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ESO's contribution to the European Commission's consultation on the green paper on ageing.

ESO - European Senior Organisation - PES-seniors is the European umbrella organisation of socialist and social democratic senior organisations in Europe. We represent some 15 organisations from 14 European countries. In the past, ESO has already contributed to several public consultations of the European Commission on the Pillar of Social Rights and on Social Europe (a strong social Europe for just transitions).

ESO has taken notice of the European Commission's Green Paper on ageing and discussed with our member organisations.

ESO hereby reports to you on the outcome of its discussions.

1. General preliminary remarks

- 1.1. **The ageing of the population is one of the great challenges of this century, but it is not the only one.** There is the issue of globalisation and global interdependence, there is the ever-growing gap between rich and poor in our European Union, and there is also the immense challenge of climate change and the need to urgently adapt policies to keep the world liveable in the future. On top of that, there is the COVID19 pandemic that not only put pressure on our health care and health systems, but has enormous socio-economic consequences in the Member States, in the European Union and in the world. In this context ESO is asking for more coherence between the different policies discussed and developed in tackling these big challenges.
- 1.2. The Green Paper addresses many facets of the Ageing population. And yet **it seems to ESO that important aspects are missing, e.g. the specific needs of the very old - who still live independently but are not (anymore) digitally accessible** - their number is increasing steadily. Or **the special situation of Ageing people with a migration background.** A substantial addition to these areas by the EU would be very desirable for ESO.
- 1.3. In its introduction, the Commission tries to paint a picture of the global challenge of ageing and places a particular emphasis on significant differences in life expectancy between urban and rural areas in the Member States. ESO wants to point out besides the contrast between urban and rural areas, that it would be good to examine the gap between (opportunity) rich and (opportunity) poor. **Sufficient attention must be paid to the growing gap between rich and poor in terms of life expectancy. This has to do with working conditions, access to health care and health prevention, educational opportunities, but also with living conditions (quality of housing / quality of the environment).**

1.4. The crisis has boosted some economic sectors, while other sectors are under severe pressure. **The necessary rebuilding of the economy therefore requires a drastic reorientation of our financial, economic and monetary policies to meet the challenges.** European coordination of the economic-financial policy of the Union and its Member States, where these Member States, their regions and local authorities must be given more room for an active investment policy in order to strengthen their economic infrastructure and social systems. **In this context, ESO advocates a more balanced approach to economic and financial coordination, in which sustainable growth, social cohesion and quality of work are seen as three equal aspects.**

1.5. ESO insists on giving these preliminary considerations (1.1, 1.2, 1.3 and 1.4) because we believe that the policies that are required to deal with ageing must take account of this context. This certainly applies to **the financing of the policy and the organisation of solidarity** between generations and between Member States, but it also requires a reorientation of the policies in different areas.

The Green-paper correctly points out the need to find **alternatives to the current financing of the social systems. A shift from (usually) wage-based financing to ecologically based taxes is mentioned. This is certainly a correct approach.** Wage-based financing of social security and pension system is reaching its limits in view of declining labour force participation rates and falling wages.

However, the inequality of income and wealth (exacerbated by the Corona crisis) shows that there are also resources available in these areas to finance the social systems, many of which have been neglected (tax evasion). The financing of the pensions and other social security systems are today mainly based on a repartition system. In order to ensure a fair financing of this systems **it is necessary to address other financing, especially capital and assets.**

European initiative or coordination can be very helpful in this context. **We also make a reference to the need for better European coordination of tax policy, which is the sole responsibility of each member State and to endeavour to stave the erosion of certain tax systems and competition between Member States in the field of company and capital taxation. A fair tax system is necessary to keep our social systems viable.**

We urge also for greater pan-European safeguards with regard to insolvency and risk management involving pension funds.

2. Laying the foundations.

In this part from the Green paper, the Commission places great emphasis on healthy and active ageing and on lifelong learning (education, training), which it describes as the basis for meeting certain challenges of ageing and reducing potential problems.

