

# FERPA MANIFESTO



**The right for  
pensioners and  
the elderly to live  
with dignity**



**ferpa** EUROPEAN FEDERATION  
OF RETIRED AND ELDERLY PEOPLE



For several years, notably following the recent financial crises, the Member States of the European Union have been trying to reduce their spending, particularly by making drastic cuts to welfare budgets.

The elderly and pensioners were the first victims of these drastic measures: cuts to healthcare budgets, shortages of staff and resources in care homes and, in many countries, freezing or reducing pension amounts.

Younger generations, particularly following the COVID-19 pandemic, have also seen a deterioration in their employment conditions, access to education, internships or apprenticeships. This is why FERPA is going to continue working with ETUC youth organisations in order to develop intergenerational solidarity.

The pandemic, which has spared no continent or country, first and foremost revealed the disastrous effect of the policies pursued in the recent past - and cannot by itself explain the dramatic situation in which various countries find themselves. However, it has had the effect of making the situation worse, particularly for the most fragile and vulnerable. At the beginning, governments were somewhat inattentive in terms of preventing and managing the health crisis that quickly turned into an economic crisis. And the dramatic question is who is going to pay?

We also need to be prepared for possible future pandemics, which means building the capacity of European health, medical and welfare policies at the same time as guaranteeing the principle of subsidiarity



And in order to fund welfare requirements and social services, Member States need to develop fair taxation.

With COVID-19 and its different “variants”, pensioners and the elderly have paid a heavy price, whether in terms of mortality rates or in terms of not being prioritised for hospital treatment in some countries and the constraints imposed as a result of isolation measures, with all the accompanying psychological distress.

The European Federation of Retired and Elderly People (FERPA) is engaged more than ever in making their voices heard and taking action so that pensioners and the elderly are recognised in their dignity and do not continue to be “forgotten” by society.

It is intending to act, along with the European Trade Union Confederation (ETUC), to ensure that the European Pillar of Social Rights is not just a list of fine principles or good intentions, but becomes a reality for each and every European citizen, regardless of their age or country of residence.

To achieve this, after having conducted extensive survey and consultation work with its members, FERPA has drawn up this Manifesto, which sets out its priorities. The main priority is to combat poverty, although it is obviously not about giving the impression that only pensioners are poor in Europe. Indeed, it is obvious that poor salaries lead to poor pensions.

We need to change the way we look at ageing and recognise the place of pensioners in society in order to combat age discrimination (ageism) and dissociate pensioners from non-working people.

We need to avoid the purchasing power of employees deteriorating when they retire.

This key demand may be defined as follows: **Combat and prevent poverty among pensioners and the elderly people so that they have the right to lead a life of dignity.**

It consists of *four* priority **RIGHTS**:

1. The **right to decent pensions** to combat poverty among the elderly, particularly women, who have a longer life expectancy than men and who often find themselves on their own at the end of their lives, having to live on a single income, the amount of which has been reduced by a fragmented working life.
2. The **right to financially and geographically accessible long-term health care of good quality.**
3. The **right to healthy and decent housing**, regardless of the type of accommodation the person has chosen, **and to public, essential, affordable and local services.**
4. The **right to social inclusion** for all elderly people, to ensure their full participation in all social, political and cultural activities in an intergenerational spirit.

This means combating poverty in all its forms and therefore fighting on at least four fronts that are priorities for FERPA:

- ➔ **Income**
- ➔ **Health**
- ➔ **Housing**
- ➔ **And access to energy and essential services**

All in accordance with the provisions of the Charter of Fundamental Rights of the European Union, which became legally binding with the ratification of the Lisbon Treaty:

## CHARTER OF FUNDAMENTAL RIGHTS OF THE EUROPEAN UNION

“The Union recognises and respects the right of the elderly to lead a life of dignity and independence and to participate in social and cultural life” (Article 25)

“In order to combat social exclusion and poverty, the Union recognises and respects the right to social

and housing assistance so as to ensure a decent existence for all those who lack sufficient resources, in accordance with the rules laid down by Community law and national laws and practices” (Article 34-3)

“Everyone has the right of access to preventive health

care and the right to benefit from medical treatment under the conditions established by national laws and practices. A high level of human health protection shall be ensured in the definition and implementation of all Union policies and activities” (Article 35).



