

Age friendly services and products

Comment paper

Terry Madden

Lisa Schönenberg

European Social Network

Introduction

ESN is delighted to be involved in a Peer Review focused on age friendly products and services. The Peer Review not only acknowledges the challenges of demographic change but also examines solutions and opportunities for an ageing society. The concept of a silver economy has the potential to help suppliers develop the age-friendly goods and services bought by older people themselves.

Besides the silver economy, there is also a health and social care economy in which older people with short-term care needs or long-term conditions may act as purchasers, often with the assistance of a family carer and/or a case-manager. They would also draw on their pension and/or on a disability/care/health allowance or insurance to pay for these services. Public authorities or insurance funds make a contribution to care costs, particularly for those with a low income.

A silver economy relies on supply and demand of age-friendly products and services. In order to be a supplier in this market, one has to understand the customers' needs and wishes, suggesting good market research and participation of older people in their development. This participation could be done through traditional market research and testing, but perhaps also by employing older people. The same goes for the health and social care economy, which risks being dominated by professionals, but should have a strong involvement of service users in the design and delivery of care and support. Here too, there is potential for extending working lives (though it must be said that attracting young people to work in social care is a concern).

Social protection systems should ensure that the silver economy is not only available to those who can afford to stop working earlier and enjoy an earlier retirement with many healthy years ahead of them. There should be access to age-friendly products and services for people on a low income who have retired from low-skilled manual jobs and older workers in low-paid jobs. In addition, public and private organisations provide opportunities of social participation of older people, with a focus on those who are in danger of social isolation.

ESN members in Austria (Municipality of Vienna), Germany (City of Dortmund), Ireland (Dublin) Spain (Xunta de Galicia) and the UK (Halton) and from the German Association for Public and Private Welfare (Germany) and the sector skills council "Skills for Care and Development" (UK) responded to the following questions.

1. Social activity and participation of the elderly:

What measures can be introduced to promote and recognise the social contributions of older people in the society (e.g. volunteerism, providing care, political participation, etc.)?

There are a range of measures at local, regional, and national level that promote the social contributions of older people. The public and private sector promote it among the population and empower different generations to engage with public issues.

Good examples of initiatives to raise public awareness are national campaigns such as “Older People’s Days” (Germany) or local projects like the “Sure Start to Later Life”, in Halton (UK). This latter project consists of advertising campaigns and presentations to schools, social workers, students, and community social groups. The campaigns and presentations focus on asset-based approaches to ageing and the huge contribution older people make to society, with presentations by older people.

Local organisations facilitate networking opportunities in order that people from different backgrounds and generations can meet and exchange. Those who are in danger of social isolation particularly have the opportunity to take part in various workshops or gatherings. One example in the community skills projects (UK) are older men who had been recently widowed given the opportunity to learn how to cook together. As well as learning cooking skills this gave them the opportunity to network and meet new people who the otherwise perhaps would not have had the confidence to meet.

There are also measures that enable people to contribute their skills, to society. In the local community, this can be done by workshops and assessments, where the strengths and wishes of older people are identified and then matched with specific needs in the community. For example, volunteering projects by and for older people in Vienna (Austria), and also the webtool “Freiwillig für Wien” which matches the demands of organisations with the available resources of volunteers. The involvement of volunteers does necessarily reduce the need for public expenditure on basic social services; however, it may significantly add value to the community and limit social isolation.

Employers should be encouraged to facilitate knowledge transfer between older and younger workers. They can also promote volunteering amongst those approaching retirement and redefine retirement through the development of more flexible opportunities to support volunteering as part of the transition out of the labour market.

Local and national measures empower people from different generations by facilitating forms of exchange regarding social issues, with particular focus on including those groups which do not take usually part e.g. older women. An example at national level is the “Irish Senior Citizens Parliament” (Ireland), and another at local level are the public community forums “Bürgerforen” in Dortmund (Germany), where people within the community discuss social issues. These forms of political and local participation create empowerment, joint responsibility and the awareness that the state or local government are not the only guarantors of social stability.

What measures can enhance solidarity between generations and ease pressures on the fiscal sustainability of public welfare systems?

In the social and health care sector, regional and national health programmes for healthy and active ageing should be implemented. Measures such as life-long learning programmes, health prevention programmes at work, age-friendly working programmes and flexible working hours and financial incentives to delay retirement can extend careers. In the community, programmes to prevent dependency train older people to perform tasks alone by utilising the individual's resources and providing self-help rather than compensatory and pacifying care. The city of Vienna (Austria) established the "Kontaktbesuchsdienst" (Visiting Service) 35 years ago: everyone over 65 is visited by a member of the team to ask about their needs especially nursing, meals on wheels, general environment, and problems with public transport. Such prevention programmes help older people to remain independent and reduce expenditure on care services later.

A social infrastructure with meeting places in the community facilitates knowledge exchange and cooperation between generations. For example, German "Mehrgenerationenhäuser" (Multi-generational houses) are community centres where different generations meet, interact and support one another. The centres offer inexpensive services and support in daily activities for older people (e.g. shopping, cleaning, food, and care services). The services provided by professional staff are heavily supported by volunteers. There is a strong inter-generational element and older people offer support to families, children and adolescents, such as child care or advising younger families. Solidarity between generations can be encouraged through inter-generational projects. Older people advise and help youngsters e.g. those in school or the transition from education to work in the areas of professional and social skills, such as how to cope with stress or conflicts.

