

Dublin City University Submission on the Green Paper on Ageing

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# Dublin City University

Dublin City University (DCU) is a young, research-intensive, globally engaged university that has pioneered many national initiatives since 1986. It has 17,400 students and over 80,000 alumni. Also, the university has around 1,200 online distance education students studying through DCU Connected. The university has been named numerous times as one of the world's top 50 universities under 50 years old by the QS World University Rankings list.

# DCU – the world's first Age-Friendly University

In 2012 DCU pioneered and launched Ten Principles of an Age-Friendly University<sup>1</sup> (AFU). It has developed into a global network of over 75 universities in Europe, North America, South America, South East Asia and Australia. The Age-Friendly University Global Network (AFUGN), led by DCU, highlights the role of higher education in societies with an ageing demographic worldwide. DCU's AFU Programme offers older adults opportunities to engage in educational, research, wellness, social and cultural opportunities across the DCU campus. It embeds ageing at a multidisciplinary level across campus, raising awareness and challenging ageism within the student body.

Universities have a unique opportunity and role to play in the ageing arena. There are unlimited opportunities to engage older people to inform and contribute to the research agenda in health, technology, robotics, and intergenerational opportunities to promote longevity dividends. There are significant incentives and economic benefits to the university by providing retraining, upskilling for encore careers and opportunities in the Silver Economy. One of the primary elements of the AFU initiative in DCU is to support older people through advocacy and contribute to the ageing policy. The Ten Principles of an Age-Friendly University listed below reflect many of the elements of the life course approach contained in the Green Paper on Ageing:

<sup>&</sup>lt;sup>1</sup> https://www.dcu.ie/agefriendly/principles-age-friendly-university

# 10 Principles for an Age-Friendly University:

- 1. To encourage older adults' participation in all the **university's core activities**, including educational and research programmes.
- 2. To promote personal and career development in the second half of life and support those who wish to pursue "**second careers**".
- 3. To recognise the **range of older adults' educational needs** (from early school leavers to those who wish to pursue Master's or PhD qualifications).
- 4. Promote **intergenerational learning** to facilitate the reciprocal sharing of expertise between learners of all ages.
- 5. To widen access to **online educational opportunities** for older adults to ensure a diversity of routes to participation.
- To ensure that the university's research agenda is informed by an ageing society's needs and promote public discourse on how higher education can better respond to older adults' varied interests and needs.
- 7. To increase students' understanding of the **longevity dividend** and the increasing complexity and richness that ageing brings to our society.
- 8. To enhance access for older adults to the university's **health and** wellness programmes and arts and cultural activities.
- 9. To engage actively with the university's retired community.
- 10. To ensure regular **dialogue** with organisations representing the interests of the ageing population.

DCU is globally recognised as leading the Age-Friendly University Global Network. It is a member of the International Federation on Ageing, a founder member of the EU Covenant on Demographic Change, E-Seniors Active Ageing Network, the AGE Platform, Age Friendly Ireland and the Irish Senior Citizens Parliament. The Ten Principles of an Age-Friendly University is recognised and endorsed by the World Health Organisation (WHO), the International Federation on Ageing (IFA) the Global Coalition on Ageing, AGE platform, the Gerontological Society of America (GSA) and the Academy for Higher Education in Gerontology (AGHE) in the United States.

Since embracing the World Health Organisation's (WHO) Age-Friendly Cities Programme in 2010, Ireland developed a National Positive Ageing Strategy and is the only country in the world to be recognised as being age-friendly by the WHO. The age-friendly programme is embedded throughout Ireland through the local authorities. DCU supports their work at a local and national level.

# Context

Ireland has the EU's second-lowest population of older people (14.4% 65+)2. It is predicted to rise by 30% more by 20303. While Ireland's birth rate has been consistently high for several years, it has dropped to fourth place in the EU, with the average age of a first-time mother rising to 28.3 years and the average number of children falling from 2.8 to 1.714. Ageing had been a low priority for successive governments over the years before 2010; however, as the decades progressed, policymakers started to pay more attention to the needs of a growing cohort of older people and the broader impact on society. DCU AFU welcomes this opportunity to engage and contribute to the policy debate outlined in the EU Green Paper on Ageing.

# Preamble

We welcome the opportunity to consult on the Green Paper on Ageing. It ensures that EU policies reflect the reality on the ground and are responsive to local demands in fair and balanced ways.

