

Chapter 2

Addressing the Challenges of Ageing: A Global Perspective on Policies and Practices



Roslyn Larkin and Jacqui Larkin

Abstract There are various challenges associated within an ageing population and the policy responses to ageing across the globe. First, the financing of ageing is dependent on current taxation programs. Second, the need for reducing barriers for increasing labour force participation for those of working age and the elderly. Third, innovation and investment in human and productive capital in order to increase labour force productivity. Fourth, one-size-fits all policies to support ageing population is not suitable as not all the elderly are outside the labour force and not all depend on state transfers. Fifth, while increased health risks are associated with ageing, especially dementia, it is possible to minimise health risks through preventive programs and to reduce the costs of health care through community health programs and e-medicine. Finally, there are large flows of migrants to fill labour and skill shortages in developed countries of the region such as Singapore, Australia, and New Zealand. It is in this context that this chapter reviews some of the initiatives from key international agencies such as the International Labour Organisation (ILO), World Health Organisation (WHO), and the United Nations (UN) in order to provide an overview of the policy challenges and potential policy approaches to addressing an ageing population.

Keywords Health systems · Human rights · International Labour Organisation · Labour standards · Retirement incomes · United Nations · World Health Organisation

R. Larkin (✉)

Newcastle Business School, University of Newcastle, Callaghan, Australia
e-mail: Roslyn.Larkin@newcastle.edu.au

J. Larkin

Adelaide, Australia

e-mail: jacquilarkin888@gmail.com

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2.1 Introduction

The challenges of an ageing population and the policy responses to ageing vary across the globe. Many developing economies have poor infrastructure, limited health facilities, and minimal welfare systems. Support for the elderly is found in family care and support systems. This is the case for many of the countries surveyed in this book. Many of the aged may be located in rural areas that lack basic infrastructure including transport, communication, and education (UN 2020d). Against the challenges are the opportunities to improve the quality of life of the elderly; for them to actively contribute to the community and to the economy through extended workforce participation; and for industries and jobs to emerge that provide the services and commodities of the aged such as education, tourism, housing, health and other forms of care. The characteristics of the ageing population or the challenges of ageing are not universal (see Chap. 1), but the generic challenges associated with ageing tend to be found across countries regardless of their development status and living standards. These include the funding of retirement systems, the provision of effective health care, and supporting ageing with dignity and community engagement. This chapter provides an overview of the policy challenges and potential policy approaches to addressing an ageing population. The chapter is structured as follows.

First, it highlights some of the challenges in accordance with the ageing population measures that are present globally. Following is a discussion on global analysis and responses to the issues. As such, we review some of the initiatives from key international agencies such as the International Labour Organisation (ILO), World Health Organisation (WHO), and the United Nations (UN) to understand and provide change recommendations on the key areas of impact. The discussion then includes a selection of innovative national responses to the challenges posed by an ageing population.

2.2 The Challenges of an Ageing Population

Sander et al. (2015: 187) suggest that there are three main challenges linked to ageing – ‘the *biological* challenge is to retain a high level of physical and mental capacity in late stages of life; the *social* challenge is to optimise the retirement age; and the *cultural* challenge is to provide older individuals with the opportunity to live with purpose and dignity’ (p. 187). The literature highlights the fiscal challenges, addressing the question of how can nations pay for a growing ageing population and any special needs they may have (Rouzet et al. 2019). Here there are several sub-issues. The ageing component of the population is assumed to have low activity rates, to depend on financial transfers, and to require special facilities, especially those linked to healthcare. The fiscal challenge is how the state can afford aged pensions, healthcare and community services required by the elderly. The capacity to

finance the additional expenditure is diminished as the dependency ratio increases. This puts pressure on the workforce and younger generations to finance the retirement of the older generations through tax collections. The fiscal burden is thus shifted to the young while the benefits of past growth and capital appreciation of housing assets are conferred on the elderly.