2.1. With regard to healthy and active ageing, the European Commission indicates that it is an individual choice and responsibility, which also strongly depends on the living and working environment of the persons concerned. The Commission therefore sees the role of government as merely supportive. **ESO's opinion is that more than being an individual choice, there is a need that politic authorities address sufficient and prior attention to the most vulnerably part from a population by defining policy.** It would be an important mission

for a mother-and child-health and -prevention policy, but also for school education from the earliest age.

- 2.2. Talking about healthy and active ageing, priority should be given to prevention. These policies could be embedded by **Prevention Agreements on European or national level** amongst stakeholders, as public authorities, social partners, health organizations and professionals, education-institutions, university-level research programs, social civil society organizations, sport-federations, and -associations.

In doing so, it must be taken into account that the measures taken do not lead to new social exclusion or a widening of the gap between rich and poor.

Priority and a special focus in prevention should be given to disadvantaged target groups. This can be done by investing in Age-friendly communities and the realisation of the sustainable development goals.

- 2.3. Regarding **lifelong learning, for ESO, it is important to point out that this cannot be limited to "professional training" but must be extended to "citizenship training" or "permanent education"**. This kind of education should be given more attention and should also be taken into account for support by public authorities.

Furthermore, ESO would like to emphasise that lifelong learning should really be "lifelong". **In practice, we notice that the emphasis is placed on training at a young age, while training opportunities for older people are more limited or even neglected.**

Finally, where lifelong education or building is concerned, positive discrimination is needed for more vulnerable groups in society. Not only investments for the upper-class in jobs and opportunities ... **A balance must be found between European investment in permanent vocational education and training for lower skilled people on one side, and in higher and university education on the other side.**

- 2.4. An obstacle in lifelong learning is the still not widely implemented processes of valuation and validation of prior learning of formal, non-formal and informal learning. This obstacle to learning makes a difference in all stages of life, most crucially in the early years with the first encounter with formal learning and literacy. **A system of education which does not embrace diversity, different modes and styles of learning and methodologies to meet individual needs, is bound to fail in its life-long learning endeavour.**

- 2.5. In its Green Paper, where the contrast between urban and rural areas is a red thread, the Commission indicates that **"distance learning"** deserves more attention and that rural areas should be better equipped to have access to the Internet.

As ESO, we think it is right to pay attention to the digital infrastructure in rural areas, which can certainly be supported. However, this is not primarily to promote distance learning, but also to **better connect the countryside to the surrounding world and thus also to stop the exodus of young people and economically active people from the countryside to the city.** Indeed, a better digital infrastructure can make working from home more attractive and thus generate fewer trips mostly to urban areas. It can also strengthen services.

We also advocate that the policy on training, continuing education in rural areas should not focus exclusively on the digitalisation (of rural areas). **As digitalisation is a tool, not a final**

goal, we also insist that digitalisation cannot compensate for or take the place of good face-to-face services, better overall training opportunities, good care and prevention in the field of health and active ageing.

3. Making the most of our working lives

3.1. We plaid for a more balanced and differentiated approach on retirement-age. We will come back on this discussion under point 4 on “challenges in retirement”.

3.2. Priority should be given to **bridging the gender pay gap**. This is all the more important because it is also one of the main causes of the pension gap between men and women in later life.

Gaining pension rights is done by labour. Yet, not working is not always by choice. Think of someone who gets ill or becomes (technically) unemployed. Of one who has to take up informal care. To protect these people against such social risks, ESO demands to guarantee the assimilated periods in the calculation of the pensions.

3.3. Nevertheless, flexible retirement schemes, flexible careers possibilities and end-of career schemes for older workers should be promoted and organised. Since many older workers benefit from substantial amounts of human and social capital accumulated over a long working career, it would stand to reason that they would have a lot to offer in the role of coach or mentor. There is a need to experiences with alternative forms such as **duo-jobs, in which older workers share their tasks and missions with young people, or clerical jobs for older people, in which they can pass on their experience to younger workers in their final years of employment or even after retirement**

Attention should be paid that this flexible employment schemes should not lead to a loss from social rights and entitlements.

