age, as stated in the Data Protection Law for CVs but, in real life, workers aged over 50 encounter greater difficulties in finding a job. The Public Employment services are totally ineffective to fight this problem as the hiring of new employees is done by temporary employment agencies (ETTs) or through employment specialized websites as 'Infojobs' and others.

Age-friendly work places

- There are some incentives for employers to hire older workers, but without much effect and with reduced effectiveness due to conditionality.
- The prevalence of SMEs on the labour market poses a challenge, as there are little training and life-long learning opportunities offered by them to older workers.

The only public policy for people aged 52 to retirement age is to grant them an aid of around 430€ per month once the unemployment benefit ends after 18 months. There are additional conditions, such as having paid into the unemployment insurance scheme for at least six years during working life and have 15 years of social security contributions, with at least two years among the last 15 ones. These conditions imply that the aid does not reach some of the most vulnerable who might be out of the labour market for longer. The Autonomous Communities can complement these aids by granting the full amount of the subsidy in one instalment to the individuals asking for it, independently of the age of the citizen.

There are a number of financial incentives for companies hiring people over 52 who receive the aid mentioned above, such as reduction in social charges or access to subsidies. The limitations of the older jobseekers' support scheme mean that this is not available for those furthest away from the labour market.

Private companies promote early retirement of older workers to reduce labour costs in the short term, even if this implies a clear loss of know-how. Most jobs are created by Small and Medium Enterprises (SMEs), where relocation to more comfortable jobs for older workers, is difficult. Except in

large companies and technology SMEs, continuous training is limited. In certain cases (police, firemen, etc ...), workers older than 55 usually move to less physically demanding jobs.

Work-life balance

- There are possibilities to ask for paid leave for urgent needs or longer unpaid leave. Law provides financial aid to persons in need for care
- Care services are delegated to the autonomous communities, resulting in a disparate care framework.

In Spain, there is the possibility for workers to ask for a paid leave, limited to few days in case of urgent needs (surgical operations), or for an unpaid leave, extendable for a longer time span. In addition, the Dependency Law

provides financial aid for dependent relatives however, there is not a set of corresponding budgets in relation to the need of the informal care or of the sick person. Thus, in many cases, the people in need, might not receive any help.

Due to the autonomy system available in Spain, the state has to delegate the management of the Dependency Law in the different Autonomous Communities. This means that the result in application of the Dependency Law varies greatly from one Autonomous Community to another.

Fight against poverty, social exclusion and loneliness and social isolation

- Old-age poverty is prevalent in Spain and many pensioners rely on the aid of charities
- Some measures exist to facilitate access to housing and health care.

Many older persons in the country suffer from poverty due to the low level of pensions. However, the lack in financial

resources is in part compensate by the economic support provided by their sons/ daughters (if any), aid from NGOs such as Caritas, Food Bank and other volunteer associations. Older persons living in rural areas are better protected from poverty compared to individuals living in cities, as costs of living are lower than in urban areas. Additionally, they have the opportunity, if their health allows it, to raise domestic

animals and cultivate lands for their own consumption.

When older citizens have insufficient means for affording the high costs of living in a retirement home, the contribution for the rent is reduced to 75% of their pension, the remaining amount is paid by the Autonomous Communities. In Spain, healthcare is free for all the population and medicines have a

Adequate pensions

- Sustainability of the pension system is under heavy strain, as it already produces deficits
- Reforms are unpopular and therefore not taken.

The sustainability of the pension system reached a critical point in the country. The current annual deficit amounts to 19.500 million euros and estimates predict an even steeper rise due to the low birth rates, high unemployment, low wages of young workers, higher life expectancy and coming retirement of baby boomers.

As a first step to halt this situation, the costs of non-contributory and welfare pensions should be passed to the State budgets thus alleviating the Social Security deficit.

Since the system is a pay-as-you-go system these beneficiaries have never contributed to the system.

However, the body in charge of making proposals for reforms to obtain the sustainability of the system (Pact of Toledo) is half paralyzed, since the political parties do not

copayment of only 10% for retired citizens. Entitlement to a range of national basket of goods and services for citizens is determined by the level of income. However, a clear definition of 'adequate income' is lacking, as it depends on a number of factors that vary from one Autonomous Community to another.

want to assume the political cost of taking unpopular measures.

From 2012 to 2017 the increase in pensions was fixed to 0.25% per year, and not indexed to the consumer price index. Given the political fragmentation and the pressure on the street (for example manifestations of retired people every Monday) it was agreed that the increases of 2018 and 2019 would be equal to the CPI.