This is a scenario which fails to consider several mitigating conditions. First, that the financing of ageing is dependent on current taxation programs (largely taxes on labour). There are other sources of taxation to draw upon such as property, transaction, and capital gains taxes, but in many advanced economies as the share of income allocated to capital has increased, taxes on capital have tended to decline. Second, labour force participation for those of working age and the elderly can be increased through reducing the barriers to female employment and to the participation of the elderly. Third, labour force productivity increases through time through innovation and investment in human and productive capital, hence the capacity of the economy to finance additional expenditures increases. Fourth, not all the elderly are outside the labour force and not all depend on state transfers. Other income sources include savings and self-funded pensions, capital income, and family transfers. In many emerging economies there is an absence of state and employer funded pensions, and the elderly are dependent on savings, family transfers, or continued employment to maintain minimum living standards (UN 2018a). Fifth, while health risks are associated with age, especially dementia, it is possible to improve health risks through preventive programs and to reduce the costs of health care through community health programs and e-medicine. Finally, and especially in the Asia Pacific, there are large flows of migrants to fill labour and skill shortages in countries such as Singapore, Hong Kong, Australia, and New Zealand. Migration from countries with relatively young age profiles (Thailand, Indonesia, Malaysia, and Nepal) can offset skill shortages and modify the demographic profile across countries. However, under the closed border conditions of COVID-19 this solution to labour shortages is currently curtailed.

The changing demographic profile globally has brought into question two issues linked to age: who is old, and when do you retire (Rudolph et al. 2018: 16). As the population ages, the age considered as being “old” increases, and when you should retire acquires ambiguity, especially in those countries that prohibit discrimination based on age. With population ageing there will be workforce ageing. It is expected that with longer average life expectancy workers will be employed beyond what was previously expected to be the retirement age in many countries. Factors driving the longer working life include improved health; workforce shortages driving the demand for skilled and experienced workers; and the need to build up a retirement income in order to live a comfortable post-retirement life (Gong and He 2019; Kudrna and Piggott 2019). There are opportunities for older workers and women to fill the skills gap and address the fiscal challenges associated with an ageing population (APC 2013). Through increased labour force participation and longer work periods, dependency ratios can be reduced, and skills gaps filled. However, there are also challenges associated with retaining and supporting older workers (Kudrna and Piggott 2019). These include offering flexible employment arrangements that

allow part-time work; removing the nexus between superannuation payments and final salary levels; and ensuring that older workers are employed under safe working conditions. For organisations employing older workers, the challenge is to have effective diversity management strategies that exclude ageism and age discrimination practices at the workplace, and to provide safe working conditions that reflect the age and physical capability differences across the workforce. With population ageing there are more generations living concurrently than previously, and the caring arrangements within families will be more complex than previously. Older workers will have to potentially juggle ‘sandwich care’ arrangements for parents and grandchildren.

Whether to work or to retire is determined by a complex combination of personal, institutional, and legal conditions (Cebrella and Wilkinson 2019). There is an over-arching set of policies and institutions that impinge on the retire/work decision. For example, an Australian Productivity Commission [APC] report on the challenges of an ageing population reported that there are several major obstacles to the employment of older people, of which the financial incentives of (and the social norms established by) the tax, superannuation and pension systems figure prominently’ (APC 2013, 15). With their populations ageing some countries are responding by lifting the official retirement age that determines access to state-funded pensions (APC 2013). It is not necessarily a choice between different states as the evidence suggests that older workers are taking on part-time and occasional work in concert with retirement (APC 2013, 95). The decision to participate is impacted by tax and social security programs such as the availability and access to a funded state pension; the use of private pension/superannuation benefits; the taxation of pension income; the availability of concessional benefits for the elderly (public transport; health; utilities; motor vehicle taxes); anti-discrimination and EEO legislation including ageism provisions; and occupational health and safety provisions for older workers.

With more generations co-existing within the workforce than previously there are perceptions of differential treatment for generations around policy impacts and preferential treatment. As Baird and Williams (TBD) discuss in this volume, baby boomers in Australia have benefited from long periods of sustained economic growth, rising property prices and government-sponsored superannuation programs. More recent generations (eg Gen X & Millennials) often feel disadvantaged in terms of the expansion in insecure employment and difficulties in accessing the property market (Kendig et al. 2018). The APC Report (2013: 195) identified four key areas linked to workforce participation: incentives – the effects of tax and pension systems, including eligibility and access to retirement income; improving the capacity to work through effective education, training, health, and labour market programs; managing employer attitudes to older workers through anti-discrimination and EEO legislation; and institutional support, by removing age-linked barriers to labour market and occupational entry, and providing flexible leave and care provisions for an ageing workforce. Across the region the levels of educational attainment are increasing, and research suggests that the more educated the older age cohorts are the more likely they are to maintain employment, especially in the

non-physically demanding service sector (APC 2013: 70). There are significant differences across the countries in the region in terms of the legislative and institutional supports and barriers to retirement and programs extending labour force participation for the elderly. One of the goals of this collection is to identify details of macro-environmental policies, regulations and institutions that provide a framework in which retirement and working decisions are made.

