

Thank you very much for the invitation to this very important event!

My thanks go out to the Slovenian Presidency and the Ministry of Social Affairs that organised it as well as to the Age Platform for their engagement in this important topic and co-organisers of this event.

Intro:

Let us have a closer look at the question that gathers us today.

How to boost intergenerational cooperation as a way to combat ageism?

Or maybe should I say, how do we combat ageism as a way to boost intergenerational cooperation?

Indeed, I firmly believe that both actions are deeply intertwined, and that action is needed on both aspects to achieve greater results. Many of the previous interventions pointed at solutions and strategies that would undoubtedly contribute to answer this panel's question, which, in the end, is about regaining a deeper sense of solidarity in our societies.

But before I give it a shot at answering that question, I would like to introduce AIM to you and to explain a question that many of you might ask themselves: what are the payers doing in a conference about ageism?

What is AIM

AIM is the international umbrella organisation of federations of health mutuals and health insurance funds. We have 55 members from 28 countries around Europe, Latin America and Africa and the Middle East. In Europe, approximately 200 million people are covered by our members.

What brings all our members together are our core values, which are also important in understanding our views regarding ageing and ageism:

- Solidarity:
- Not-for-profit:
- Democracy:

The role of our members regarding ageing

- Mutuals are of course payers of LTC services.
- In some countries, mutuals are also providers and manage nursing homes.
- In other countries, mutuals do not carry out any of those functions. And yet, they do have a key role to play!

Indeed, the role of mutuals is not limited to the simple reimbursement of medical acts or LTC services. The mutual movement contributes to the development of social protection based on solidarity by adapting to the new needs of society.

To do so, they follow the health in all policies. Ensuring people are in good physical and mental health by ensuring access to affordable and qualitative services, but also acting on their broader environment so as to improve their quality of life by for example boosting social interaction, breaking isolation, or making the most of new technologies for the well-being of their affiliates, as you will see with some examples I will provide later.

How to boost intergenerational solidarity and tackle ageism?

The COVID-19 pandemic has put intergenerational solidarity in the spotlight and underlined its value. It also revealed the deep societal impact that the lack of it can cause.

Fostering intergenerational solidarity requires a whole of society approach, one that looks across all sectors and policies. For my intervention, I will focus on 5 aspects

- Education
- Labour market
- Cities & communities
- Decision-making
- ICT

1. Education

Fighting stigma and negative attitudes related to ageing means overcoming deeply anchored stereotypes. The Cambridge dictionary defines “old” as “having lived for a long time; no longer young; belonging to the past”. Older people are seen as disconnected from the present and old age understood as the “lack of youth”. It is time to shift that vision and focus on the positive aspects of ageing. Older people are actually often more “present”. They know the value of time. They are more experienced and have a good sense of priorities. But again, these are also stereotypes in the end. Ageing does influence our personal development, but age does not define us. Those stereotypes of course also affect younger generations too who are at times depicted as irresponsible, lazy, selfish, and unqualified. Those stereotypes are an obstacle to increased intergenerational contacts and cooperation.

Age is a social construct that needs to be deconstructed and reconstructed.

It is vital to overcome discriminatory labels based on age. Overcoming them and avoiding that any age group feels marginalised or excluded requires first and foremost educating people from an early age but also throughout the life-span:

- Schools: Attitudes to age start to form in early childhood. It is therefore vital to ensure that school curricula aim at fighting discrimination (including on basis of age) and that the teaching personnel adopts a positive attitude and wording towards people of all generations. Creating opportunities for intergenerational contact is also a role that educational settings can play, for example, by inviting older people to share their knowledge with younger generations.
- Educating employers: employers play a key role in overcoming stereotypes at the workplace and ensuring intergenerational collaboration at the workplace. Governments should ensure that employers are properly informed about the risks of ageism and provided with tools to handle it if necessary, included in non-traditional employment situations or conditions (platform, telework...)
- Health professionals: The healthcare workforce must be properly trained in order to ensure a better knowledge of the needs of all generations and avoid situations whereby the needs of older people are not considered as they should be. That means amongst others acquiring skills which might not be traditionally offered in their current curriculum (e.g. focus on geriatric care, ICT, etc.). In addition, it is also vital to enhance

intergenerational contacts during the studies and make sure trainings take place in a geriatric environment.

That is what the French federation of mutuals has done in Limoges:

Example: A.I.M.E.R – Bi-generational housing - FNMF - France

The bi-generational A.I.M.E.R.© house is an innovative accommodation solution for students and seniors.

This residence combines adapted accommodation for the older people and shared student accommodation within the same building complex in order to encourage intergenerational relations.

The residence offers older people a secure and friendly environment. The students offer their help when needed: shopping, conversation, sharing meals, etc. In return, they are provided with accommodation at a lower cost. This initiative is a response to both the isolation of the older people and the precariousness of the younger generation.

2. Labour market

According to the European Commission, an EU citizen spends on average 37 hours a week working.¹ It means that, still on average, a European spends about

¹ https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Hours_of_work_-_annual_statistics

a quarter of its time at work. The workplace is thus a key setting on which to focus to boost intergenerational solidarity and tackle ageism.