- Primary themes connecting the importance of intergenerational engagement and digital technology reoccurred throughout the Green Paper on Ageing discussion.
- The life course approach outlined in the Paper covers a broad range of issues, but the focus needs to move from a narrative of old age decline to a report of ageing as an opportunity.
- Gender and age-proofing need to be strengthened throughout the document.
- Supporting age-friendly concepts beyond the WHO Age-Friendly Cities Programmes to develop age-friendly ecosystems comprising communities,

<sup>&</sup>lt;sup>2</sup> Eurostat - https://ec.europa.eu/eurostat/web/products-eurostat-news/-/ddn-20210316-1

<sup>&</sup>lt;sup>3</sup> https://ec.europa.eu/jrc/en/publication/eur-scientific-and-technical-research-reports/demographic-landscape-eu-territories

<sup>&</sup>lt;sup>4</sup> https://ec.europa.eu/eurostat/web/products-eurostat-news/-/ddn-20210323-

 $<sup>2\#:\</sup>sim: text= The\%20 total\%20 fertility\%20 rate\%20 stood, compared\%20 with\%202001\%20 (1.43).$ 

public health, employers, universities and health systems would contribute to more cohesive societies and improve the quality of life of older people.

- The Silver Economy needs to be supported to harness service delivery innovation and product development. More investment in developing projects and incentivising innovation would support job creation and boost economies.
- It is essential to plan and implement policies that can intervene to ensure that the effects of the demographic change on the EU will have positive critical repercussions on its economies, productivity, social cohesion, and democratic life.

# Green Paper on Ageing Consultation and Facilitated Workshop Summary

DCU AFU convened two events. The first was a virtual information meeting in early April to discuss the contents of the Green Paper on Ageing (supported by a staff member from the European Commission Representation in Dublin).

A virtually facilitated workshop followed to explore and debate each of the four sections outlined in the Green Paper. Over 300 participants comprising staff, students and older people from around Ireland (urban and rural) participated in the events. We used a round-table model to elicit responses and welcomed discussions from these responses.

The following observations emerged from the discussions:

# 1. Laying the Foundations

# Early Learning

It is essential to support ageing from an early age through formal education in tandem with initiatives to improve social structures and education, as they are intrinsically linked. The narrative about older people must change from being portrayed as vulnerable, dependent, and end-users of the health care systems to recognise their value and strength in supporting their families and communities.

## Intergenerational Opportunities

Promoting and supporting intergenerational opportunities and collaboration across the life course challenges ageism and stereotypes. Developing innovative practices and incentives to support long-term older persons facilities/ side by side with kindergarten/playground facilities or including older adults with day care service delivery would positively impact both young and old.

## Housing

Design and housing allocation of community dwellings for multigenerational groups by housing associations and city authorities must be embedded in community design. There is a role for older people to help raise a family and support intergenerational solidarity when age groups live together. Equally, younger people could reciprocate by providing care where needed for an older person.

# **Education Curricula**

Introducing schemes to support contact with older people ("adopt a grandparent") from primary school must be incorporated into curricula through community schemes and formal education settings. Older people have lots of experience and are a resource to help with life skills transfer (cooking, finances, organisational skills, managing wellbeing) and building resilience. Intergenerational exchange is essential to promote collective capacity building and strengthen communities.

# Stereotypes

Throughout discussions, reoccurring concerns about stereotypes were articulated. Older people are negatively or patronisingly represented in the media. Younger people (Gen X, Gen Z) have also experienced ageist attitudes. This needs to be robustly addressed under equality and anti-discrimination legislation. We need to change the narrative to highlight the opportunities rather than the challenges of ageing.

# **Higher Education**

Higher Education is leading in developing the next generation of policy and social entrepreneurs, and a cooperative framework needs to be designed to guide them. A model based on core themes of knowledge sharing, creating a community of practice and capacity building would enable students to understand societal issues and ageing for their professional and personal lives.

## Lifelong learning

The importance of formal and informal educational opportunities and developing age-friendly ecosystems that offer support across the life course is essential. It needs to be supported by robust universal policy and resources. Despite the evidence to support the benefits of lifelong learning, the formal education system needs to accommodate age diversity or inclusivity, as its focus is primarily on youth and employment. There are many opportunities for lifelong learning, but these programmes mainly tend towards leisure courses (flower arranging, painting, chess etc.). There are few opportunities or supports for older people (55+) to engage in formal learning, although DCU's Age-Friendly University addresses this through its programme.