2. The silver economy:

What specific sectors can be expected to provide new waves of economic growth by unlocking the consumption potential of older population? (e.g. based on forecasting studies)

Demographic change, changes in family structures, higher labour force participation (especially amongst women), and increased geographical mobility may reduce the provision of informal care in the coming years. The ageing population may require additional formal care provisions and providers for these services. Personal and household services and social services are seen to have an increasing potential for creating new jobs. An easier access to age-related and age-friendly products and services (such as personal care, housekeeping, meals, care management, home health care, housing adaptation) may help older people remain in their own homes longer. The provision of formal household services would help people to retain their independence and therefore relieve family carers. The provision of formal services can also lead to a more qualified and professional workforce.

Further potential lies in the housing market and the creation of age-friendly housing an age-friendly environment. Creating easier access to public buildings (for wheelchairs or the visually impaired), the provision of appropriate leisure and community facilities, or age-friendly public transport systems improve the lives of older people outside of their homes. There is a demand for

new barrier-free flats and houses, new forms of living between living at home and in a nursing home, such as sheltered flats.

Within the community, public authorities should invest in information centres about integrated services, barrier-free and age-friendly infrastructure and places to meet. New products could be developed to help adapt homes to become safer and more comfortable for older people. Current examples include the installation of panic buttons in the event that a person falls, or chairlifts that provide access to upstairs rooms for those facing mobility issues. An age-friendly housing market combined with integrated services and age-friendly technology can prevent dependency, encourage the social inclusion of older people and relieve carers.

What macroeconomic policy measures can help to unleash this potential of economic growth and development?

Household services are provided by both an informal and formal workforce. Although there is competition from informal services due to high costs of labour, more jobs can be created in the formal sector of the care market. In many countries, household services are still mainly provided in the informal sector, by family members. In many countries household services are unattractive because of low pay. To raise the employment potential and to create better working conditions for workers in household services, the state could create incentives for formal household services, such as tax incentives, voucher systems, and the co-financing of services. In times of financial crises, severe cuts, unemployment and an increasing number of families in poverty, many older people rely on the financial support of their families. Public authorities should assist those with lower incomes and pensions should be adequate for all, as they are the major source of income in retirement.

A professionalisation of employees in certain personal and household services is needed to ensure quality of care. Professional skills should be based on the individual needs of users. This should be done by national quality standards in household services, monitoring, training and standardised qualification, and offering career paths for employees. An increase of formal household services would also have an influence on the employment of people between 50-60, who often care for their relatives at home.

In many countries there is no household service market; therefore it is difficult for older people to choose services that fit their needs. More integrated information centres should be created which advise older people regarding care services and household services which cater for their needs. An example at local level is the "Generationscenter" in Dortmund (Germany), which is formed of different public, non-profit and profit providers, such as care services, skilled crafts and trades, housing providers, providers of leisure time or learning activities and telehealth programmes. Telehealth programmes have the potential to reduce visits by patients to care providers, and vice versa, facilitate more localised care, provide more timely diagnosis and intervention, and even reduce costs. Making Telehealth care an integral part of health, and social care delivery gives individuals with long-term conditions valuable independence and an improved quality of life.

3. Employment:

Complementing measures for senior policy and the promotion of the silver economy:

What innovative measures can be identified as a success in promoting labour market engagement of older workers and in enhancing their productivity growth? (e.g. concerning tailor made training, life-long education, etc.)

The implementation of the silver economy concept could be boosted by raising labour market participation of older people, who should be able to help design and deliver age-friendly products and services. The potential to earn for longer makes for a broader consumer base and provides a financial base for active ageing. However, not all older people retire with substantial capital or large pensions, whilst older people on low incomes tend to be frugal.

In times of demographic change, a more flexible transition between employment and retirement is needed. This can be done through models of flexitime wage record and flexibility in the pensions system, such as part-time work in combination with a part-time pension, financial benefits in pension systems for longer working, and a more flexible transition from work to retirement. Health prevention programmes at work and age-friendly workplaces promote healthy and active ageing.

Education and training should focus on a longer working life and more flexible life courses, so that people can take up training opportunities at different points during and beyond the traditional working life. Educational policies should be more focused on the whole life and develop beneficial learning opportunities for all ages, by granting financial support for life-long-learning. Highly skilled workers should be encouraged to use their skills and knowledge after they have reached the official retirement age through tax incentives to work one or two days a week or providing consultancy agreements with their company.

However, many people working in the low skills sector or physically challenging work are not able remain in their profession. There should be more tailor-made professional training throughout working life to increase employability, the opportunity for career development and higher wages.

4. Europe 2020:

How can the topic of this Peer Review contribute to achieving the goals of the Europe 2020 Strategy?

Demographic change, including the consequences of ageing, is one of the six major societal challenges defined by the Europe 2020 Strategy. The dissemination of different local models, which promote the social participation of older people and the solidarity between generations, can promote mutual learning and raise awareness of the social contribution of older people. To recognize and value the potential and the human and societal capital of the elderly is the best way to master the challenge of demographic change and to create a Europe for all ages. The silver economy and longer working lives can lead to economic growth and the creation of more jobs, besides providing products and services that older people want and need.

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