Main areas of reforms from the perspective of current pensioners and from the perspective of future pensioners should focus on:

- Safeguarding of public pensions.
- Ensure the contributory pension does not fall below the poverty line.
- Review the sustainability factor.

- Work against the precarious employment that generates poor pensions.
- Extending the active life by making it compatible, starting from the retirement age, with the receipt of the corresponding pension.
- Introduction of national accounts
- Promote savings and pension plans with tax benefits.



Sweden

SWEDEN

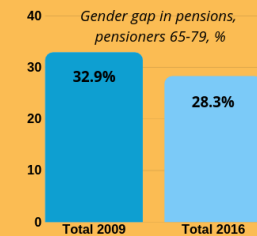
STATISTICS GUIDE

Population in 2016	9,851,017	Life expectancy in 2016	82.4
% Population over 65 years	19,76 %	Healthy life expectancy in 2016	73.15

OVERALL ASSESSMENT

Gender equality

Gender inequality is still an issue in Sweden as differences in income between women and men, caused by the problem of contributions to the pension system during the working life, have been and still are, very unequal.



Work-life balance

In Sweden, older women represent the biggest group of informal careers in the country. However, as the care services are in most cases not efficient enough and there is a lack in policy facilitating the balance between the working life and the duties as career, this group is at high risk of experiencing poverty. Care services are only partly adapted to promote employment of family members of persons in need for care and assistance in fact, wages are very low and insufficient to ensure high quality of care.

Poverty

In Sweden material deprivation is unusual but the relative poverty is an increasing problem, with single women being at the highest risk of suffering from it. On top of that, more older people are evicted from their homes and at risk of over indebtedness, with an increase of 20% of older women being homeless in 2011. National programmes do not directly target poverty or old-age poverty as they are considered to be an issue for the pension system.

Pensions

Sustainability will be key in ensuring adequacy of pensions in the future. Pensions' indexation are supposed to follow the wages but results from recent studies report that compensation based only on inflation was not enough to ensure the same economic power to Swedish citizens. Reforms should focus on decreasing economic inequality between pensioners and at the same time, there will be a need of increasing contributions to the pension system from the workers, future pensioners.

Answers provided by PRO, Swedish member of the Nordic Older People's Organisation

Gender equality

- A major challenge to gender equality is the gender gap in pensions.

Gender inequality is still an issue in Sweden as differences in income between women and men, caused by the problem of contributions to the pension system during the working life, have been and still are very unequal.

Specifically, inequalities are growing faster between blue collar and white collar workers. There is a need for more money in the pension system and a redistribution from richer to poorer pensioners to reduce income inequalities.

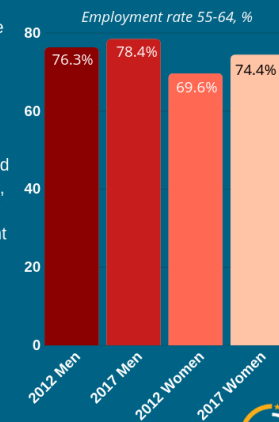
Moreover, gender equality is not mainstreamed in the pension system as well as strategies for tackling inequalities at old age are missing.

Support to find employment

- Workers over 65 pay less income tax and social contributions and there are support policies to become self-employed. There has been quite an increase in employment of older workers
- However, ageism in the labour market remains relevant.

SUPPORT TO FIND EMPLOYMENT

Policy in favour of older workers include the lower level of the income tax and social fees paid by workers older than 65. It is hard to say if this result was related to the introduction of this policy, but an increase in the employment rate in workers above 55 years was recorded in the past years in the country. Further, to encourage self-employment for older workers tax policies for self-employment are very beneficial. However, these policies remain quite expensive for the overall country budget, shortage of labour a problem and structural discrimination of older people in the labour market an issue.



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employment for older workers tax policies for self-employment are very beneficial. However, these policies remain quite expensive for the overall country budget, shortage of labour a problem and structural discrimination of older people in the labour market an issue.

Age-friendly work places

- While the health and safety framework seems adapted to older workers, the rules are not taking into account gender differences
- Lack of specific programmes on training and education.

The legislation on occupational health and safety framework from the perspective of older workers is quite satisfactory however, professions dominated by female employees are neglected and specific programmes facilitating training and education at work are lacking.

Work-life balance

- There is a lack of policy to support informal carers, a group at risk of experiencing poverty
- Wages in the care sector are too low to ensure a high quality of care, leading to a shift of the burden to families.

life and the duties as carer, this group is at high risk of experiencing poverty. Care services are only partly adapted to promote employment of family members of persons in need for care and assistance in fact, wages are very low and insufficient to ensure high quality of care.