Policies and incentives should be provided to support the working-age population to take up to 5 years of career breaks to pursue informal and formal educational opportunities. There is a need for direct campaigns that one is always young enough to learn. *A* universally recognised *"All Ages Welcome"* sign/motto for lifelong learning would encourage greater participation. Every age raises different issues, but a lack of conversation about ageing contributes to fear and understanding.

EU policy needs to support national governments to resource and support multigenerational learning environments, including providing opportunities and support for people of all ages to engage in lifelong learning, upskill, reskill and transition to new careers over the life course.

# 2. Making the Most of Our Working Lives

Ireland's location on the northwestern edge of Europe has made it necessary to be agile and competitive. The competitiveness of a country refers to its ability to generate *inclusive* prosperity. This process brings together a country's natural resources, institutions, and culture to create jobs and improve living standards. It is not just about growing, exporting and investing—it is about prosperity. Of course, there is ample room for improvement (for example, prices are high, health infrastructure is relatively weak, and total public expenditure on education is well below the world average). According to some indicators, Ireland is best - regarding flexibility and adaptability of companies, people's attitudes to globalisation, and

image abroad. More fundamentally, it has made a fantastic leap in investment incentives and the quality of public sector contracts. At the same time, it has curtailed tax evasion and reduced protectionism and the state ownership of companies. Today, Ireland is a top destination for companies because of its low bureaucracy, low corporate taxes, and social cohesion. It is encouraging to see that Ireland's productivity growth and low taxation have helped people enjoy better lives, and companies prosper to create jobs.

However, Brexit and political instability in the region and the global spread of the Coronavirus pandemic are risks to the economy, as is its strong dependence on a single trading partner (the United Kingdom). The pandemic also raised significant concerns about how (despite the strides made over the last few years) older people are treated as one of the most affected segments of the population. Opportunities to engage older people and other groups in the workforce remain under-maximised, and there is a growing intergenerational divide.

Observations on the Green Paper on Ageing relating to maintaining competitiveness as a European Union member are outlined below.

#### Volunteering

Irish people have a great sense of volunteering and sharing their expertise (i.e. Sports). Volunteering Ireland statistics show that 28.4% of adults volunteer in the community; 65% are aged 45 and older. This unpaid and unrecognised work is of economic value to the country. There needs to be a method developed to measure, record and report the monetary value of volunteering to the economy, reflected in Eurostat figures. Many retired medical professionals volunteered to help with the COVID–19 pandemic. However, doctors over 70 years were rejected, which is discriminatory.

Other people volunteered for contact tracing and provided meals and delivery services to isolated and vulnerable people. Becoming a volunteer presents an opportunity for personal growth, building capacity and a sense of community. Volunteering could be better developed regarding mentoring in schools and the

workplace and contribute to non-formal lifelong learning. We must nurture volunteerism and appreciate the quality and diverse services volunteers provide to the community. Volunteers must be recognised and valued.

#### Pensions

Ireland has no statutory retirement age; however, legislation must be enacted to abolish mandatory employment contracts (which state the upper age of 65/66 or 70 as in the public service) so that people can choose to work for longer.

Reaching state pensionable age is a privilege and a success when planned. However, many older people have not prepared for retirement and have inadequate pensions/income to support their old age. Preparation and pre-retirement courses should be offered at least five years before reaching State Pension age and followed up on at least one-year post-retirement. Retirement plans, where they exist, depend on individual accounts, many of which were hit hard by the financial and banking crisis and fell far below expectations. The EU must protect their older citizens and enact protective measures against national governments unilaterally plundering pension savings to make up fiscal shortfalls.

Phased retirement could address the transition to retirement and skills development for younger staff members. To do this, people will need access to retirement benefits in a phased way, such as partial state social insurance payments extending the life of state pension funds. Pension reform to allow older people on the path to retirement to remain employed and reduce hours over two years should be considered; however, most employees have yet to save enough. Legislated planning and reform could address this.

It is essential to contribute to a pension from an early age; however, young people on zero-hours contracts need help. Therefore, salaries should be benchmarked, and pension payments deducted from salary should be pro-rata based on the living wage.

Unlike many of our EU partners, there is no guaranteed protection for employees and their pension rights in Irish Law. There is nothing to prevent an employer from abandoning a Pension scheme. There must be financial consequences for employers who abdicate responsibility for their Pension Schemes and fail to contribute to resolving deficits that arise in their Schemes. It needs to be implemented universally throughout the EU.

