

Foreseen for debate in the Standing Committee (Belgrade, 24 May 2007) – see Rule 15 of the Rules of Procedure

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8 February 2007

## The situation of elderly persons in Europe

Report  
Social, Health and Family Affairs Committee  
Rapporteur: Mr Jean-Marie BOCKEL, France, Socialist Group

### *Summary*

Europe is ageing. There are now over 600 million people aged over 60 worldwide. This fact requires a new approach to social policies. Elderly persons still too often encounter discrimination, whether in their daily lives or in an occupational context, whereas the increase in life expectancy should be seen as an advantage for everyone.

The Assembly therefore calls on governments to take, *inter alia*, measures concerning social protection systems (pensions, access to healthcare), assistance and support for families and also encourages them develop policies for the employment of elderly persons.

**A. Draft recommendation**

1. There is no denying the fact that Europe is ageing. However, old age must be regarded not as an illness but as a highly complex progressive process requiring a new approach to social policies.
2. Elderly persons show an extremely diverse range of interests, skills, needs and concerns and constitute a new source of wealth on account of their private and professional experience.
3. The Parliamentary Assembly takes this opportunity to congratulate the Congress of Local and Regional Authorities of the Council of Europe on its proposal to draw up a charter on intergenerational co-operation, aimed at establishing forums for dialogue between the generations.
4. A person's age is no longer an indicator of their health, wealth or social status, and there is a pressing need to change approaches and stereotypes related to ageing and to adjust policies accordingly, notably with regard to the compulsory retirement age. Increased life expectancy also has significant implications for social protection systems in the Council of Europe member states.
5. In this connection, the Assembly refers to one of the conclusions of the United Nations Second World Assembly on Ageing held in Madrid in 2002, according to which "Older persons should have the opportunity to work for as long as they wish and are able to, in satisfying and productive work".
6. Unfortunately, elderly persons still too often encounter discrimination, whether in their daily lives or in an occupational context. This discrimination concerns their employment, their access to health care, education and financial services and their involvement in political decision-making. In this context, the Assembly considers that extremely rapid action is needed to end, *inter alia*, the scandalous situations observed in certain institutions or retirement homes and to prevent elderly people from suffering social exclusion and having to live in unacceptable conditions incompatible with the fundamental principles governing Council of Europe member states. Increased life expectancy must be a blessing for everyone.
7. Bearing in mind Article 23 of the revised European Social Charter, which provides that elderly persons shall have access to "the health care and services necessitated by their state", the Assembly deplores the fact that in some countries elderly persons may be denied treatment because of their high cost.
8. In this connection, the Assembly underlines the need for appropriate legislation or collective agreements, not least in respect of dependent elderly persons living in institutions or retirement homes.
9. The Assembly points out that the majority of elderly persons in the member states are women, who form a particularly vulnerable group which is discriminated against in many ways. Furthermore, the economic insecurity of elderly women is exacerbated by inadequate social support provision and their low incomes. It can also be noted that it is frequently women who have the responsibility of caring for elderly persons, obliging them to stop working with all the ensuing consequences for their income level and future pension.
10. The Assembly draws attention to the particular situation of elderly migrants and elderly disabled people.
11. The Assembly accordingly recommends that the Committee of Ministers request the member states to:
  - 11.1. regarding social protection systems:
    - 11.1.1 invite the social partners and the relevant international organisations to hold a debate on pension reform;