In Sweden, older women represent the biggest group of informal carers in the country. However, as the care services are in most cases not efficient enough and there is a lack in policy facilitating the balance between the working

Fight against poverty, social exclusion and loneliness and social isolation

- While material deprivation seems not to be a big problem, at-risk of poverty is increasing
- There is an increase of evictions from homes
- Poverty and social exclusion is a greater problem for older women than for men.

In Sweden, material deprivation is unusual but the relative poverty is an increasing problem, with single women being

at the highest risk of suffering from it. Moreover, there are signs of a rise in material deprivation. More older people are evicted from their homes and at risk of over indebtedness, with an increase of 20% of older women being homeless since 2011. National programmes do not directly target poverty or old-age poverty as they are considered to be an issue for the pension system.

Adequate pensions

- Sustainability and growing inequalities are problems regarding pensions
- Studies have shown that indexation does not keep up with inflation
- There is no political debate about reforms.

Sustainability will be key in ensuring adequacy of pensions in the future. Pensions' indexation is supposed to follow wages, but results from recent studies report that compensation based only on inflation was not enough to ensure maintaining purchasing power to Swedish citizens. Reforms should focus on decreasing economic inequality between pensioners. At the same time, there will be a need

of increasing contributions to the pension system from the workers, future pensioners.

Debates are ongoing outside the parliament on the future of the pension system, however, there is no active participation from politicians due to the pension reform in the 90's, which was an agreement between the social democrats and the liberal/right wing parties. They therefore do not want to debate on the pensions level and the pension system.

United Kingdom

Answers provided by Age UK, WiseAge and NARPO

Overall situation

Main concerns:

- Widow's pensions
- Quality of social care
- Disconnection of older citizens from their local council
- Maintaining a triple lock on state pension increases

The main concerns for older people's organisations are the developments around widow's pensions and the significant decline in the quality of social care.

In a survey of over 1,500 older people carried out by Later Life Ambitions, 81% said they have noticed a significant decline in the quality of their council run services in recent years.

Councils are responsible for a huge array of services, from maintaining local roads, running schools, providing homelessness support, and adult social care. The survey clearly shows that the increasing strain on council budgets is having an impact on these crucial services.

The survey also showed that many older people feel disconnected from their local council.

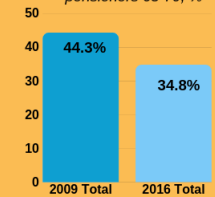
Population in 2016 **65,379,044** Life expectancy in 2016 **81.2**
 % Population over **17.93 %** Healthy life expectancy **63.05**
 65 years in 2016

OVERALL ASSESSMENT

Gender equality

Most pension schemes have now equalised rights of men and women, offering the same benefits for the same contributions, where previously women were paid less for more, as a result of the perceived longer life expectancy of women. However, the impact of long term caring, over 50% provided by older working age women (50-65), has meant that these careers face less pension income as they have less National Insurance companies.

Gender gap in pensions, pensioners 65-79, %



Age-friendly workplace

There are numerous training programmes to facilitate education at work nevertheless, they are not systematically applied. At the same time, many employers still do not take into account the needs of the elderly and they are reluctant in adapting the working environment to address these issues.

Poverty

Older women, black and ethnic minorities people have the highest incidence of poverty. In the UK there are still 1 million single pension age women living in poverty and 60% of pensioners still receive less than the level of taxable income

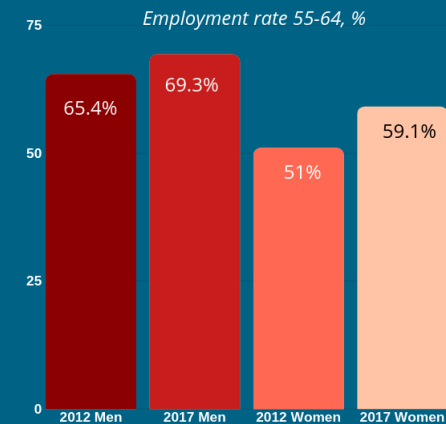
Work-life balance

UK is one of the EU countries with the highest and longest working hours. Zero hours contracts do allow for some young people and self-employed workers to work flexibly but the majority of them are exploited by employers, so that employees cannot plan or guarantee sufficient work to pay their expenses.

Pensions

Recent pension reforms in 2016 introduced a new 'single tier' state pension which would apply to those reaching state pension age after its implementation. This was an improvement on the old basic state pension, but it failed to address those already in receipt of a state pension who were receiving very low pensions (particularly women).