## **Careers and Enterprise**

Local Enterprise Offices (LEOs) could offer more support to older adults who want to change careers or develop new enterprises. LEOs should have a more significant role in targeting this cohort. Engaging with the Chambers of Commerce across the European Union and coordination between them could make a transnational movement to develop enterprises, jobs or training within the EU more flexible and better coordinated.

Job creation in Ireland is primarily focused on youth employment, and although there are upskilling and reskilling courses offered, they have an upper age limit. Ireland's Springboard Programme<sup>5</sup> and Human Capital Initiative are examples of age exclusivity. While the scheme accommodates returners, a qualifying condition is to receive job seekers' benefit, which is only paid to those under 66 despite no mandatory retirement age. Those employed by the State enjoy the opportunity to work until aged 70. It should be extended to all those who wish to continue to work throughout the EU.

Women's increased economic participation should be a core objective of policy as it is a European objective to increase women's economic participation and competitiveness. The Irish government is introducing schemes and wants to engage with women who are inactive in the workforce for family reasons. They are presently an under utilised but potential resource for the labour market, mainly due to the country hitting full employment (before the pandemic) and could fill many vacant positions across sectors. However, there needs to be more support in place to facilitate greater participation of women, more flexible training and work opportunities supported by policy.

<sup>&</sup>lt;sup>5</sup> https://springboardcourses.ie/

In part, older workers have been more affected by COVID-19 furloughs and layoffs because they usually have higher pay and better benefits than their younger counterparts, making them attractive targets for companies looking to trim their costs. More than half of unemployed older workers are at risk of "involuntary retirement" due to the pandemic because they cannot find a new job. Older people pushed into retirement before they are ready will increase old-age poverty, exacerbate the recession, and affect their health and well-being.

Many employers cite skills deficit (particularly in IT) to account for their reluctance to employ older workers. There needs to be more education for employers regarding the competencies and benefits older workers bring to the workforce. Although older people retrain and upskill, securing decent employment after 50 remains challenging. Age discrimination and negative employer attitudes towards older workers hinder longer working lives in many countries. Further sustained and determined efforts are needed to enforce anti-discriminatory legislation better and move away from seniority-based practices for setting wages and age-based hiring/retiring and dismissal rules. In addition, all employers, including those in small and medium-sized enterprises, should be given guidance and fantastic encouragement to manage an age-diverse and more inclusive workforce efficiently that allows all workers to stay longer and maintain or increase their employee productivity.

Governments should improve incentives for those who wish to continue working at an older age by removing penalties for later retirement and providing more flexible work/retirement options. In cooperation with social partners, job opportunities for older workers must be enhanced by eliminating employer disincentives and barriers to retention and hiring older workers and promoting good management practices for age-diverse workplaces. Finally, the employability of older workers should be strengthened through better working conditions and training opportunities throughout their careers. This life-course approach will be crucial to avoid the accumulation over time of individual disadvantages that would require costly and often ineffective interventions at a later stage. With better policies, population ageing can go hand in hand with longer, more fulfilling and prosperous lives where work at an older age in good quality jobs.

## **Digital Engagement**

Technological advances are becoming entrenched in many aspects of our societies. They hold the potential to create opportunities towards inclusive and sustainable development and provide tools to wholly surmount the challenges many can face participating in the development process. However, where access to ICTs is limited and not inclusive can intensify existing inequalities and even create new ones. Both the opportunities and challenges intrinsic to technological progress have been illustrated by the COVID-19 pandemic. Evidence from the National Economic and Social Council (NESC) 6 shows that older people and those at an economic disadvantage often only benefit partially from the potential of ICTs. The cost of digital engagement can be prohibitive, particularly on a state pension. In addition, the need for more training and instruction on what device to buy and how to use it, remains challenging. This is further compounded by geographic access to WIFI, especially in rural communities and can inhibit e-commerce and telehealth services.

City councils and educators often run training programmes on technology. However, most of the time, this training is advertised online using social media. Employing traditional media sources (local radio stations, local newspapers, TV advertisements) would improve access for older people.

There needs to be innovative actions and policies by the EU to increase digital engagement. Besides developing IT infrastructures, financial support or allowances to offset associated costs would be welcomed.

# 3. New Opportunities and Challenges in Retirement

# **Staying Active**

Staying active is not only about speaking to people but also about listening. Listening is vital for older people as they need to be heard. While staying active is about physical activity, it is also about mental agility and keeping that mental agility as one ages. Supporting older people to ensure mental agility is maintained as one gets

<sup>&</sup>lt;sup>6</sup> https://www.nesc.ie/work-programme/digital-inclusion/

older can be achieved through education, reducing social isolation and including their voice in policy and decision-making.