The analysis considers what programs employing organisations have developed to retain and attract older workers. The evidence suggests that in several countries across the region (Australia, Singapore, China, Taiwan) there are looming skills shortages that will have to be filled either through a combination of upskilling available workforces; labour force participation and retention; or attracting skilled migration (Varma and Ravi, 2017 in Paul 2018). Within the region, some countries like Australia and Singapore will attract international migration, and this will mitigate both ageing and skill shortages, with the caveat earlier discussed that COVID-19 might constrain such opportunities, at least in the short-term. Other countries such as China, India, Nepal, the Philippines, and Bangladesh will have net emigration (United Nations 2019, 34). This may exacerbate skill shortages in these countries if the emigrants are skilled and educated workers.

Attracting and retaining older workers through organisational strategic human resource management programs offers one solution that organisations can apply to their existing workforces. For organisations that are considering how to best harness the experience and skills of older workers there are opportunities to utilise them in mentoring and training programs, especially for new recruits into the organisation. Older workers may seek to re-enter the workforce after a period of retirement or to seek employment in an industry or occupation that differs from their previous work experiences. Policy and organisational responses to transitional labour market challenges include offering training and education opportunities; prohibiting age-based recruitment; and supporting career transitions across all age groups (Rudolph et al. 2018: 33). However, businesses in general have been slow to recognise the potential of retaining and attracting older workers. In a survey of organisational responses in Europe, for example, Cebrella and Wilkinson (2019) commented that ‘empirical evidence to date suggests that business has been sluggish in its response to the emerging challenges of an ageing workforce.

Despite a plethora of good practice guides littering the business management and public policy landscapes, recent studies of age management in European businesses have found only a minority of businesses adopting policies to assist in the retention or hiring of older workers and few had developed explicit strategies to do so’ (p. 122). In a similar vein Gong and He (2019) commented that ‘older workers are often forced into precarious employment with the consequent cycle of fewer job opportunities, little training and lack of income security, exposure to discrimination, harassment and workplace bullying, non-portability of leave entitlements, as well as a reduced capacity to exercise autonomy in how the work is done, resulting in damage to health and wellbeing’. These issues can be addressed by public policy and organisational programs that support older workers.

2.3 Recommendations and Programs from International Agencies that Address the Challenges of Ageing

As Dhakal and Aryal (TBD) point out later in this volume that although the first international instrument on ageing to call for action on ageing was the 1982 Vienna International Plan of Action on Ageing (United Nations 1982), it was the Madrid International Plan of Action on Ageing and its Political Declaration (the 2002 Madrid Plan) that significantly propelled the ageing agenda into becoming a global priority. In this section the programs and policy recommendations from international agencies that address ageing policy issues are outlined. The agencies covered include the United Nations (UN), the International Labour Organisation (ILO), and the World Health Organisation (WHO). The broad spectrum of policies represented by the agencies include human rights; labour standards; and healthy ageing. These are all core issues linked to ageing populations. Given the scale of the challenges of ageing populations facing many countries, the analysis and policy discussion can also be found across other international agencies including the Organisation for Economic Cooperation and Development (OECD 2020), the Asian Development Bank (Ha and Lee 2018), and the International Monetary Fund (Lee and Maso 2017).