The realisation of these demands is also part of the implementation of the European Pillar of Social Rights and, as regards FERPA, complements the Action Plan adopted at the Porto Summit on 6 May 2021.

**FERPA member organisations are engaged more than ever.**

**We are intending to act with and lobby the ETUC, lobby decision-makers (the Commission, the European Parliament, at local and national levels) and according to the themes, to achieve its demands.**

# 1

## The right to decent pensions for all

The situation for pensioners in Europe is worrying, because the economic crisis of 2008-2012 prompted a number of governments to freeze or reduce pension amounts for pensioners. If nothing is done, the advent of COVID-19 is now going to cause a further economic shock, with pensions too often being considered as a variable for adjusting welfare budgets.

Today in the European Union, 15.9% of Europeans aged 65 or over are poor. Women are most at risk from poverty, because their average pensions in Europe are 38% lower than those of men. Everyone knows that employment conditions for women in Europe (precarious work, part-time work often being imposed, career interruptions - which are not financially compensated - to care for children and increasingly now for their elderly parents too, not sharing family responsibilities and tasks, etc. with their spouse or partner) and above all the differences in remuneration between women and men - gaps which are still being encountered today by new generations - penalise them not only during their working life, but also and above all during their retirement. For all these reasons, their pensions are particularly lower than those of men. Elderly and very elderly women are among those at greatest risk of poverty, and extreme poverty, when they retire.

In order to reduce or better eradicate the risk of poverty for pensioners - women or men - it is above all necessary to enable them, during their working lives, to earn decent salaries and ensure equal pay for men and women, which will enable them to receive decent pensions when they retire. Indeed, a good employment policy guaranteeing high activity levels is the best guarantee of sustainability for pension systems. In the European Union, combating the poverty or social exclusion of elderly people that leads to isolation also means guaranteeing adequate and regularly adjusted pensions, with effective public social and health services that know how to meet their needs, avoiding the cost of these services placing a strain on pensions that are already low. In addition, FERPA is calling for

### **PRINCIPLE 14 OF THE EUROPEAN PILLAR OF SOCIAL RIGHTS: MINIMUM INCOME**

Everyone lacking sufficient resources has the right to adequate minimum income benefits ensuring a life in dignity at all stages of life, and effective access to enabling goods and services. For those who can work, minimum income benefits should be combined with incentives to integrate (or reintegrate) into the labour market.

### **PRINCIPLE 15 OF THE EUROPEAN PILLAR OF SOCIAL RIGHTS: OLD AGE INCOME AND PENSIONS**

“Workers and the self-employed in retirement have the right to a pension commensurate to their contributions and ensuring an adequate income. Women and men shall have equal opportunities to acquire pension rights. Everyone in old age has the right to resources that ensure living in dignity. The right to decent pensions for all”

the introduction of a statutory minimum pension above the poverty line throughout Europe. However, with the exception of just two countries, all the other minimum pensions, when they exist, are below the poverty line.

FERPA strongly denounces this state of affairs. This would be one of the main tools for reducing the risk of poverty among the elderly and making Pillar 15 of the European Pillar of Social Rights effective.

Finally, pension systems cannot be analysed solely from the viewpoint of economic sustainability, where raising the retirement age is identified as the only solution. On the other hand, on the subject of sustainability, we need to know the ratio between working people and pensioners and, in all European countries, separate pension expenditure from welfare expenditure in order to have consistent data regarding pension expenditure linked to the contributions paid and regarding welfare expenditure, which must be paid for through taxes.