SUPPORT TO FIND EMPLOYMENT



An increase in Government focus and funding to help over 50s to go back into employment or self-employment was also recorded in the past years, as people over 50 years are still the biggest group facing long-term unemployment. However, the amount of funding specifically for 50+ is very limited.

To redress the situation in social care, **AGE members are advocating the following:**

- Clear action to reduce the complexities of the care system.
- Introduce a cap of £35,000 on personal contributions to care, at which point the state will cover ongoing care costs.
- Establish a cross-party working group to take the politics out of social care and agree a consistent way forward.

- Create a dedicated ring-fenced tax to fund social care services.
- Health and social care services should work more closely to relieve the financial burden on the NHS and ensure that patients receive the most appropriate care.

Maintaining the 'triple lock' on state pension increases ensuring that the state pension is adequate and not left behind other countries.

Gender equality

- Gender inequality persists regarding the gender pay gap and the lack of women in higher positions
- More should be done to address the lack of pension incomes of carers.

Gender inequality persists to be a problem in the UK, especially regarding the gender pay gap and the lower number of women in higher paid jobs. Equal pay strikes are now taking place in the country together with the 'Me too' movement, which highlights the national and institutional abuse women are sometimes facing.

Most pension schemes have now equalised rights of men and women, offering the same benefits for the same contributions, where previously women were paid less for more, as a result of the perceived longer life expectancy of women. However, the impact of long term caring, over 50% provided by older working age women (50-65), has meant that these careers face less pension income as they have less National Insurance contributions.

Support to find employment

- Overall, both employment and unemployment rates of 50+ improved in the past two decades and additional government funding is available to help older workers back into employment or self-employment
- However, this funding is very limited
- Unemployment rates do not capture the large number of workers who are not registered as seeking work, despite actively wanting and needing a job.

Older peoples' employment rights are contained within the main UK employment, Health and Safety laws. Employment rate of those 50 to 64 years is 71.8% and over 65 is 10.7% in the country, while corresponding rates in 1992 were 56.5% and 5.5% respectively. This shows that employment rates in older people are on the increase, while unemployment rates have also decreased over the same time period. Assistance is available for those seeking self-employment and the number of self-employed over 65's has nearly tripled since 2001, whilst the number of self-employed in the 55-64 group has increased by about 50%.

Age-friendly work places

The Equality act and discrimination law have changed many things and several court cases have been decided in favour

An increase in Government focus and funding to help over 50s to go back into employment or self-employment was also recorded in the past years, as people over 50 years are still the biggest group facing long-term unemployment. However, the amount of funding specifically for 50+ is very limited. The biggest problem is that 90% of workless over 50s are not registered in national statistics as seeking work and only the remaining 10% receive unemployment benefits. Many are forced off the register despite actively wanting and needing a job.

The biggest improvement has been the impact of the separation of pension age from retirement age, which allows people who reach state pension age to continue working as long as they wish and that employers want them. This has resulted over 6 years in a rise to 1.3 million over 65 year olds continuing to work (even if many do so in part time or on zero hours contracts).

of older workers being made redundant from work or older jobseekers.

There are numerous training programmes to facilitate education at work nevertheless, they are not systematically applied. At the same time, many employers still do not take

Work-life balance

- Working time flexibility, in terms of zero-hour contracts, mainly plays against employees rather than providing them with a framework for reconciliation of work and care
- There are 7 million informal family carers not covered by employment legislation, thereby lacking access to carers' allowance or contributions to state pensions, care services are not adapted to promote employment.

Retirement age in the country will rise earlier than expected to the age of 67, increasing the level of poverty faced by certain at risk groups such as women, with the majority of older people over 64 not able to gain employment. The UK is one of the EU countries with the highest and longest working hours. Zero hours contracts do allow for some

Fight against poverty, social exclusion and loneliness and social isolation

Older women, black and ethnic minorities people have the highest incidence of poverty. In the UK there are still 1 million single pension-age women living in poverty and 60% of pensioners still receive less than the level of taxable

into account the needs of the older workers or workers with disabilities and they are reluctant in adapting the working environment to address these issues.

young people and self-employed workers to work flexibly but the majority of them are exploited by employers, so that employees cannot plan or guarantee sufficient work to pay their expenses.

Moreover, there are about 7 million Informal family carers in the UK (family members/friends) who are not covered by employment legislation as they are not employed. Thus, they do not receive remuneration for their caring and as such, they can be as flexible as they wish. However, care services are not sufficiently adapted to promote employment of family members of persons in need of care as such people are not employed and do not have access to various state benefits, including carers allowance and NI contributions towards a state pension.

income (£11,500 p/a, the equivalent of less than 13k euros per year).