2.3.1 *The World Health Organisation (WHO) – Healthy Ageing*

The WHO has been working towards global health reforms in an attempt to create a stronger and more resilient healthcare sector that accommodates ageing populations with increased health and care needs (WHO 2016, 2021). More recently, the WHO has developed the global strategy and action plan on Ageing and Health with five strategic objectives: “commitment to action on Healthy Ageing in every country; developing age-friendly environments; aligning health systems to the needs of older populations; developing sustainable and equitable systems for providing long-term care (home, communities, institutions); and improving measurement, monitoring and research on Healthy Ageing” (WHO 2019: 6-24). For example, financing the third strategic objective of aligning health systems to the needs of older populations is a challenge, and the Federal Ministry of Finance (FMF) in Europe is concerned about the long-term sustainability of public finances for member countries (FMF 2018), where it is claimed that much of the increase in age-related expenditure is in ‘long-term care and health-care’ (FMF 2018: 3) with an estimated increase of 4 percentage points of gross domestic product (GDP) by 2070 being devoted to healthcare. Within health, a major concern for many countries is the rising incidence of age-related dementia and the potential resource costs that will accompany it.

The WHO’s approach is to raise awareness and stimulate international dialogue, not only about global ageing issues but also to encourage cross-national collaboration that will help address the challenges and opportunities of an ageing population.

The WHO works with Member States, UN agencies and diverse stakeholders to foster Healthy Ageing in every country with the aim to achieve focussed global action on ageing and health (WHO, n.d.). Two fundamental WHO responses to population ageing are the Global Strategy and Action Plan on Ageing and Health (2016–2020) and the related Decade of Healthy Ageing (2021–2030) that promotes a decade of concerted, sustained, and collaborative action to improve the lives of older people, their families, and the communities in which they live (WHO 2021):

Health is central to our experience of older age and the opportunities that ageing brings. Initiatives undertaken as part of the Decade will seek to: change how we think, feel and act towards age and ageing; facilitate the ability of older people to participate in and contribute to their communities and society; deliver integrated care and primary health services that are responsive to the needs of the individual; and provide access to long-term care for older people who need it. (WHO 2021, page).

The need for resilient health and long-term care systems are mirrored by regional bodies (such as the European Union’s (EU’s) Federal Ministry of Finance -FMF 2018) which are driving re-assessments of current health systems. A major challenge to providing affordable and sustainable healthcare is the high human resource requirements for care (FMF 2018). The challenge is the growth in the demand for care and in specialist services linked to aged care, combined with predictions of workforce and skill shortages and potential limits on the use of migrant labour to fill shortages, which will place severe constraints on national healthcare systems. This is reinforced by the demographics associated with ageing – namely, low fertility rates and smaller families – that transfers responsibility for care from families to the public, private, and community sectors.

Despite this, many countries are shifting emphases from over-reliance on institutional care to increasing home and family care arrangements (RNM 2016); and streamlining programs towards a stronger emphasis on preventative health care, and more recently, the emergence of e-health solutions to increase productivity in the healthcare sector and replace labour with technology. Indeed, heralded as one of the standout innovations to assist independency and increased possibilities for home care is the Internet of Things or IoT, with smart technology, apps and wearable devices; but while technology may be an apt solution for future health systems, it does not come without issues (such as unreliable internet access and the lack of digital skills amongst aged people) that must be addressed first. Where a population however has embraced technology some positive shifts in e-health and IoT solutions are to be found. Germany and Denmark have both engaged in similar Smart programs, the background of which will be provided in the penultimate section of this chapter.

2.3.2 *The United Nations: Ageing with Dignity and Security*

The UN Sustainable Development Goals (SDGs) or Agenda 2030 linked to ageing (see Chap. 1) drive the analysis found in many of the chapters in this book. According to UNDESA (n.d.), Agenda 2030 calls for: “‘leaving no one behind’ and for ensuring that the SDGs are met for all segments of society, at all ages. With a particular focus on the most vulnerable groups, including older persons, national actions to ‘leave no one behind’ can enable and accelerate progress to achieve the SDGs” (p. 6). As Dhakal and Aryal (TBD) point out later in this volume, the 17 SDGs also represent a collective global pledge that everyone would have the opportunity to fulfil their potential with dignity and equality and no one would be left behind, especially the elderly. Behind the SDGs are protocols and international agendas that address human rights, and specifically the rights of older citizens. Table 2.1 lists the relevant UN human rights protocols, especially those linked to population ageing.