### **This is why FERPA is calling for:**

- ➔ Retirement ages to be frozen
- ➔ All pension amounts to be automatically index-linked to salaries and/or prices in order to guarantee the purchasing power of pensioners
- ➔ A minimum national pension higher than the poverty threshold to be introduced throughout the European Union
- ➔ Pension inequalities between women and men to be eliminated, taking into account, for example, periods of pregnancy or periods of caring for children or the elderly, since it is still mainly women who provide this care
- ➔ Measures guaranteeing spouses a portion of the pension following divorce or death
- ➔ A “minimum basket of goods and services” to be defined for the elderly, to avoid the risk of poverty
- ➔ Tax regimes equal to those of employees, in countries where pensioners are taxed more heavily based on equal income
- ➔ A greater role to be obtained for trade union organisations for pensioners in defending their demands.

# 2

## The right to long-term health care of good quality for all

When we talk about health today, we are talking about COVID-19. This crisis has exacerbated inequalities and highlighted that, through their neoliberal policy, the States have decided to reduce public control of health, thus giving free rein to the privatisation and marketing of the sector. They have made budgetary choices that favour financial profitability over the well-being and health of the population, particularly the elderly. This means:

- Ever-increasing private commercial profitability with, as a consequence, the use of fee surcharges in a number of specialisms, excluding people on low incomes, a reduction in the availability of health professionals and a deterioration in their working conditions
- An increase in social inequalities by reducing universal access to health care of good quality. The European Social Observatory has found that increasing numbers of adults and children are being forced to go without or delay medical treatment for financial reasons.

The health crisis has exacerbated gender inequalities. Women have been affected more than men: careers in services to others - on low incomes - are mainly held by women, putting them on the front line of infection. In addition, lockdowns have increased the domestic and family workload, leading to physical and mental exhaustion.

Investing in health means investing in prevention and in the social determinants that impact health. The importance of universal access to screening and vaccination is a guarantee of protection.

In terms of health prevention, we also need to look at what we eat. As with our health, our food choices also have an impact on the environment.

A balanced, healthy and sufficient diet is essential for health and well-being. We should fight against waste and thus preserve limited resources such as water, electricity and soil.

### PRINCIPLE 16 OF THE EUROPEAN PILLAR OF SOCIAL RIGHTS: HEALTH CARE

Everyone has the right to timely access to affordable, preventive and curative health care of good quality.

### PRINCIPLE 18 OF THE EUROPEAN PILLAR OF SOCIAL RIGHTS: LONG-TERM CARE

Everyone has the right to affordable long-term care services of good quality, in particular home-care services and community-based services.



In terms of supporting elderly people requiring long-term care, we need to:

- ➔ On the one hand, optimise the assistance and means for home care and provide sufficient means for chronic care and assistance with everyday activities; diversify services and provide practical solutions for gradual and individualised care according to each person's family situation;
- ➔ On the other hand, strengthen care facilities in care homes or long-term care establishments for people who are wholly dependent. For this type of care, the "self-pay amount" must be reduced to a minimum and not be based on the financing capabilities of the residents' children. The rights and freedoms of those cared for must be fully respected.

### **This is why FERPA is calling for:**

- ➔ The right to universal access to public health services of good quality; this requires sufficient staff, both in hospitals and nursing homes, who benefit from good working conditions - remuneration, working hours, equipment - in line with job requirements,
- ➔ 100% reimbursement for all types of medical screening, with no age limit,
- ➔ 100% reimbursement for vaccination and testing,
- ➔ 100% reimbursement for basic medicine,
- ➔ The social determinants of health: physical activity, diet, social ties, housing, the environment, etc. to be taken into account and actively developed,
- ➔ Long-term care homes to be decent places to live with supervision of sufficient qualified staff, facilitation of social life and abuse to be combated,
- ➔ All decisions regarding health and accommodation policies to be made with respect for human rights, enabling people to live and die with dignity.