- Employers should value both younger and older people's experience and contribution to productivity. Many people are fit and willing to work longer. However, an important precondition is the setting of sound occupational health and safety rules throughout the career and the adaptation of workplaces. We need national occupational safety and health (OSH) strategies and measures in order to achieve a working life that is inclusive for workers of all ages.

The New EU Strategic Framework on Health and Safety at work can also play a key role in putting both young and old age-related concerns at its core.

- All EU and national level legislation must guarantee that there is no form of discrimination. AIM encourages comprehensive and coordinated health and safety policies both at EU and national level to implement the active inclusion of people affected by mental illness and chronic diseases in the labour market.
- We often think of intergenerational solidarity as the youth having to economically contribute in order to support the old. However, older people can also bring valuable contributions to societies through volunteer

work, part-time coaching and mentoring of companies or entrepreneurs, caring for their grandchildren or family members in need of long-term care and many other community initiatives. Those contributions are as valuable as any traditional “jobs” and should be recognised as such.

3. Cities & Communities

- 20 century societies, based on opportunity and achievement favoured the development of small nuclear families which were better suited than large intergenerational ones. Yet, nowadays, there is clearly a will from citizens to move towards more sustainable growth models.
- Models that put environmental sustainability and cooperation rather than competition at their core, models like the social economy. Those models are based on communities, which play a crucial role in boosting intergenerational cooperation. We should take advantage of the current political momentum (Green Deal, Social Economy Action Plan, etc.) to truly support those models and help them expand, as they truly build the social cohesion.
- Age-friendly environments are places in which people, regardless of their potential limitations, can age safely according to their choices.

Environments where they are protected and can continue to develop professionally if they wish to do so. Urban planning, the creation of collective spaces to encourage meetings and forge social relationships, encouraging healthy mobility...

Our best practice example is precisely about an age-friendly environment, which facilitates intergenerational interaction, amongst other things.

Vivagora: positive health and ageing

The Vivagora project implements the concept of health in all policies for the development of an intergenerational housing project that aims to break solitude. The project creates an intergenerational housing complex that ensures a mix on several levels: age, social, cultural, disability, etc. The project allows, in addition, to provide favourable and accessible housing solutions for families, single-parent families, young couples, disabled people (children and adults). The housing enables each person to keep his or her self-determination and to participate in the community life (services, activities...) according to his or her own resources and commitments.

Wherever possible, the project develops spaces for social activities (leisure, shops, culture, health) representing an added value for the extended community.

4. Decision-making

People from all generations should be involved in any decision-making processes which direct- or indirectly have an impact on their lives. Please allow me to make again the case for social economy organisations here.

Social economy actors like mutuals are vital for strengthening democracy.

Affiliates are indeed also members of the mutuals and their board. All generations are thus represented and involved in decision-making processes and empowered to steer the mutual.

That governance structure ensures that both young and older generations feel empowered to be part of decision-making, as long as they can, guaranteeing a fair representation of all age groups. AIM has actually started an action to attract more young people to the mutual movement. Just this week, we organised a seminar in this respect with our Latin American members.

5. ICT

ICT and social media more precisely have a clear potential to help break isolation and increase intergenerational contacts, especially at times when physical meetings are not possible and physical distancing becomes the norm, like during the pandemic.

Yet, for their potential to be fully unleashed, we need to make those technologies accessible to all, which is currently not the case in Europe. There is a digital divide, with some areas very poorly connected, areas which are often the ones that would need those technologies the most to break isolation. It is the case for example of some remote rural areas, which are ageing faster than other regions.

In addition, high levels of digital literacy are necessary to enable societal barrier-free participation and inclusion of all generations, regardless of their age or socio-economic background.

VyV: A service platform to tackle isolation and encourage intergenerational contact

As part of the health crisis, the VYV group, a union of several French mutualist actors, has launched a service platform called "[Objectif Autonomie](#)", which aims to reduce isolation. It is not only dedicated to older people, but there are specific sections for them (e.g. COVID19 senior service. The project helps to tackle isolation, to boost mutual aid between neighbours etc.

Q&A

Our best practice: SVLFG's Business-transfer seminars

For years, the SVLFG, a German “Krankenkasse” covering farmers, has been successfully conducting so-called business transfer seminars. With the handover of a business, the course is set for the future of a company, but also for the satisfaction and health for the older and younger generation

The seminars include legal information, family processes during the handover, expectations and communication, performance in old age, and answers to the question of how things could continue after the handover. It is also designed to be interactive. There is a dialogue with new handovers as well as a roundtable discussion with former seminar participants who have successfully completed their handover. There is also the opportunity for individual consultation with the speakers.

OKRA : an Association of, for and by people over 55 – ANMC - Belgium

[OKRA](#) is an association of, for and by people over 55. It gives people opportunities to meet people of their own age and to participate in activities together, allowing them to develop their talents, remain active and be able to participate in the ever-changing world. The ultimate goal is to achieve a warmer society for all.

Vulnerable groups receive extra attention. Volunteers organise the majority of activities at OKRA.

Individuals can also come to OKRA for questions and advice about their pension and healthcare. It also provides information and support regarding mobility, etc. and ensures to make the voices of the 55-plussers heard in decision-making. The EESC awarded OKRA with the Citizens' Solidarity Prize for its original initiative "Resilience", designed to encourage older people during the COVID-19 pandemic and to ensure that they are not forgotten.

(The Christelijke Mutualiteit is a partner of the Association.)