The UN Economic and Social Council’s Agenda for Social Development provides a platform for the engagement of non-government organisations (NGOs) to address many of the issues associated with ageing. The expertise and views of the more than 5,000 NGOs accredited with the OEWGA (see above), provide significant value to the UN (UN 2018b). For example, HelpAge International is a global network of 154 organisations in 85 countries that are united to support and promote the rights of all older people to lead dignified, healthy, and secure lives, with a special focus on low and middle-income countries (HelpAge International, n.d.). Their recent initiative, a practical toolkit *It’s about rights* aims to help build a case about a UN convention on the rights of older people during the COVID-19 pandemic (HelpAge International, n.d.). Another example is the American Association of Retired Persons (AARP), America’s leading NGO for people aged fifty and older, with over 38 million members (AARP, n.d.). AARP actively engages in advocacy at the UN to champion the issues of global ageing. For instance, in 2019, in collaboration with the UN Department of Economic and Social Affairs, AARP hosted an event that focussed on the global state of social protection for older women (UN 2020e).

A more recent UN initiative, the 2030 Agenda for Sustainable Development, adopted by the UN General Assembly in 2015, sets out a comprehensive and people-centred universal plan of action to achieve sustainable development (UN 2020c). At the heart of the 2030 Agenda are 17 Sustainable Development Goals (see Chap. 1 for the full list) that target action in areas of critical importance for all segments of society, leaving no-one behind and particularly focuses on the most vulnerable (UN 2015). Indeed, the 2030 Agenda plays an integral role in protecting and promoting the rights of older persons, as ageing is interconnected across the SDGs including poverty eradication (SDG1), zero hunger (SDG2) good health and well-being (SDG3), quality education (SDG4), gender equality (SDG5), decent work and economic growth (SDG8), reduced inequalities (SDG10) and sustainable cities and communities (SDG11) (UN 2018a, 2019).

Table 2.1 Selected UN initiatives for human rights

UN initiative	Date	Purpose
Universal Declaration of Human Rights (UDHR)	Proclaimed at the UN General Assembly (by resolution 217 A) in 1948.	The UDHR is a milestone document in history, that sets out for the first time, fundamental human rights to be universally protected (UN 2015).
Vienna International Plan of Action (referred to as the International Plan)	Adopted in the first World Assembly of Ageing in 1982.	The International Plan is the first international instrument to promote regional and international cooperation in the strategic planning, policy development and program implementation to address the global challenges associated with an ageing population (UN 1982).
Madrid International Plan of Action on Ageing (MIPAA)	Adopted at the second World Assembly on Ageing in 2002.	MIPAA builds on the International Plan, and addresses the social, cultural, economic and demographic realities of the 21st century and focuses on three specific areas: older persons and development; advancing health and well-being into old age; and ensuring enabling and supportive environments (UN 2002).
International Day of Older Persons	Designated as the 1 st October by the UN General Assembly in 1990 (by resolution 45/106).	The International Day of Older Persons is to honour and acknowledge the important contributions that older people make to society and raise awareness of the challenges of ageing in today's world (UN 2020a).
UN's Principles for Older Persons	Adopted by the UN General Assembly in 1991 (by resolution 46/91).	The UN's principles for Older Persons encompass the areas of independence, participation, care, self-fulfilment and dignity, provide the foundation for the development of national policies and programs on ageing and health (UNHRC 2020).
The Open-Ended Working Group on Ageing (OEWGA)	Established by the General Assembly (by resolution 65/182) on 21 December 2010.	The OEWGA is responsible to strengthen the protection of the human rights of older persons (UN 2020b).

2.3.3 *The ILO: Rights at Work and a Decent Work Agenda*

The ILO has a targeted approach to promote rights at work, to encourage decent employment opportunities, to enhance social protection and foster social and economic progress for the needs of older working women and men (ILO, n.d.). The ILO focus is on work and the rights and conditions associated with work. For older workers this means setting out minimum labour standards, especially those that prohibit discrimination on the basis of age in terms of wages, hiring, promotion, health and safety, and access to training opportunities. The ILO has several generic and specific instruments that incorporate the rights and living conditions of an ageing population. For instance, core labour standards identified by the ILO relate to the elimination of all forms of forced or compulsory labour, the abolition of child