The focus of government programmers, including in the framework of the Europe 2020 Strategy, is on child poverty rather than on poverty of older persons

Adequate pensions

- The reforms of 2016 introducing the single tier pensions are seen positively, but were a missed opportunity to address the situation of current pensioners with very low entitlements – many of which are women
- The 'triple lock' guarantee is a key mechanism to safeguard the value of pensions
- Auto-enrolment in occupational pensions is positive, however there are issues linked to the guarantee of occupational pensions, due to fluctuation of capital markets and the lack of ring-fencing of occupational pensions from employers' financial needs.

Recent pension reforms in 2016 introduced a new 'single tier' state pension which would apply to those reaching state pension age after its implementation. This was an improvement on the old basic state pension, but it failed to address those already in receipt of a state pension who were receiving very low pensions (particularly women). Thus, Government missed the opportunity to bring those on low state pensions in line with others on the new state pension. The new state pension introduced a 'ceiling' on the amount of state pension that could be achieved by an individual and that coupled with the increasing pension age, meaning that workers now have to work longer to reach

retirement age but they continue paying NI Contributions even though they have already achieved the maximum amount. This is estimated to save billions of pounds on the pension bill in the long term.

Currently, pensions increased due to the 'triple lock' guarantee. The triple lock was [introduced in 2010](#) to increase the state pension by the higher of inflation, average earnings or a minimum of 2.5% every year. The idea behind was to protect pensioners from meaningless increases in the state pension, such as the 75£ a week rise in 2000, and to make sure their income was not eroded by the gradual increase in the cost of living. The triple lock allows the state pension to keep growing at a rate that allows people to purchase the same amount of goods as the year before. The triple lock only applies to the old basic state pension and the new state pension.

Future reforms should focus on moving all existing pensioners onto the new state pension, thus ensuring that they receive an 'adequate' pension that is increased in totality rather than only increasing the 'basic state pension' which means they will continue to get further and further behind those on the new state pension. At the same time, the 'triple lock' guarantee should be maintained to ensure that the pensions keep increasing in line with inflation and do not result in pensions being worth a lot less in real terms.

As interest rates are low, so are private pensions especially those paying out annuities. Occupational pensions are vulnerable with some employers going bankrupt, leaving pension pots drained so that employees lose out or require state aid. Workplace pensions being rolled out to all employees, including self-employed, and have to be matched by employers. However, the work based pensions are now moving from defined-benefit to free market returns – making them totally dependent on a positive stock and bond market.



Photo by Nick Karvounis on Unsplash

Methodology for AGE Barometer

The data from the AGE Barometer is provided in two ways:

- **Qualitative data:** Feedback has been gathered at national level among AGE members. This is the more important part of this Barometer as it directly reflects the on-the-ground experience of AGE members with the living conditions of older persons.
- **Quantitative data:** This has been gathered using statistics collected by the European Union and its agencies (notably Eurofound), enabling cross-country

comparisons in key domains. This part provides reliable and unbiased data.

The topics chosen for the AGE Barometer reflect international processes, such as the European Pillar of Social Rights, the Sustainable Development Goals and the Madrid International Plan of Action on Ageing. In this chapter, we will first explain these international processes, bring a general comment on the quantitative indicators, and explain every quantitative indicator used, including its sources.

Glossary of EU and international processes

European Pillar of Social Rights

The [European Pillar of Social Rights](#) is an instrument of the European Union and has been proclaimed in 2017 in a joint proclamation of the European Commission, European Council and European Parliament. It sets out 20 principles, or rights, in the social domain classified in three chapters: rights to access employment, rights in employment, and rights to social protection. It contains many innovative rights, such as a right to life-long learning, a right to minimum income or a right to access essential services and

takes a long-term perspective on life risks. However, although there is a language of 'rights', the Preamble of the European Pillar of Social Rights emphasises that it has binding legal value only where it an EU or member State initiative refers to it. In the absence of a clear implementation plan, it is more of a declaratory nature.

However, some significant initiatives have been taken by the Commission and adopted by the co-legislators, such as

the directive on work-life balance for parents and carers and the directive on transparent and predictable working conditions. Non-legislative initiatives include, for example, the Council Recommendation on Upskilling Pathways and various country-specific recommendations in the European Semester process. The European Semester itself has been reformed to adapt to the EPSR, by the adoption of new integrated guidelines on employment policies and the use of enlarged Social Scoreboard, to assess different dimensions of the social situation in the EU member States.