- 11.1.2. take the consequences of demographic trends into account in their social and economic policies;
- 11.1.3. take the necessary steps to ensure the funding and long-term viability of social protection systems (pension systems, healthcare and other social benefits) so as to avoid the risk of economic dependency;
- 11.1.4. review social support programmes for the elderly;
- 11.2. regarding employment of elderly people and their participation in local affairs:
  - 11.2.1. develop policies for the employment of elderly persons, seeking to keep younger elderly persons in jobs so that they remain in the working population;
  - 11.2.2. implement new patterns of working time so as to be able to derive maximum benefit from elderly persons' professional skills and knowledge;
  - 11.2.3. encourage local authorities to develop projects aimed at involving elderly persons in decision-making and reinforcing inter-generational solidarity;
  - 11.2.4. create forums for exchanges between the generations of experience and skills in areas such as education, art, history, traditions, crafts, etc.;
  - 11.2.5. foster voluntary work by elderly persons;
- 11.3. regarding assistance and support for families:
  - 11.3.1. strengthen assistance and support measures for families by introducing a system of special allowances, in particular for those caring for the elderly, and thereby promote greater family involvement when elderly people encounter health problems;
  - 11.3.2. encourage supplementary and specific allowances in the case of loss of autonomy;
  - 11.3.3. expand support facilities in the form of short-stay institutions for the elderly;
  - 11.3.4. draw up, at the European level, model rules on minimum standards for elderly persons in institutional care;
- 11.4. regarding access to healthcare:
  - 11.4.1. improve healthcare systems and make them accessible to all elderly persons, ensuring they receive appropriate medical care;
  - 11.4.2. establish decent palliative and end-of-life care services for elderly persons;
  - 11.4.3. provide special training for individuals caring for elderly persons at home and for medical practitioners;
- 11.5. regarding vulnerable groups:
  - 11.5.1. launch a reflection on the consequences arising from the migration of elderly persons;
  - 11.5.2. establish a special support programmes for ageing immigrants, women and people with disabilities;
  - 11.5.3. establish preventive health care systems for elderly persons.

## **B. Explanatory memorandum by Mr Bockel, Rapporteur**

### **I. Introduction**

1. Europe is ageing. There is no escaping the fact, which can be put down to several factors: increased life expectancy and reduction in fertility and mortality rates. The Assembly has already considered the matter in Recommendation 1683 (2004) on population trends in Europe and their sensitivity to policy measures. Furthermore, the arrival of the baby boom generation at retirement age is an additional factor in population ageing. Europe will therefore see a marked increase in the number of elderly persons and a reduction in the working population. By 2050, Europe is likely to lose 55 million working people, and there will be one retired person for every person in employment.

2. During the conference on this topic held in Paris on 13 September 2006 various suggestions were made concerning means of countering the trend, for instance through measures to encourage immigration, raise birth rates or provide greater employment opportunities for senior citizens.<sup>1</sup>

3. The first question which arises is the age from which people can be considered elderly nowadays. The situation is that 60 to 75-year-olds can now be regarded as “younger senior citizens”, whose concerns differ substantially from those of people aged over 75 years. “Younger senior citizens” are still very active and want to remain in employment or do voluntary work in associations.

4. Particular attention must be paid to the situation of elderly women, as they form the majority of the elderly. Traditionally, elderly women living alone have been regarded as belonging to the most economically vulnerable groups. Many of them live in isolation on very low incomes, as they belong to the generation of women who stayed in the home, the vast majority of whom do not have their own pensions.

5. Another factor to be taken into consideration is the situation of elderly persons with disabilities. Medical progress and general improvements in living standards mean that most people with disabilities now live longer than in the past. In France, there is a break in care provision at the age of 60, as the status of the individuals concerned changes from that of people with disabilities to elderly persons, which means that those in specialised care institutions have to leave them and move into homes for the elderly, which causes problems with care provision in most cases. This situation is made worse by the fact that most of those concerned no longer have any close relatives and live in isolation and, indeed, in great insecurity.

6. The difficulties encountered by elderly migrants have also become an increasing concern in Council of Europe member states. In fact, governments have paid little attention to first-generation immigrants – in the age groups from 40 to 54 years and 55 to 60/65 years – who are growing old in a foreign country. This matter therefore deserves closer attention, as most of them no longer have family ties and it is very often impossible for them to find places in retirement homes.

