

Dublin City University Submission to the EU Green Paper on Ageing 2020

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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 and also aims to raise awareness and challenge 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 the longevity dividend. 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 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:

## 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.

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

- 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.
- To enhance access for older adults to the university's range of health and wellness programmes and its 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 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 second-lowest population of older people in the EU (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 engage in consultation 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 for all.

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 narrative of ageing as an opportunity.

Gender and age-proofing needs to be strengthened throughout the document.

Supporting age-friendly concepts beyond the WHO Age-Friendly Cities Programmes to develop age-friendly ecosystems comprising communities, public health, employers, universities and health systems would contribute to more cohesive societies and improve the quality of life of older people.

<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/demographiclandscape-eu-territories

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

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

The Silver Economy needs to be supported to harness the innovation of service delivery 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) took part 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 needs to change from them 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/playgrounds facilities or including older adults with daycare 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 need to be embedded in community design. There is a role for older people to help raise 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 <sup>5</sup> need to 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. Equally, younger people (Gen X, Gen Z) have also experienced ageist attitudes. This needs to be more robustly addressed under equality and antidiscrimination legislation. We need to change the narrative to highlight the opportunities rather than the challenges of ageing.

## **Higher Education**

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

<sup>&</sup>lt;sup>5</sup> https://fromgeneration2generation.org.uk/

#### 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 does not accommodate age diversity or inclusivity as its focus is primarily on youth and employment. There are many opportunities to engage in lifelong learning, but these programmes primarily tend towards leisure courses (flower arranging, painting, chess etc.). There are very few opportunities or supports for older people (55+) to engage in formal learning, although DCU's Age-Friendly University addresses this through their 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 never too old 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 a lack of 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 in education is well below the world average). According to some indicators, the Ireland is best in terms of 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, while at the same time it has curtailed tax evasion, 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 number of 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 <sup>6</sup> statistics show that 28.4% of adults volunteer in the community of those, 65% are aged 45 and older. This is unpaid and unrecognised work that is of economic value to the country. There needs to be a method developed to measure, record and report the economic value of volunteering to the economy, reflected in Eurostat figures. Many retired medical professionals stepped in as volunteers to help with the COVID –19 pandemic. However, doctors over 70 years were rejected, which is discriminatory. Other people volunteered for contact tracing, provided meals and delivery services to those alone, isolated and vulnerable. Becoming a volunteer presents an opportunity for personal growth, building capacity and a sense of community. Volunteering could be better developed in schools and the workplace in terms of mentoring and contribute to non-formal lifelong learning. We must nurture volunteerism and appreciate the quality and

<sup>&</sup>lt;sup>6</sup> https://www.volunteer.ie/resources/volunteering-statistics/

diverse range of services volunteers provide to the community. Volunteers must be recognised and valued.

#### Pensions

There is no statutory retirement age in Ireland; however, there needs to be legislation enacted to abolish mandatory employment contracts (which states the upper age of 65 or 66 or 70 as in the public service) so that people have the opportunity to choose to work for longer.

Reaching state pensionable age is a privilege and a success when planned. However, many older people do not adequately plan for retirement and have inadequate pensions/income to support their old age. Preparation and preretirement 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 short of expectation. It is essential that the EU should protect their older citizens and enact protective measures against national governments unilaterally plundering pensions savings to make up fiscal shortfalls.

Phased retirement could address the transition to retirement and skills development to younger staff members. To do this, people will need access to retirement benefits in a phased way, such as partial state social insurance payments that would extend the life of state pension funds. Pension reform to allow older people on the path to retirement to remain in employment and reduce hours over two years should be considered however most employees have not saved enough to do this. 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 cannot afford to do this. 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 Schemes. 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. LEO's should have a more significant role to target this cohort. Engaging with the Chambers of Commerce across the European Union and coordination between them could make transnational movement to develop enterprise, 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>7</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 even though there is 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.

The increased economic participation of women 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 have been inactive in the workforce for family reasons. They are presently an unused potential 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 supports in place to facilitate greater participation of women, more flexible training and work opportunities supported by policy.