Madrid International Plan of Action on Ageing

The Madrid International Plan of Action on Ageing (MIPAA) has been adopted at the UN World Conference on Ageing in 2002 and features a certain number of commitments to adapt policies to the global phenomenon of ageing. In the European region, the MIPAA is specified through a Regional Implementation Strategy, reviewed by the responsible ministers of the area covered by the UN Economic Commission on Europe every five years. The latest Regional Implementation Strategy is set forth in a ministerial declaration adopted in Lisbon in 2017. In the declaration, member state have taken a great number of commitments to integrate ageing and a life-cycle perspective in many policy areas. In-between the review dates every five years,

More information:

- [European Pillar of Social Rights](#)
- [European Social Scoreboard](#)
- [European Pillar of Social Rights – One Year On \(factsheet\)](#)
- [AGE Press release: EU Pillar of Social Rights Celebrates first anniversary: Despite some positive steps forward, a wider social strategy is still missing](#)

the MIPAA Strategy is monitored by the UN Economic Commission for Europe's Working Group on Ageing.

More information:

- [2002 Madrid International Plan of Action on Ageing](#)
- [UN Economic Commission for Europe Working Group on Ageing](#)
- [2017 Lisbon Ministerial Declaration and Regional Implementation Strategy](#)
- [AGE contribution to the 2017 review of the Madrid International Plan of Action on Ageing](#)

United Nations Sustainable Development Goals

The 17 United Nations Sustainable Development Goals (SDGs), adopted in 2015, are the major framework for development strategies between 2015 and 2030. At the difference to the Millennium Development Goals (2000-2015), the SDGs are embracing the concept of sustainability more strongly and set targets not only for developing countries, but for all UN Member States.

Important goals feature gender equality, the elimination of poverty, reducing inequalities or sustainable cities and communities. Every goal is operationalised by a number of targets, sub-targets and indicators that should allow to assess progress.

Ageing is part of the Sustainable Development Agenda, but in many places older persons are not explicitly mentioned as a target group. Member states are individually responsible for the implementation of the SDGs, and the EU

has also committed to pursuing the SDGs through its internal and external policies. For the moment, no clear internal strategy has been adopted yet, but a Reflection Paper has been circulated to stir a process of reflection about how the EU can best contribute to the SDGs.

More information:

- [United Nations Sustainable Development Goals Knowledge Platform](#)
- [European Commission, Sustainable Development Goals](#)
- [EU Statistics on the Sustainable Development Goals](#)
- [Reflection Paper: Towards a Sustainable Europe by 2030](#)
- [UNDP, HelpAge International and AARP: Ageing, Older Persons and the 2030 Agenda for Sustainable Development](#)

United Nations Open-Ended Working Group on Ageing

While the MIPAA is an important policy process on international level to address ageing, there is no rights-based framework specifically on older persons. Older persons are protected by the UN Conventions on human rights, such as the International Covenant on Civil and

Political Rights, the Convention Against Torture or the International Covenant on Economic, Social and Cultural Rights. While some groups have specific human rights conventions – the UN Convention on the Rights of the Child, or the Convention on the Rights of Persons with Disabilities,

the principle of non-discrimination on the grounds of age is not specified in international law. Because of this situation, the UN General Assembly mandated an Open-Ended Working Group on Ageing in 2010 (OEWG) with the mandate to assess the situation of the rights of older persons, identify possible protection gaps, and to propose normative elements to close eventual gaps. While in the beginning, the discussions were concentrated on whether a specific convention was needed or not, in recent years the discussion has shifted to specific elements. In 2017, the right to non-discrimination and freedom from violence were assessed; in 2018 the right to long-term care including palliative care and the right to autonomy and independence, and in 2019 the right to life-long learning, education, training and capacity-building and the right to social protection and social security. In 2020, the discussion will be held on the right to access the labour market and the right to access to justice. Since 2019, a written outcome document on the normative elements in a certain area is proposed.

While the topics of the discussions are shifting, the AGE Barometer seeks to inform the discussion in the Open-Ended Working Group by bringing the point of view of

older persons organisations and the quantitative situation of older persons to public attention.