7. Lastly, one very important aspect is the impact which immigration by young workers could have in relation to the risks linked with population ageing, in particular in terms of the effect on fertility rates and an increase in the population of working age.

8. However, demographic and family studies concerning immigrants and their families show that their behaviour here differs only slightly from the native population, with their fertility rates often following a downward trend.

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<sup>1</sup> The report of the conference on the Situation of elderly persons in Europe are available on request from the Secretariat of the Committee (AS/Soc/Inf(2006)1).

## II. Aspirations and rights of elderly persons: challenges for our societies

*“Good news for the individual, but a disaster for society! The life-expectancy time bomb risks causing an unprecedented social and economic crisis.”*

### *i Shared aspirations*

9. As a rule, elderly persons increasingly want to keep their place in society and continue to be useful, to give advice and to pass on their professional expertise. Elderly persons believe that their experience should be able to help future generations to develop more fully and to discover and help young talent.

10. In recent decades, many European countries have adopted measures allowing or, indeed, imposing early retirement schemes. They have resulted in a substantial reduction in the working population and have failed in their primary objective of helping young people to enter the labour market.

11. Governments therefore concluded that it was necessary to offset these measures and attempt to promote an active ageing policy by keeping capable elderly workers in employment for longer and scaling back early retirement schemes, while taking account of individuals' different abilities and needs.

12. Simulations which have been made in this respect clearly show that increasing the retirement age would have a positive impact on public spending and would maintain the supply of labour in coming decades. Moreover, working longer has a significant impact on pensions.

13. In this connection, it should be noted that the United Nations Second World Assembly on Ageing in Madrid in 2002 concluded that older persons must have the opportunity to work for as long as they wish and are able, in satisfying and productive work.

14. Finland, for instance, has succeeded in combining a high level of competitiveness with population ageing. In 2005, for the first time, however, the country saw more people leaving than entering the labour market. According to the OECD, one million Finns, or one in five people will stop working by 2020. This is all the more worrying since Finland has not traditionally been a country of immigration. To cope with this prospect, employers, trade unions and the government have joined forces in agreeing to keep people in employment as long as possible.

15. To this end, companies have been encouraged to improve working conditions, while training programmes have been established to make older workers more attractive by raising public awareness of what they have to offer. The training programmes have also been aimed at lower skilled elderly workers to help them find less arduous work than before.

16. Nowadays the employment rate for people aged over 55 years is 50% in Finland, compared with 70% in Sweden and only 37% in France.

17. In the Netherlands, early retirement has been made less attractive for workers and tax credits have been introduced to encourage the groups underrepresented on the labour market, ie people over 50, women and immigrants, to start work again or not take early retirement.

18. The United Kingdom has opted for greater flexibility by encouraging the employment of the elderly through financial incentives. A flexible retirement system is developing through measures under which working hours can be reduced or working times adjusted throughout people's working lives. However, this system is resulting in insecurity and poverty for some elderly persons who are forced to take on poorly paid low-skill jobs which are often part-time in order to top up their pensions.

19. In Sweden, the government has introduced reforms abolishing state support for early retirement schemes and reducing pension levels for people retiring before the age of 65 years. At the same time, legislation allows all individuals to work beyond the age of 65, which helps increase their pensions.

20. In the light of the above, it can be seen that older people are inevitably at risk if no provisions exist to protect them in legislation or collective agreements.

21. In these circumstances, there is clearly a need to reform pension systems, so as to eliminate the distortions which prevent people from working longer where they so wish while taking into account the need for labour market flexibility. A more flexible pension system should facilitate retirement over a bigger spread of ages in accordance with individual needs.

*ii. But the challenges have not been met in full*

22. There are now over 600 million people aged over 60 worldwide. The figure is set to double by 2025 and reach 2 billion in 2050, with the vast majority of elderly persons living in developing countries. Population ageing goes hand in hand with an increase in non-transmissible diseases, cardiovascular diseases, cancer, diabetes, Alzheimer's disease and other age-related illnesses or conditions (senile dementia, Parkinson disease, loco motor disorders, etc).