Social partners should be fully involved in the discussion and the decision-making.

3.4. Ageing workforces and the increasing dependency ratios in developed economies make it necessary a new interest in policy and research towards older workers, including senior entrepreneurship, the promotion of business start-ups and self-employment. It is expected that as populations ages, the number of older business founders will increase.

On the other hand, older employees are being ‘pushed’ from the traditional labour market by factors such as age discriminatory practices in recruitment, promotion and training as well as a lack of attractive employment options. **Starting up in business may be the only alternative for mature individuals wishing to resume economic activity.** ESO feels that incentives for start-ups should not exclude entrepreneurship on the basis of age.

3.5. The European Commission also sees the so-called **silver economy and investment in services or goods that benefit older people** as a possible source of employment and economic activity. It is talking about tourism, but also care and investment and research into adapted goods and services that improve the quality of life and independence of older people.

3.5.1. Concerning innovation and health, the current COVID19 crisis has highlighted a number of gaps in the policy on the pharmaceutical sector. **We would like to call for more transparent and socially oriented policies on innovation, healthcare, medical devices and medicines.**

- 3.5.2. **Policies should also be developed to invest in the social services sector (care professions, health workers) and to give more value to the jobs in this social profit sector.** In order that the young generations are attracted to the caring professions, career prospects must be created which are comparable to other professions. **The recruitment of care-workers from abroad, for low paid jobs is only a short-time measure. EU can help in the professionalisation process as well as in promoting new technologies that facilitate care.**
- 3.5.3. **Special attention should be given to the development of a European labour market policy in the sector of care and healthcare services.** Workers leave their own country to work in care or healthcare professions in other countries at better conditions, while there is a distressing lack of them in their own country, where pay and working conditions are also undervalued.
- 3.5.4. Concerning housing for seniors, we would like to call for **significant investment in adapted housing for seniors to enable them to live independently for longer.** Member States, regions and local authorities have many good practices in this area. **The European Union could support such projects through the Structural Funds.** This should not be limited to small experimental-scale initiatives, but it should also include investment in the creation of life-proof housing, i.e. housing that is adapted or can easily be adapted for people with reduced mobility.
- 3.5.5. We also express our concerns on **digitalisation.** The introduction of the digital economy and services is creating a digital divide that cannot be addressed by investment in infrastructure or training alone. **Special attention should be paid to non-discrimination, such as the imposition of additional charges for non-digital services.**
- 3.5.6. **Regarding digitalisation ESO advocates an age-friendly digitalisation that takes into account the specific situation of the elderly, who are often less able to cope with rapid and continuous changes or adjustments.** Regarding investment policy in infrastructures and services, it is necessary to consider to what extent they contribute to making our living environments and communities age-friendly. The WHO program on **Age-Friendly Cities and Communities** could be an interesting tool in this context.

3.6. Attention for quality in life-conditions, in rural areas.

The gap between urban and rural areas is a red thread running through this Green Paper. As organisations of older people, we are indeed very concerned about the ageing of the population, especially in the rural and peripheric regions of the Union. Meanwhile, the countryside is ageing, because that younger people leave the countryside for a job in cities and metropolitan areas, economic activity and services tends to moving away.

- 3.6.1. Connecting urban and rural areas is an important point of attention. This mainly concerns investment in affordable public transport infrastructure. **Since many rural areas are situated on the internal borders between Member States, public transport across internal borders must also be developed here.** This is an element in our public transport policy that is often neglected, because the European dimension

of public transport policy focuses on connections between capital cities and large urban metropolises in the Union.