More information:

- [United Nations Open-Ended Working Group on Ageing](#)
- [AGE submission to the 2019 Tenth Session of the Open-Ended Working Group on Ageing: right to social protection and right to education and life-long learning; normative elements of the rights to autonomy and independence, long-term care and palliative care](#)
- [AGE's work on human rights and non-discrimination](#)



General comment on quantitative Indicators

The AGE Barometer uses a number of quantitative indicators that AGE has selected for their representativity, quality and comparability. However, AGE keeps highlighting that many indicators are not adapted to fully mirroring the quality of life of older people. Common caveats are:

- **Exclusion of groups of older persons:** in many cases, statistics make the situation of particular groups invisible or even exclude groups of older persons. Because of the focus of many indicators on households, older persons living in institutions such as retirement homes, or older homeless persons, are often not included nor represented. In statistics linked to the labour market, there is often a cut-off age beyond which statistics are no longer collected (usually 65, sometimes 75 years).
- **Lack of disaggregation:** Similarly, it is not often (easily) possible, using publicly available data, to look into the specific situation of different groups. Persons '65+' or '75+' are often grouped together, while the living situation of 'younger' pensioners around 67 is often very different to 'oldest old's one. Questions about the affordability and availability of care, for instance, are much more important to people over 85 than for younger people with fewer health conditions.
- **Reduced relevance:** Some indicators, such as the indicator on 'material deprivation' are designed to be comparable for people of all ages, thereby excluding or undervaluing aspects that are more important to older persons. As an example, the material deprivation indicator includes an item about about the number of social contacts that someone has enjoyed.

Quantitative indicators explained

Gender equality

Gender pension gap: The Gender Pension Gap is calculated as the proportion of women's pension income compared to men's, in percentage. If the gender pension gap is 40%, this means that while the average pension income of men in a reference population is 100%, the average pension income of women in that group is 60%

Data source: EU-SILC, quoted in the Pension [Adequacy Report 2018](#)

Gender gaps calculated by AGE: in all indicators where a disaggregation by sex was possible with publicly available data, AGE calculated the difference between the figure for men and the figure for women. If the number is negative, it means the value is higher for women than for men.

Support to find employment

Initially, it was envisaged to analyse the age-friendliness of labour markets, including by looking at indicators such as hiring rates among older persons, job-to-job transitions and unemployment. However, little of these numbers are, when they are publicly available, disaggregated by age, therefore AGE did not have the opportunity to analyse these. In the absence of these, only unemployment rates are analysed.

Unemployment rate per sex and age 55-64: The unemployment rate reflects the number of people registered as jobseekers among the population considered as 'economically active'. This comprises only employees, self-employed and jobseekers; persons who are not registered and not working are considered 'economically inactive'. This is an important caveat, as many older jobseekers do not believe they would find work if they were looking, and therefore are not registered. For simplicity, the group of jobseekers 64-75, for which numbers are available as well, has not been included in AGE's dataset, as many pensioners would not register as unemployed, even if they were looking for work. The number must be read alongside the 'activity rate'. If this rate is high, unemployment numbers are more meaningful than if the activity rate very low (as many jobseekers are hidden among the 'inactive'. With high activity rates,

higher unemployment rates among older workers can therefore as well mean that public policies are more effective in registering those still wishing to work

Data source: Eurostat, LFS

Long-term unemployment per sex and age 55-64: All caveats of unemployment rates apply here. Long-term unemployment is defined as the rate of people looking for a job for longer than 12 months. Usually, this rate is expressed as a percentage among the unemployed. To make this indicator more understandable, it has been multiplied with the unemployment rate: this way, the rate represents the number of long-term unemployed among the 'economically active' population. Low numbers in this indicator may mean that there are little possibilities for older jobseekers to remain on unemployment benefits or in the registers of the public employment agencies, not necessarily that it is easy for older jobseekers to find a new job rapidly.

Data source: Eurostat, LFS

Age-friendly workplaces

Again, it is difficult to assess how workplaces are adaptable to the needs of older workers and which incentives exist to encourage employers to integrate older persons into their company, including aspects such as reasonable accommodation for persons with disabilities.

Both indicators below should be considered as proxies for the age-friendliness of labour markets, that can certainly be improved:

Employment rate of older workers by sex, age 55-64: The employment rate of older people gives a bitter impression of the ability of older people to continue working than the unemployment rate. While the unemployment rate disregards people considered to be 'economically inactive', the employment rates takes the total population as a baseline. It is therefore best suited to assess the age-friendliness of labour markets. It would be worthwhile to look at the employment rates beyond 65 years as well, as most people are eligible for pensions in this age group and would continue working either because they continue to feel valued by the labour market, or because pension payments are so low that it is financially necessary to continue earning an income.

Data source: Eurostat

Self-assessed ability to continue the current job until 60 years old, respondent 50+: This indicator is the response to a survey among employees, therefore people who are not in the labour market and jobseekers are not reflected by this figure. However, it gives a good impression about the motivation and the idea of feeling continuously valued in the labour market. Unfortunately, it is not possible to

retrieve this indicator disaggregated by sex and age combined, AGE privileged a representation by age only.