labour, freedom of association and recognition of the right to collective bargaining, the elimination of any discrimination in employment and occupation, and the recognition of equal remuneration for work of equal value (see Romeyn 2007). In addition, the decent work agenda of the ILO (2001) includes six dimensions embedded in the concept: (a) opportunities for work for every man/ woman who would like to find work, that ensures sustainable development and that provides a sustainable livelihood to workers and their families, (b) work should be voluntary and not forced, (c) workers should be free to join workers organisations, (d) work should be free from discrimination, (f) the health of workers and their families should be protected with adequate safeguards in the case of illness, and (g) workers should be treated with respect. Dhakal and Burgess (2020) contend that the phenomenon of decent work deficit – when the dimensions of decent work are either not covered or overlooked by labour and employment policies — is complex and enhancing local institutional capacity and focusing on informal sector are necessary to overcome the deficit. There are conventions that either directly or indirectly address challenges of an ageing population that include recommendations on income security; medical care; invalidity and old age benefits; equal opportunity and treatment; workers with family care responsibilities.

To achieve these objectives, the ILO has formed a partnership with the European Community (EU) and since 2001, meets annually to discuss and devise policy options to address the implications of longer working lives, with a focus on skills and training, and to strengthen social protection and income security for older workers (ILO 2019). Underpinning the strategic orientations for the ILO-EU partnership is their united stand in the ‘objective to contribute to an inclusive and sustainable recovery and renew their commitment to work towards a human-centred Future of Work, based on the implementation of the ILO Centenary Declaration for the Future of Work and the European Pillar of Social Rights’ (ILO 2020: 3). The ILO has a wide range of Conventions and Recommendations relevant in the context of demographic change that can be used to guide policy decisions. These instruments have a role to play in achieving the consensus needed to adopt and implement national policy frameworks responding to population ageing. Recommendations and conventions that are relevant to ageing include: the Older Workers Recommendation, 1980 (No. 162). Recommendation No. 162 proclaims: (i) equality of opportunity and treatment; (ii) employment protection measures; and (iii) preparation for, and access to, retirement.

In a review of the challenges of an ageing workforce and population the ILO (2013, 110) commented that

Current national and international development frameworks too often do not take a life-cycle approach. Investment in human development – education, training, lifelong learning, health, occupational safety and health – throughout life is essential. Ensuring that people of all working ages have access to decent work and secure access to livelihood assets will enable countries to take advantage of their demographic dividends, whether a youth bulge or an ageing dividend.

In addition, policies identified (ILO 2013, 114) that were relevant or older workers included:

a focus on healthy, secure working conditions; adapting working time, working life and work organization to enable older workers to continue working while at the same time putting in place support for employers in their efforts to do so; improving the responsiveness of public employment services to the demands of older workers; fostering employability via lifelong learning and career development initiatives; and combating prejudice and age discrimination and improving attitudes towards older people in general.

2.4 Selective Examples of Innovative Policies and Programs to Address Population Ageing

An era where the ageing population outnumbers the younger population (Vespa et al. 2020) is upon us, and the international issues are three-fold. First, early retirement creates a knowledge and skills drain from the economy and increased pressure on pension systems. Second, low fertility rates mean that there are not enough younger workers to replace older retiring workers, resulting in a situation where workers must be found elsewhere or workplace practices must be reformed to be less labour intensive. Third, with the proportion of the ageing population increasing, age-related illnesses (for example, dementia and other causes of disability) are also increasing. With lower fertility and a shrinking younger workforce, it is reasonable to assume that labour must be brought in from other countries. For many developed countries this may have been achievable until the onset of COVID-19 and the associated global travel restrictions. The choices, therefore, mean that nations must not only look internally to innovate but also work together to increase the attractiveness of the older worker, as it is only through this together with immigration that they are able to capitalise on the productive potential required for the future (AARP 2018). This final section takes a closer look at some selected innovations across the main themes drawn from this chapter. These examples cover countries not included in this volume as innovative policies are identified in the subsequent chapters.