- 3.6.2.** As many rural regions in the Union are situated a long internal border between member-states, special attention should also be paid to cross-border regions along the internal borders between the Member States (Euregio). **Through the structural funds and coordinating legislation, the European Union can guarantee cross-border access to health, care and social services.**
- 3.6.3. Connecting urban and rural areas also **means investing in affordable and accessible digital infrastructure in rural areas and providing the necessary framework.** In view of the increase in new forms of work such as teleworking, this - together with a strengthening of the quality of life in rural areas - can attract young families back to villages and the countryside.
- 3.6.4. As associations of older people, we also advocate making small towns and village centres in rural areas more attractive. Old town and village centres in rural areas are suffering not only from depopulation but also from an exodus of local commercial facilities. We also note that the relocation of services and businesses to industrial areas outside village- and town centres is leading to vacancy and deterioration in the quality of these centres. **The European Union, through its structural and rural development policies, should focus on the revitalisation and renewal of old town and village centres in rural areas.** This will not only have a positive effect on the quality of life in these centres, where many older people live, but will also have an impact on the use of cars and private means of transport to reach shops and service centres outside these centres. The WHO program on "[age-friendly communities](#)" can be a helpful guideline for those policies.

4. New opportunities and challenges in retirement

4.1. A call from the Commission for an active lifestyle, more physical exercises and the active role that senior citizens can play in caring for their grandchildren and children seems to us, as ESO, to show little respect for the commitment of senior citizens in society. Senior citizens know what solidarity is! However, what we expect also from the Commission, are policy proposals to value this commitment and to make it more feasible.

4.1.1. Talking about seniors commitment to care from grandchildren and children, a policy measure as **taking into account the unpaid care leave (also of older employees) in the acquisition of pension rights**, is a necessary and interesting incentive.

4.1.2. Where Commission mention walking and cycling as important for an active ageing, we also expect from politic authorities as from the Commission in particular, also policy-proposals which can support an stimulate senior citizens to do this. For examples: **investments in traffic infrastructure that is safe for the elderly so that older people can walk and cycle in complete safety, investments in upgrading or renovating town- and village centres so that older people can go shopping or use services on foot** instead to be obliged to use the "poliant" cars to go to the malls build in industrial zooning's outside city and village centres in rural areas... **European Commission can stimulate this by applying specific criteria in the use of European subsidies.** We have already mentioned these elements.

4.2. Poverty is on the rise, despite good policy intentions. In 2018, 1 out of 7 seniors (i.e. above 65 years old) in the European Union was at risk of poverty and this is an upward trend. And social and economic consequences from the COVID19 health crisis tends to raise this gap between rich and poor. **Pensions are no longer enough to guarantee the elderly a life in dignity.**

4.2.1. **The fight against poverty cannot be limited to the fight against child poverty.** Social cohesion and combating poverty should be an important and essential priority in the European economic and financial coordination. Combating poverty presupposes structural measures to close the gap between rich and poor. An adequate - guaranteed minimum income above the poverty-level, is the first structural step. **In this context, we advocate a European 'minimum guaranteed income' whereby every resident in the Union acquires the right to an income above the poverty threshold in their Member State.**

4.2.2. As Pensions are no longer enough to guarantee the elderly a life in dignity, ESO is asking for the introduction off a **European scheme for a guaranteed minimum pension for everybody in the European Union, above the poverty-threshold from the Member-State.**

4.2.3. We also advocate a **system of automatic entitlements**, because many people, especially older people, often do not find their way to social benefits. This must be done at Member State level, but the Commission and the Union can encourage and help ensure it.

4.2.4. Moreover, **poverty is feminised**: 16% of retired women and 12% of retired men in the European Union have to live on an income below the poverty line. On average, women's pension is 30% lower than that of men. In Germany, Spain, Italy, Austria, the Netherlands, Portugal, Cyprus and Malta the score even worse, while the Estonia (2%), Denmark (7%) Slovakia (11%) and Czech Republic (13.5%) do relatively better in this area. Therefore, we are very pleased to note that the Commission in his Communication give some attention the pension gap between men and women. Since pensions are calculated on the basis of professional income and career, the gender pay gap plays an important role. This is compounded by the fact that more women than men have incomplete professional careers because of pregnancy, responsibility for childcare and education, and caring for sick or dependent family members or their parents. **Equal pay policies and a better division of labour and care tasks between women and men through improved care leave and career breaks are therefore very important. To protect these people against such social risks, ESO demands to guarantee the assimilated periods in the calculation of the pensions.**