Source: Eurofound, European Working Conditions Survey 2010 and 2015

Work-life balance

Working hours fit with family or social commitments outside work - respondents 50+: This indicator comes from Eurofound's European Working Conditions Survey, which surveys persons in an employment relationship only. While this indicator is highly relevant to reveal in how far it is possible to combine care with work for those who have a job, it excludes all those who are unable to work because of the high care burden. It allows to assess how companies and public policies accommodate for the situation of carers, and becomes more relevant the higher employment rates are in a member state. Unfortunately, using publicly available data, it is impossible to extract data for older workers disaggregated by age. The European Working Conditions Survey takes place once every five years, the AGE Barometer compares the 2010 and the 2015 figures.

Source: Eurofound, European Working Conditions Survey 2010 and 2015

'It has been difficult to fulfil family responsibilities because of time spent on job - respondents 50-64, several times a week and several times a month': Contrary to the above indicator on working hours, this indicator stems from the European Quality of Life Survey, another survey conducted on a 5-years basis, but covering the whole population. Of course, it can be suggested that persons without a job will respond that it has not been difficult, as there are few working hours. Similarly to the European Working Conditions Survey, it is not possible to disaggregate data by age and sex at the same time. In addition, the relevant question has changed between 2011 and 2016. The question in 2011 was: 'It has been difficult to fulfil family responsibilities because of time spent on job', AGE counted responses stating 'several times a week' and 'several times a month' as positive responses. In 2016, the question was: 'In general, how do your working hours fit in with your family or social commitments outside work?'. Answers counted as 'yes' are 'Rather well' and 'very well'.

Source: Eurofound, European Quality of Life Survey, 2011 and 2016

Fight against poverty and social exclusion

Risk of poverty or social exclusion per sex for age 65 and over as % of total population: This indicator is an aggregate, containing people who are at-risk of poverty, people facing material deprivation and people living in households with low attachment to the labour market:

a) At-Risk of Poverty

This is defined as people with an income below 60% of the median equivalised income. Median income is the income of a person at exactly the middle position on the income ladder. Equivalised means that a household income is regarded rather than individual incomes; divided by a factor that seeks to reflect higher expenses when living alone.

It is often referred to as 'monetary poverty'. The indicator does not account for differences of income within households, for example differences between women and men.

b) Material deprivation

The material deprivation rate reflects the ratio of people who, in a survey, respond that they cannot afford at least three items out of a list of nine items. This is sometimes referred to as absolute or material poverty rate. The list of items concerns housing, utility bills, heating, protein intake, holidays, access to television or internet, have an own washing machine, access to a car or another mode of transport, have a telephone. The list excludes some items that would be particularly relevant to older people, such as maintaining social contacts, being able to pay for health and care, and participate in social life.

c) The rate of persons living in jobless households

This is defined as households where members of working age work less than 20% of their potential during the last 12 months. This item is less relevant for people over 65 because they are often outside the set 'working age', whether they still want to work or not.

Data Source: Eurostat – EU-SILC

Material deprivation rate for the 'Economic Strain' and 'Durables' dimension: This is a sub-indicator of the material deprivation indicator, looking specifically at 'Economic strain' (warm housing, paying an annual one-week holiday, afford to eat meat or proteins once every two days, face unexpected financial expenses, paying utility bills) and 'Durables (telephone, TV or internet, computer, washing machine, personal car). As a difference to the material deprivation rate, all restrictions to one of these items is taken into account.

Data Source: Eurostat – EU-SILC

Self-reported unmet needs for medical examination: This indicator shows the share of the population reporting

unmet needs for medical care due to financial reasons. This indicator has been included in the AGE Barometer because health and care are not covered by the indicator on material deprivation, while this is a more important item to older persons who are more likely to develop health conditions as they age. Therefore, it has been disaggregated further by age, showing the figure for persons 65+ and for persons 75+.

Data Source: Eurostat – EU-SILC

Adequate pensions

Aggregate replacement ratio for pensions (excluding other social benefits): This indicator is measuring the ratio of pension incomes for 'younger' pensioners (65-75 years) relative to the gross median individual earnings from work of the population 50-59, excluding other social benefits. This means the ratio measures how pension systems perform in the beginning of pension age and compare this to earnings towards the end of a person's career. Indexation of pensions, which is relevant to older pensioners whose pensions often decline in real value over time, are not covered by this indicator.

> **Annex 1:** [Statistical tables underlying the AGE Barometer](#)

> **Annex 2:** [Calculated gender gaps for selected indicators](#)