# 3

## The right to housing of good quality that takes into account the needs of the elderly

As regards **housing for the elderly**, an initial observation can be made: more than 80% of elderly people in Europe want to grow old at home. This desire has major impacts on the design and development of housing. Today, the issue of housing is not in any way being treated as an essential pillar of home support. We therefore need to first adapt existing housing facilities for the elderly. Adapting housing to home support does not always mean major building work. However, it affects all rooms, i.e. bathrooms, kitchen, stairs and bedroom. There are millions of old homes and a renewal rate via new housing of barely more than 1% per year! The challenge of home care is not to build new housing, but rather to find ways of adapting existing housing, by calling for additional benefits to cover alteration costs, as well as for the home care. Affordable and decent housing is a growing daily concern for retired citizens of the European Union, because the cost of this housing has become an unbearable daily constraint. Housing policy is still too designed around yesterday's needs, and not enough for today's, let alone tomorrow's. So much so that housing, which should be in the service of individuals and participate fully in their autonomy, mobility and development, is too often a source of concern, a hindrance and often even an obstacle.

### PRINCIPLE 19 OF THE EUROPEAN PILLAR OF SOCIAL RIGHTS: HOUSING AND ASSISTANCE FOR THE HOMELESS

- a. Access to social housing or housing assistance of good quality shall be provided for those in need.
- b. Vulnerable people have the right to appropriate assistance and protection against forced eviction.
- c. Adequate shelter and services shall be provided to the homeless in order to promote their social inclusion.



### **This is why FERPA is calling for:**

- ➔ An EU policy for universal action for and reinvestment in affordable housing for all pensioners who need it, both at local and European level
- ➔ Access to social housing that does not discriminate based on age
- ➔ An engagement that should apply to expenditure for building appropriate institutions and residences of good quality, specifically designed for the elderly or disabled
- ➔ Affordable operations, and requirements and characteristics for these grants to be introduced in all European Union Member States
- ➔ A guarantee of remaining in the housing or access to new housing under chosen conditions, which is a challenge for many women, because unequal pensions between men and women lead to unequal access to housing
- ➔ Land use planning and a housing policy that take the elderly into account
- ➔ Effective facilitation of the elderly living at home: health care, home helps, welfare assistance, etc.

# 4

## The right of access to energy and essential services

Several observations need to be made with regard to access to energy, and more specifically the eradication of energy poverty. This affects millions of people, but especially the elderly. There are no adequate and sufficient responses in the various countries for reducing and/or eradicating energy poverty. The measures taken by some countries are not sufficient, especially when bills cannot be paid or when millions of households cannot benefit from energy because of its high cost or their scarce resources. The lack of political action is making the situation worse for the people affected, by not including relevant action programmes, with the result that the most vulnerable are completely unprotected. Finally, the factors that determine energy poverty are more socio-economic than climate-related.

### PRINCIPLE 20 OF THE EUROPEAN PILLAR OF SOCIAL RIGHTS: ACCESS TO ESSENTIAL SERVICES

Everyone has the right to access essential services of good quality, including water, sanitation, energy, transport, financial services and digital communications. Support for access to such services shall be available for those in need.

### This is why FERPA is calling for:

- ➔ Households, and particularly the elderly, to have the right to have their basic needs covered, either individually or collectively, by providing for tax incentives, for example
- ➔ Programmes to be established to detect and identify illnesses related to energy poverty
- ➔ Statutory social tariffs to be introduced for energy supply
- ➔ A maximum energy cost to be established based on income, in order to make payments possible: energy is an essential service and therefore a right
- ➔ Reduced prices to be introduced for elderly people who do not have sufficient resources
- ➔ Families with elderly people and children to be taken into account
- ➔ And a minimum benefit for energy supply to be guaranteed



Since its **foundation in 1993**, the European Federation of Retired and Older People (FERPA) has been the voice of millions of retired and older people in Europe, expressing their demands and helping to ensure that these demands are acted upon.

FERPA is a **key player in civil society** thanks to its role in building the European Union and meeting the needs of retired people, both at national level – through some 40 national trade union organisations in 21 European Union countries – and at European level.

**The federation campaigns for the recognition of retired and older people's role in society.** FERPA believes that retired and older people should not simply be viewed as people who need help. They are not second-class citizens, but full-fledged citizens who have their own role to play in public life, particularly by sharing with the community the skills and experience they have acquired throughout their lives.

[www.ferpa.org](http://www.ferpa.org)



# ferpa

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