2.4.1 Social, Health and Technology Integration to Extend Working Lives in Japan

Japan has been identified as a ‘super-ageing society’ (Forbes 2018). As such many other countries are watching Japan to see how it is responding to the challenges. In Japan however, the challenges that a looming 38% population over 65 years of age are bringing, are equally regarded as opportunity. Japan’s main approach to this opportunity is a three-pronged approach including integrated social, technological and health systems that culminate in an extension of individuals’ natural working lives. The first prong (social) is to remove the moniker of senior citizen across society. It is considered that if people are not automatically considered ‘old’ at the age of 65, many will continue to live as they were. This includes remaining in the

workforce as long as they are able (Forbes 2018). The second prong (health) is to ensure that people are staying healthy as they age. In this way, and, alongside the removal of the term senior citizen, they are readily able to continue work for many more years than previously considered (Walia 2019). Third (technological solutions) when implemented in the workplace can provide labour-augmentation outcomes, relieving the burdens of existing jobs and supporting older workers in their daily work lives (Walia 2019).

2.4.2 Collaboration for Quality of Life in Canada

Canada has taken a collaborative approach to deal with the combined impacts of an ageing population. Not only is the Government of Canada's Centre for Ageing and Brain Health Innovation (CABHI) the largest investment in brain and ageing in Canadian history, but it is also a unique collaboration of health care, science, industry, not-for-profit and government partners whose aim is to help improve the quality of life for the world's ageing population. This allows older adults to age safely in the setting of their choice while maintaining their cognitive, emotional, and physical well-being (Centre for Ageing and Brain Health Innovation, n.d.). Retirement income systems in Canada are also claimed to be the best in the world. To ensure the financial security of its older population and reduce poverty among the elderly the Canadian Government combined its programs of Pensions, Guaranteed Income and, Old Age Security Program into a more inclusive package (Government of Canada 2014). Indeed, the increase to the Guaranteed Income Supplement for the lowest-income seniors (where 70% are women), reflects Canada's strong commitment to achieving gender equality, and moreover, has helped improve the financial security of close to 900,000 vulnerable seniors, lifting 57,000 older persons out of poverty (UN 2018a: 12).

2.4.3 The Use of IT in a Digital Literate Ageing Population, Germany and Denmark

Some countries (for example, Germany) have an elderly population who has, compared with many other countries, a high level of digital literacy. This means that they can immediately capitalise on high tech led solutions to both work and health domains. 'Ambient Assisted Living' (AAL) (also trialled in Denmark) technology supporting smart household solutions is one such innovation coming out of Europe. This innovation was a result of a government-sponsored competition in 2014 to encourage local municipalities to innovate for quality of older life (AARP 2018:24). As a result, five winning projects were integrated to provide a holistic model which combines technology (including the Daily Care Journal to address isolation),

transport systems (accessibility), independent living, and a mix of family and professional care and supporting social connections.

2.4.4 Spain's Policies Targeting Older Workers

The ILO (2013) details several innovative national and organisational programs to address an ageing workforce. A national approach by Spain was outlined that included the following key policy components:

1. Promoting healthy and secure working conditions.
2. Enhancing internal flexibility within companies, especially for older workers.
3. Re-adapting Public Employment Services to the demands of older unemployed workers to improve their employability and building better links between employment, social services, and training schemes.
4. Fostering the transfer of experience on self-employment between older and younger workers and entrepreneurs.
5. Combating age discrimination within companies.

2.5 Conclusion

The impact of demographic shifts towards ageing will be significant, not only in constraining national growth rates but also in causing potential skills and labour force shortages. The financing of retirement incomes and adequate health systems to support an ageing population will remain a challenge across many countries. Many developing economies have poor infrastructure, limited health facilities, and minimal welfare systems, so the challenges of developing and funding an integrated program that supports ageing are extensive. Outside of public welfare and pension systems, support for the elderly is found in family care and community support systems, especially in developing economies. This chapter has demonstrated that there is no shortage of policy programs and advice to governments to develop strategies to address the challenges of ageing. There is no one set of solutions to these challenges since the demographic profiles, the infrastructure and policy support systems, and the private and public capacity to develop and fund support systems across retirement incomes, health systems; and infrastructure including training, education, transport and care, differs across countries. The ILO (2013) suggested that the challenges of an ageing population should not be seen as one confined to older citizens that require targeted policies directed at older citizens. Instead, they suggest a life cycle or whole of life approach to preparing for ageing that includes the development of pension systems, preventive healthcare arrangements, lifelong learning, and extended and flexible working arrangements.

The following chapters provide an insight into the common and diverse challenges, strategies and paths pursued by a selection of countries in the Asia Pacific in response to the issues discussed in this and earlier chapters.

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