23. Many elderly persons currently do not have access to care, given that their income is often insufficient to meet their needs at a decent level and that they lack adequate social cover to meet healthcare costs. This is all the more worrying since it is occurring at a time when both traditional family structures and moral standards are changing. The reduction in the availability of social housing is also causing serious conflict between the generations, as more and more elderly persons are living alone while young families with children are unable to find social housing and have to live in difficult conditions.

24. The situation is also made worse by the fact that, in spite of repeated warnings, all too many governments have ignored the need for reforms in this area. As a rule, expenditure on long-term care varies between 0.2% and 3% of GDP. Only Norway and Sweden spend more than 3%. The disparity can also be seen in terms of long-term care homes. For example, in some countries elderly people are denied access to expensive treatments for economic reasons. There are also countries where patients over the age of 72 are not eligible for resuscitation after heart failure.

25. Treatment and care for dependent elderly persons are therefore subject to the competing factors of the need for assistance and respect for their autonomy.

26. This leads us to the specific issue of institutional care. When people move into institutional care, the relevant institutions become the focal points of their lives. Indeed, they have considerable power over the lives of the residents, with this varying according to the latter's degree of physical or psychological dependence.

27. The cost of care for the elderly weighs heavily on national budgets. The care systems in individual Council of Europe member states vary. In most countries, the funding source is taxation, while others such as Germany, Luxembourg and the Netherlands have adopted a social-insurance model for funding long-term care. In Hungary, for instance, public funding of long-term care remains weak.

28. In spite of all the measures taken to combat violence, abuse of the elderly is a latent problem confined to the private sphere, which has long been a taboo subject. Indeed, specific legal provisions on abuse of the elderly rarely exist.

29. At least in France, however, since the heat wave in summer 2003, there has been increased public awareness of the lack of solidarity with and assistance for the elderly, which has also highlighted their great loneliness. It is difficult to assess abuse of the elderly, as there have been no national surveys to date and there are no national reporting systems, the situation being further complicated by the fact that the violence takes place in the family or in care homes. The abuse may be psychological, financial, physical or medical.

30. One way to combat abuse is to raise awareness among the public, ie families and healthcare professionals, for instance through awareness-raising and information campaigns designed, as a first

step, to modify the stereotypes concerning elderly persons. While healthcare professionals have a crucial role to play, it is, unfortunately, the case that very few doctors recognise the signs of abuse, as it is not covered during their training.

31. In most Council of Europe member countries, the authorities have not responded to the increasing needs of the elderly, in particular in terms of routine activities (moving about at home or elsewhere, communicating, washing, getting dressed, eating or doing housework). There is therefore an urgent need to enable dependent elderly persons to remain at home as long as possible, especially since care in the home is often less expensive than in institutions.

32. Among other things, there is a very high level of suicide among the elderly and large numbers live in great insecurity, forcing them into dependency and depriving them of any choice about where to live.

33. In this context, it is necessary to continue discussing the options for a new pensions system. Pension reform is one of the major challenges of the 21st century, as it is essential for pensions to be high enough to ensure the independence of the individuals concerned, while the financial viability of the system must also be guaranteed.

34. The first question is whether or not an ideal pensions system exists. The reply is not straightforward, as the system largely depends on the calculation methods used, which vary from country to country.

35. With regard to the particular situation of elderly women, it should be noted that it is women who have assumed and continue to assume the responsibilities involved in caring for their families, partners, friends and neighbours and that the work in question goes unpaid. Women account for the majority of elderly people in Council of Europe member states.

36. It is also clear that women have not had the same opportunities as men in any member countries when it comes to choosing between an active role in employment and having children. In addition, women were disadvantaged in terms of access to the labour market for many years.