4.3. A central narrative of the Green Paper is the postponing the retirement age because the proportion of the working population is declining in relation to the proportion of the retired population. But: the central question is not the relation of age groups, but the economic dependency ratio, the ratio of working to non-working (retired, children, students, unemployed) population. Even though the Commission's paper also addresses the role of the labour market, the central demand remains: **raising the retirement age. These analyses by the commission do not go into the desired depth, which would be necessary to be able to assess the issue comprehensively.**

- 4.3.1. Lack of jobs due to technological progress: Various studies (starting with Frey/Osborne 2013) dealing with the impact of technological progress (Industry 4.0) on the labour market conclude that there will be more or less dramatic effects. This means that many jobs will be lost (Frey/Osborne speak of 40 percent, for example). **Therefore, we cannot speak of a shortage of labour, but rather of a shortage of jobs.**
- 4.3.2. Also, globally, the number of people of working age will increase by about one billion (especially in Africa and South Asia; China will slightly decrease). This will not affect the European labour market 1:1, but to a certain extent it will, especially in the low-skilled sector.
- 4.3.3. Not considered in a demand for postponing the retirement age is the fact that **especially older workers have little chance in the labour market. If they are not allowed to retire, there is a risk of unemployment (which in turn implies fiscal costs) if the corresponding jobs are lacking. In particular, people with low levels of education and income have a lower employment rate in old age.**
- 4.3.4. **An important aspect that is neglected in the discussion about raising the retirement age is the distributional issue. It has been proven that persons with low income, low education, etc. have a shorter life expectancy.** People in the middle and upper classes live longer and can enjoy their pensions longer. Raising the retirement age would lead to further disadvantages for the economically disadvantaged. The higher the retirement age, the shorter the time to enjoy the pension.
- 4.3.5. Finally, it must also be taken into account that (rather in the more highly qualified sector) **a desire for less stressful work is expressed.**
- 4.3.6. In summary, raising the retirement age will only be successful if the conditions for doing so are improved. **Here, differentiation would also have to be made according to occupational groups.**
- 4.3.7. **Social partners should be fully involved in the decisions to be taken, in respect to national and European rules.**

5. Meeting the growing needs of an ageing population.

It is not until the fifth section of the Green Book that new opportunities and challenges and the growing needs of ageing are addressed. These aspects are mostly presented in a very good and differentiated and comprehensive way. Several aspects of these needs have already been addressed in previous chapters.

5.1. A longer life expectancy brought forward the emergence of a distinction between the third and the fourth age. This is because longer life expectancy also means longer healthy life expectancy and also longer dependency expectancy. This important distinction cannot be addressed with just one approach for old age; it requires an EU policy that caters for the diverse scenarios that longer life expectancy brings about. Investment in cultural and social life throughout life helps enhancing the quality of life at older age.

ESO is also calling for an end-of-life policy. ESO also defends the right of everybody to die with dignity. Health workers allowed to execute the last will of elderly must be legally protected.

5.2. Moreover, we would like to call for the European Union to **join the WHO programme for [age-friendly cities and communities](#)**. This concept of "age-friendly cities and communities" could be a common thread in all policy areas. The principle is based on the fact that, when developing policies - and this can be done in all areas - one analyses in advance how they will affect the most vulnerable groups: children and the elderly. This can happen when building new squares or infrastructure, when introducing new technologies or digitalisation.

5.3. Regarding the right to health care and (long-term) care, we have already pointed out the enormous needs and **the need for investment in these sectors**.

5.3.1. The Corona crisis also teaches us that there is a need for a **Europeanisation of certain elements of healthcare and care policy**, such as the research and development of new aids and medicines, mutual support in case of crises affecting more member-states or the Union as a whole, a European policy regarding the pharmaceutical industry and a democratisation of patent law. ESO therefore advocates a European Union of healthcare and public health (health prevention, cure and care), taking into account the principle of subsidiarity.