<sup>&</sup>lt;sup>7</sup> https://springboardcourses.ie/

Older workers have been more affected by COVID-19 furloughs and layoffs in part 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 potentially increase old-age poverty and exacerbate recession and affect their personal health and wellbeing.

Many employers cite skills deficit (particularly in IT) to account for their reluctance to employ older workers. There needs to be more education of employers regarding the competencies and benefits older workers bring to the workforce. Although older people retrain and upskill, securing decent employment after 50 remains a challenge. Age discrimination and negative employer attitudes towards older workers continue to hinder longer working lives in many countries. Further sustained and determined efforts are needed to better enforce anti-discriminatory legislation and a 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 greater encouragement to manage an age-diverse and more inclusive workforce in an efficient way that allows all workers to stay longer in employment and maintain or increase their productivity.

Governments should improve incentives for those who wish to continue working at an older age by removing penalties to later retirement and providing more flexible work/retirement options. In cooperation with the social partners, job opportunities for older workers must be enhanced by removing 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 working careers. This life-course approach will be crucial to avoid 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)8 shows that older people and those living in areas of economic disadvantage are often among those that do not benefit fully from the potential of ICTs. The cost of digital engagement can be prohibitive, particularly on a state pension. Also, lack of training and instruction in what device to buy and how to use it and costs remains challenging. This is further compounded by geographic access, 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.

<sup>&</sup>lt;sup>8</sup> https://www.nesc.ie/work-programme/digital-inclusion/

# 3. New Opportunities and Challenges in Retirement

#### **Staying Active**

Staying active is not only about speaking to people but also about listening. Listening is vitally essential for older people as older people do not feel they are being heard. While staying active is about physical activity, it is also about mental agility and keeping that mental agility as one age. Supporting older people to ensure mental agility is continued into older age 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 need to be better supported to build the capacity of older people and ensure older people have access to information and their needs 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, they have different expectation from the parents as to how they will age.

# 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 supports at a national level, such as a simplified grant system for renovations and maintenance grants. At present, 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 is an over-focus on funding for long-term care institutions (nursing homes) rather than facilitating people to stay in their

communities for as long as possible. Policies to support older people to age in place and structured funding for home supports should be a priority rather than allocating financial resources to out-source 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 have difficulty 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. Social isolation as a carer also exists, and there are lots of repercussions when becoming a carer. Investment in the care sector to target young people to consider care as a career is needed. 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 has a big part in safe ageing; however, it does not have to be complicated and intrusive.

#### Human Rights

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

#### Healthcare/Digitisation of Healthcare

Digitisation of the health service is under-utilised for chronic diseases. Increasing pharmaceutical costs, poorly integrated doctor-patient interaction, defects of medical devices delivery system, and patients data safety issues are among the concerns. 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 researches by automation of routine processes, rapid response by improving the remote diagnostics, and disease prevention by self-care of the technology users. Al 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, will require people to use a local bus to access a second bus to connect to the main routes to the city centre. Many communities will be affected by this as people will have to embark on two buses to reach their destination. It will affect those with mobility issues, those with children in buggies and people with disabilities.

There needs to be an investment in developing inclusive urban and rural transport systems with better access for all citizens and increasing public transport's use. Evaluating and measuring accessibility to public transport and identifying good practice in making cities more accessible is needed.

#### **Climate Change**

Climate change impacts older people because it does not account for the extreme heat or winter storms that the world is currently 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 in terms of 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 their participation in this consultation.

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## **DCU Facilitators/Rapporteurs**

Christine O'Kelly	-	Age-Friendly University Global Network Coordinator	
Dr. Cathy Fowley	-	Researcher/Facilitator Age-Friendly University Initiative	
Grainne Reddy	-	Age-Friendly University Administrator	
Caoimhe Gilmartin	-	Age-Friendly University Marketing Intern	
Members of the Age-Friendly Expert Advisory Board:			
Mairead Hayes	-	Age Champion and Advocate Former CEO of the Irish Senior Citizen's Parliament	

Eileen Sweeney - U3A and Age Advocate

Christine O'Kelly Age-Friendly Coordinator

T: +353 (0)1 700 8933 E: <u>christine.okelly@dcu.ie</u>

dcu.ie/agefriendly