37. Elderly women are totally dependent on the minimum benefits paid by the social security system and also encounter severe age discrimination. Most elderly women are faced with a whole range of hardships: low incomes, substandard housing, lack of access to information and communication technologies, contributing to their social exclusion, an exclusion which is exacerbated by their less well remunerated jobs, interruptions in their careers or failure to pay into a pension system

38. One solution that could be envisaged is granting of micro-loans, along the lines of the system already in force in Tunisia.

39. This also applies to elderly disabled people and elderly immigrants.

*iii. Could immigration be a solution?*

40. In demographic terms, migration could have a substantial impact in many areas of economic, social and political life and play a significant part in making the population younger, increasing the workforce, underpinning the social security system and reviving certain neighbourhoods.

41. However, the real question is whether immigration can make up for population ageing in the long term.

42. The studies conducted to date have shown clearly that immigration is not a miracle solution in terms of making up for a declining or ageing population, as immigrants are only slightly younger than the native population on average. Moreover, immigrants themselves grow older and we are faced with the additional problem of ageing immigrants in Europe, whom governments will also have to care for in the long term.

### **III. The ageing process: an opportunity for our societies**

*People should be encouraged to take a positive approach to ageing, and we should find a social model that sets an example for future generations.*

43. Elderly persons hold the key to the future and represent a bridge between generations thanks to what they can pass on in economic, cultural and professional terms. They are an incomparable asset in the employment sector. Working life is not just an accumulation of periods of employment but involves the building up of experience, where human capital is vital. On reaching retirement age, many senior citizens are still very active in their jobs and want to continue using their professional skills. Their main concern is the recognition of their value to society.

44. Consideration therefore needs to be given to solutions such as coaching, which would make it easier to pass on skills and knowledge.

45. One of the advantages to be taken into account is the free time which elderly persons have, which they could devote to voluntary work and to developing new types of solidarity.

46. It is also clear that younger senior citizens are a new source of wealth, both in cultural terms, through the passing on of skills and experience, and in economic and financial terms, as they have greater biosocial capabilities because of their better health and better training.

47. Elderly persons have a great deal to offer, although they remain vulnerable. We must help them to "grow old successfully" by trying to find a new way of life.

### **IV. Conclusions and recommendations**

48. The United Nations declared 1999 the Year of Older Persons and called on governments, NGOs and international organisations to promote the United Nations Principles for Older Persons, including independence, participation, self-fulfilment and dignity.

49. Public authorities must take steps so that every ageing individual can live a decent, dignified life and they must encourage young generations to show solidarity.

50. The rapporteur therefore proposes recommending that the member states of the Council of Europe:

- invite the member states, the social partners and the relevant international organisations to hold a debate on pension reform and to take the consequences of demographic trends into account in their social and economic policies;
- take the necessary steps to ensure the funding and long-term viability of social protection systems (pension systems, healthcare and other social benefits) so as to avoid the risk of economic dependency;
- develop policies for the employment of elderly persons, seeking to keep younger elderly persons in employment so that they remain in the working population;
- encourage local authorities to develop projects aimed at involving elderly persons in decision-making and reinforcing inter-generational solidarity;
- create forums for exchanges between generations of experience and skills in the areas of education, art, history, traditions and crafts, etc;
- strengthen assistance and support measures for families by introducing a system of special allowances, in particular for those caring for the elderly, and thereby foster greater family involvement when elderly people encounter health problems;

- expand support facilities in the form of short-stay institutions for the elderly;
- draw up, at European level, model rules on minimum standards for elderly persons in institutional care;
- improve healthcare systems to make them more accessible to all elderly persons and ensure they receive appropriate medical care;
- provide special training for individuals caring for elderly persons at home and for medical practitioners to educate them concerning the specific health problems of the elderly;
- examine the impact of immigration policies as a means of overcoming the negative effects of population ageing;
- establish a special support programmes for ageing immigrants, women and people with disabilities, for example through the extension of micro-loans;
- consider the possibility of establishing an observatory to deal with population ageing.