5.3.2. An EU Joint Action on Digital Health Literacy should invest in and promote the equal development of a basic understanding of digital health literacy and skills (e-health, m-health literacy) in the member states for the public at large to empower the citizen in healthcare and the citizen's knowledge on their health data. Digital health literacy and skills should be promoted in the formation for healthcare professionals and remain a point of attention in (continued) education. Researchers and academics should be aware of the legal framework that applies to the digital exchange of health data.

The introduction from digital health, should not leave the most vulnerable (and older) citizens behind, or build new barriers for universal access to health, longtime care or care services or for the acquisition of rights, entitlements or benefits.

5.3.3. **Regarding Healthcare, care and long-term care, European Union should also promote systems based on solidarity and social economy actors, social profit organisations (f.e. mutual societies)**, who are making no health risk analysis on basis of age, gender or health status. These organisations empower their members and adapt to the needs of their affiliates, who are also part of their governance. Their members are from all income groups, gender types, generations and age. The mutualist model creates a higher degree of trust in a system which is highly resilient and faithful to the principles of the Pillar of Social Rights. Social profit organisations seek to provide access to healthcare and long-time care and care for all, tackling inequities at their root, invest in prevention-activities and carrying out their social mission within and from communities.

5.4. We also call for **specific action in employment-policy regarding these relevant sectors as care and healthcare**.

- 5.4.1. Most health and care professionals are women and their professions are financially and socially undervalued. We are demanding **political initiatives to reassess these professions and make them better paid and more attractive for both women and men in every member state.**
- 5.4.2. The undervaluation of these care professions has also led to labour market shortages in many Member States. **We also observe and we already mentioned it, that labour migration is used to fill this shortage, which in turn leads to shortages on the labour market of the countries of origin. In the context of a European labour market policy, we therefore propose that this problem be viewed in all openness by the European Commission.**
- 5.5. Our older generations are severely affected by the COVID-19 health crisis and that point out the most relevant demands from elderly to our society.
- 5.5.1. The social impact of measures to combat the virus, such as isolation and limitation of social contacts, has serious consequences for the elderly. Loneliness is a frequently voiced problem among the elderly, and the limitation of social contacts to combat the virus and the introduction of digitalisation has hit the elderly and less favoured groups in our society hard. **Local authorities and NGO's were very active, many initiatives were developed in order to combat loneliness and isolation. These initiatives should be supported by European and national authorities.**
- 5.5.2. Given the enormous increase in digitalisation, in social and financial services, also in communication, ESO advocates initiatives not only to tackle the digital divide, but also to guarantee personal (face-to-face) services for everyone, especially in the banking and social services. **Digitalisation should be "age-friendly digitalisation".**
- 5.5.3. Although we have seen a lot of solidarity during this crisis, there have also been worrying signs that solidarity between generations is put at risk, for example with regards to selective access to healthcare and hospitals, as well as the lack of resources in care. We also experience more growing 'ageism' in our societies. **Therefore, our demand for an ambitious "European action program against ageism" is becoming more and more relevant.** It can also help to raise awareness of the important role that seniors are playing in society but that also can be an important instrument to achieve fundamental rights for seniors and elder people.
- 5.5.4. Regarding Equal rights, access to fundamental rights and not-discrimination, ESO is demanding for **a legal binding horizontal instrument to combat direct and indirect discrimination on the basis of age.**

ESO asks the European Union and his member states to give **effective support to the establishment of a UN convention for the rights of the elderly.**

We also ask **for tools to monitor access to and enjoyment of these fundamental rights for seniors and elderly.** This institution must be easily accessible to individual citizens and their organizations, must be independent and must be able to act when it appears that access to and enjoyment of fundamental rights for the elderly is not guaranteed or applied. (cf. the high commissioner for elderly in Ireland, Wales, Scotland, Malta)