## Old age poverty

Many older people exist quietly in poverty. Advocacy organisations must be better supported to build older people's capacity and ensure they have access to information and that their needs are met as they age.

There is a need to age-proof the Green Paper; older people are not homogenous, and their needs change over time. Also, as they have different expectations from their parents regarding how they will age, it is essential to reframe ageing and change the narrative on ageing.

# 4. Meeting the health and social long-term care needs of an ageing population

## Long-term care challenges

Older people want to stay in their homes for as long as possible. It could be achieved by providing unified and cohesive national support, such as a simplified grant system for renovations and maintenance grants. Currently, grants are difficult to read and inaccessible, especially for older people. There should also be incentives to encourage multigenerational living, including better working hours and childcare investment to allow family members to care for older people and children.

Nursing homes are expensive. There needs to be more funding for long-term care institutions (nursing homes). Policies are needed to facilitate and support older people to stay in their communities for as long as possible and to age in place. Structured funding for home support should be a priority rather than allocating financial resources to outsource private institutional care. It would also support employment opportunities in the home care sector.

There should be an open discussion and policy on how we value care. Home carers are not highly valued and need help accessing support. Those who take time off work to care for a family member are penalised by having a lower occupational pension. It is a disincentive to care at home. There are many repercussions when becoming a carer for example social isolation. Investment in the care sector is needed to target young people to consider care as a career. Shortages in care provision (as opposed to nursing) are evident all over the EU. There needs to be more education and investment to encourage younger people to regard care as a profession by providing training and career pathways. Fair pay and working conditions should reflect the importance of this role which is currently undervalued.

Older people who remain in their homes should be assured of their safety. There should be a protection mechanism to safeguard older people in their homes. An example of this is smart alarms with a GPS tracker, which would encourage older people to stay active and get outdoors while being assured of their safety. Technology plays a big part in safe ageing; however, it must not be complicated and intrusive.

#### Human Rights

There needs to be a rights-based approach to ageing. Older people should have the right to make decisions and have a say in policymaking. If they cannot make their own decisions, an independent advocacy framework should facilitate this.

#### Healthcare/Digitisation of Healthcare

Digitisation of health services should be more utilised for chronic diseases. Among the concerns are increasing pharmaceutical costs, poorly integrated doctorpatient interaction, defects in the medical devices delivery system, and patient data safety issues. There is a need to develop technologies and solutions to minimise input resources so accessible and qualified medical care to provide to all citizens.

Digital transformation can aid laboratory research by automating routine processes, rapid response by improving remote diagnostics, and disease prevention through the self-care of the technology users. All and robotics need targeted investment, and specialist software for clinical settings need to be developed.

Investing and incentivising innovative ways to implement digital technology at an EU level and providing a more cohesive response to healthcare, especially preventative and rapid response, would diminish the strain on health services.

## **Public Transport**

There are many issues associated with transport. Buses are available, but in rural Ireland, they are infrequent, and bus stops are several kilometres away, making it too far to walk. This contributes to rural isolation. New transport plans for Dublin city include a connector route, which will require people to use a local bus to access a second bus to connect to the main routes to the city centre. This will affect many communities as people must embark on two buses to reach their destinations. It will affect those with mobility issues, children in buggies and people with disabilities.

There needs to be authentic consultation and an investment in developing inclusive urban and rural transport systems with better access for all citizens to encourage increased public transport use. Evaluating and measuring accessibility to public transport and identifying good practices in making cities more accessible are needed.

#### **Climate Change**

Climate change impacts older people because it does not account for the extreme heat or winter storms the world is experiencing. There is a need for robust information campaigns on climate change. This could be implemented in the school curricula at an early age. Climate change is also a factor in poverty-proofing.

#### **Rural Resettlement**

The pandemic has demonstrated that if there is adequate broadband, people can work from home. It is a factor to consider regarding rural resettlement and repopulation of rural areas of Ireland. The recession drained rural towns and villages of young people, with thousands emigrating abroad or to larger cities. It has resulted in boarded-up shop fronts and a demographic imbalance in rural Ireland. Incentives to support sustainable communities, enterprise and employment are needed. Also, improving rural infrastructure and connectivity and integrating more ethnicity into rural communities is a necessity that needs support; however, infrastructure and technology resources need to be in place.

END

This submission reflects the views of DCU students, staff, participants of the Age-Friendly University Initiative, organisations and older people from all over Ireland many thanks to them for participating in this consultation.

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