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*Reporting committee:* Social, Health and Family Affairs Committee

*Reference to committee:* Doc. 10325, Reference No. 3015

*Draft recommendation* unanimously adopted by the Committee on 24 January 2007

Members of the Committee: **Mrs Lajla Pernaska** (Chairperson), Mrs Christine McCafferty (1<sup>st</sup> Vice-Chair), **Mr Cezar Florin Preda** (2<sup>nd</sup> Vice Chair), **Mr Michael Hancock** (3<sup>rd</sup> Vice-Chair), **Mr Vicens Alay Ferrer**, **Mr Farkhad Akhmedov**, **Mr Jorodd Asphjell**, Mr Miguel Barceló Pérez (substitute: **Mr Ramon Jauregui Atondo**), **Mr Andris Berzinš**, Mr Jaime Blanco, Mrs Raisa Bohatyryova, Mrs Monika Brüning, Mrs Sanja Čeković, Mr Igor Chernyshenko, Mr Dessislav Chukolov, **Mrs Minodora Cliveti**, Mr Imrie Czinege, Mrs Helen D'Amato, Mr Dirk Dees, Mr Stepan Demirchayan (substitute: **Mr Grigori Margaryan**), Mr Karl Donabauer, Mr Ioannis Dragassakis, **Mr Claude Evin**, Mrs Daniela Filipova, **Mr Paul Flynn**, **Mrs Margrét Frimannsdóttir**, **Mrs Doris Frommelt**, Mr Renato Galeazzi, Mr Jean-Marie Geveaux, **Mr Stepan Glávan**, **Mr Marcel Glesener**, Mrs Claude Greff, Mr Tony Gregory, **Mr Ali Riza Gülçiçek**, Mr J-M Happart, **Mrs Olha Herasym'yuk**, **Mrs Sinikka Hurskainen**, Mr Ali Huseynov (substitute: **Mr Akra Abdullayev**), **Mr Fazail Ibrahimli**, **Mr Mustafa Ilicali**, **Mrs Halide Incekara**, **Mr Denis Jacquat**, **Mrs Krinio Kanellopoulou**, **Mr Marek Kawa**, **Mr Andrés Kelemen**, **Baroness Knight of Collingtree**, Mr Slaven Letica (**Mrs Ruza Lelic**), **Mr Jan Filip Libicki**, **Mr Ewald Lindinger**, Mr Gadzhly Makhachev, **Mr Bernard Marquet**, Mr Ruzhdi Matoshi (substitute: **Mr Azis Pollozhani**), Mr Philippe Monfils, Mr Donato Mosella, Mrs Nino Nakashidzé, **Mrs Miroslava Nemcova**, **Mrs Carina Ohlsson**, **Mrs Vera Oskina**, Mr Algirdas Palackis, **Mrs Marietta de Pourbaix-Lundin**, Mrs Adoración Quesada (substitute: **Mrs Bianca Fernández-Capel**), **Mr Walter Riester**, **Mr Andrea Rigoni**, Mr Ricardo Rodrigues, Mrs Maria de Belém Roseira, Mr Alessandro Rossi, **Mrs Marlene Rupprecht**, **Mr Fidias Sarikas**, **Mr Walter Schmied**, Mr Gianpaolo Silvestri, Mr Hans Kristian Skibby, **Mrs Darinka Stantcheva**, **Mrs Ewa Tomaszewka**, Mr Oleg Tulea, Mr Alexander Ulrich, **Mr Milan Urbáni**, Mr Aleksandar Vucic, **Mrs Ruth-Gaby Vermot-Mangold**, Mr Victor Yanukovych (substitute: **Mr Ivan Popescu**), Mrs Barbara Zgajner-Tavs, ZZ, ZZ, ZZ. ....

N.B. The names of the members who took part in the meeting are printed **in bold**

Head of the Secretariat: Mr Géza Mezei

Secretaries to the Committee: Mrs Agnès Nollinger, Mrs Christine Meunier