- 5.6. Finally, as older people, we are insufficiently consulted and involved in the decisions that affect us. All too often, decisions affecting elderly or seniors are taken without consultation with the elderly or their organisations. **ESO is therefore more than ever asking for more involvement of seniors and their organisations in politics. There should be a comparable treatment of seniors-organizations as of youth organizations; or a guaranteed representation of seniors in political bodies, in the same way as for young people. Senior organisations should also be better involved in advice and consultation forums, and supported by public authorities so that they can realize their assignments.**

ESO demands and proposals:

1. ESO demands the **financing of sustainable social infrastructure and infrastructures, care, healthcare, infrastructures but also in adapted housing at affordable prizes for the elderly. European finance instruments as the different funds and loans should contribute. The WHO “Age-Friendly Cities and Communities” Program can provide a framework for these efforts**
2. ESO demands a **fair financing of the pensions and to address other financing, especially capital and assets and safeguards with regard to insolvency and risk management involving pension funds.** The financing of the pensions and other social security systems are today mainly based on a repartition system. In order to ensure **a fair financing of these systems it is necessary to address other financing, especially capital and assets. European initiative or coordination can be very helpful in this context.**
3. Sufficient attention must be paid to the **growing gap between rich and poor. Specific attention for vulnerable groups in society (as migrants, low skilled people, low-income groups) in different policies as education, professional training, childcare, care and prevention.**
4. **Non-discrimination of seniors, also in access to financial services, access to infrastructure in the context of digitalization.** The digital divide needs to be tackled and **personal face-to-face services should also be guaranteed for anyone without financial discrimination,** especially in the banking and in social services. Digitalisation should be “age-friendly”.
5. Priority should be given to **bridging the gender pay gap.** This is the main cause of the pension gap between men and women. The **gender pay- and pension gaps** between men and women, whether old or young, must be fought vehemently.
6. **Economic-budgetary guidance of the EU has to take into account the social dimension** (investments, social services, social expenditures, etc) and has to seek more coherence, reconciling the social pillar with country specific recommendations. Access to affordable public services must be assured. That makes it necessary to depart from the liberalisation and austerity approach of the EU to public services.
7. **A European system for a guaranteed minimum income and pension above the poverty level** can be an important step for the fight against poverty among young and old people.

8. **A system of automatic entitlements to social benefits and security**, because many people, especially older people, often do not find their way to social benefits. This must be done at Member State level, but the Commission and the Union can encourage and help ensure it.
9. **A more equilibrate and differentiated approach on retirement-age, and social partners should be fully involved in the discussion.** An important aspect that is neglected in the discussion about raising the retirement age is the distributional issue. It has been proven that persons with low income, low education, etc. have a shorter life expectancy
10. **Prevention Agreements on European or national level** amongst stakeholders, should ensure a healthy life for everyone, and to begin with: for the elderly of the future, the children.
11. **Strengthen support of people who provide care, mostly health care, for relatives.** ESO demands to guarantee the assimilated periods in the calculation of the pensions
12. Focus on the revitalisation and renewal of old town and village centres in rural areas in the European structural policies and subventions. **As rural regions are in some cases also transborder-regions between member-states, attention should be paid to facilitate transborder mobility in these regions and also access to healthcare, care, social services over the internal borders. The WHO action program on "Age-friendly cities and communities can be a helpful guideline.**
13. The Covid19 health-crisis makes it clear that **an European Union for health and healthcare is more than necessary.**
14. **A European gender mainstreamed action-program against ageism** is necessary to enforce e.g. access to sustainable health care, longtime care and care regardless of age or gender and to promote solidarity between generations.
15. Regarding Equal rights, access to fundamental rights and not-discrimination, ESO is demanding for **an legal binding horizontal instrument to combat direct and indirect discrimination on the basis of age.** We also ask for tools to monitor access to and enjoyment of these fundamental rights for seniors and elderly.
16. **Seniors and their organizations should be consulted in all political decisions that affect them.** Senior organizations must be supported by public authority (European Union, member states, regions, local authorities) for these tasks.