

# Challenges and achievements in addressing all age groups in Northern Europe

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# A new solidarity between generations?



# Age groups to be addressed

- Small children and their parents
- Youngsters
- Young adults
- Adults in working age
- Elderly persons
- Old and frail persons

# Small children and their parents

- Challenges
  - Enough time for care
  - Care facilities
  - Sufficient maintenance (money)
  - High divorce rate
  - Lone parents

# Small children and their parents

- Achievements
  - Enough time for care
    - Parental leave (also for fathers)
    - **Problem:** most fathers take only the minimum period
    - **Problem:** cash benefits do not replace salary

# Small children and their parents

- Achievements
  - Care facilities
    - Legal entitlement to a care facility
    - **Problem:** not enough crèches
    - **Problem:** care facility must not be offered in the neighbourhood

# Small children and their parents

- Achievements
  - Sufficient maintenance (money)
  - High divorce rate
  - Lone parents
    - Legal claims for maintenance were extended
    - Advancement of payment by public institutions
    - **Problem:** maintenance payments insufficient because of unemployment
    - **Problem:** only limited support by public institutions

# Youngsters

- Challenges
  - need for high level education
  - care after school
  - regular meals



# Youngsters

- Achievements
  - need for high level education
    - Cost-free education
    - Coverage of transportation to school
    - **Problem:** many extra-costs for books, equipment
  - care in / after school
  - regular meals
    - More all-inclusive schools
    - **Problem:** not free of charge

# Young adults

- Challenges
  - Professional education
  - Vocational training
  - Unemployment rate

# Young adults

- Achievements
  - Professional education
  - Vocational training
    - At the moment, good chances to get professional education or vocational training
    - **Problem:** many young adults are not fit for the labour market

# Young adults

- Achievements
  - Unemployment rate
    - Compared to Southern Europe lower because of practice-related professional formation and better economic data
    - **Problem:** Precarious employment
    - **Problem:** More young adults live with their parents
    - **Problem:** Many young adults refrain from building up a family

# Adults in working age

- Challenges
  - Unemployment rate
  - Low salaries
  - Unhealthy working conditions
  - Instable partnerships (divorce)

# Adults in working age

- Achievements
  - Unemployment rate
    - Lower than in Southern Europe
    - **Problem:** precarious jobs; part-time jobs; work contracts often limited in time, even for years
    - Problem: reduction of benefits; obligation to accept any job

# Adults in working age

- Achievements
  - Low salaries
    - Implementation of minimum wages
    - **Problem:** Minimum wages not sufficient for families; no adequate retirement pension

# Adults in working age

- Achievements
  - Unhealthy working conditions
    - Better rehabilitation programs
    - **Problem:** stricter rules to get an invalidity pension; obligation to accept all kinds of work
    - **Problem:** reduction of invalidity pensions
  - Instable partnerships (divorce)



# Adults in working age

- Achievements
  - Instable partnerships (divorce)
    - Participation of both partners in accrued old age benefits (sharing of pension entitlements)
    - **Problem:** complex procedure, risk of two poor partners in old age
    - Obligation of both ex-spouses to maintain themselves after divorce
    - **Problem:** divorced women often work-part time or find only low paid jobs

# Elderly persons

- Challenges
  - Incapability to continue (full) work life
  - Adequate retirement pensions

# Elderly persons

- Achievements
  - Incapability to continue (full) work life
    - Employers are obliged to provide an adequate job
    - **Problem:** employers often persuade elderly workers to leave the enterprise
    - **Problem:** Persons above 50 hardly find a new job

# Elderly persons

- Achievements
  - Adequate retirement pensions
    - Old age pensions higher than in southern European countries
    - **Problem:** In future, lower pensions due to modified calculation formula, raising retirement age and low wages during activity
    - **Problem:** danger of increasing poverty rates for elderly persons

# Old and frail persons

- Challenges
  - Sufficient financial resources
  - Adequate long term care

# Old and frail persons

- Achievements
  - Sufficient financial resources
    - Minimum pensions
    - **Problem:** means and asset-tested; not always indexed to inflation rate
  - Adequate long term care
    - Improvement of benefits
    - **Problem:** only part of (high) costs is covered
    - **Problem:** not enough staff, residences and nurseries not sufficiently controlled and supervised

# Conclusions

- No consistent social policies
- Programmes for targeting specific groups
- Winners: parents with small children
- Neutral: old and frail persons
  - In future: probably elderly and old persons will get more benefits because increasing group for elections
- Losers: Adults in working age