

ENASP's contribution to the GREEN PAPER ON AGEING - Fostering solidarity and responsibility between generations

On behalf of its members, the European network of agricultural social protection systems (ENASP) composed of Kasa Rolniczego Ubezpieczenia Społecznego (KRUS) in Poland, Maatalousyrittäjien Eläkelaitos (Mela) in Finland, Mutualité Sociale Agricole (MSA) in France, OPEKA in Greece, Sozialversicherung für Landwirtschaft, Forsten und Gartenbau (SVLFG) in Germany and Sozialversicherungsanstalt der Selbständigen (SVS) in Austria, the ENASP expressly welcomes and supports the Commission's initiative to integrate new approaches in the policies of the Member States in order to anticipate and meet the challenges of healthy ageing.

ENASP's work is based on common values and principles, some of which play an essential role in supporting people from early childhood to old age. These values include solidarity (between generations, heads of households and single people, the healthy and the sick); single counter (multiple risks covered by a single organization for the entire agricultural population throughout their lives); the health and well-being of agricultural and rural populations; the principle of agricultural job protection/security; equity and social and territorial cohesion. Beyond their conformity with the European principles of democracy and welfare, these values are economic and sustainable in their orientation.

ENASP agrees with the EU Commission's analysis that demographic change will have a variety of effects, especially on health and long-term care, well-being and social cohesion. In this context, the aspect of intergenerational solidarity and fairness between both young and old people should also and especially be emphasized. Taking into account the needs of all generations is crucial for the work of the network's member organizations.

All ENASP member schemes are responsible for retirement pensions and insurance against accidents at work and occupational diseases.

Demographic change - intensified by structural change - has taken hold earlier and more strongly in the agricultural population than in the general population. As a result, ENASP member organizations have a large number of elderly insured. Therefore, solutions had to be found much earlier with regard to the healthy and socially safe ageing of the population concerned. The solutions had to be balanced within the agricultural population between the young and the elderly and between the economically strong and the economically weak. They also had to be sustainable for society as a whole.

Adequate, affordable, fair and sustainable pension systems are a major challenge for Europe as a whole. A simple and uniform solution to this problem is of course not yet in sight. However, ENASP members can report on their positive experiences and show how healthy ageing concepts can be implemented.

As the Commission rightly points out, healthy and active ageing means promoting healthy lifestyles throughout life (consumption and dietary habits, physical and social activity levels), improving the resilience of health systems, social protection systems and labor market adaptation.

To answer the question of how to promote healthy and active ageing policies from an early age and throughout life for all, ENASP members can make a contribution.

As institutions responsible for social protection, ENASP member organizations are particularly concerned with the development, proper education and healthy life of young people growing up in rural areas. To this end, ENASP members offer services that impact especially on the younger generation from birth to adolescence.

1. EARLY CHILDHOOD AND YOUTH DEVELOPMENT

Demographic ageing can be linked to an increase in life expectancy or a decrease in natality. This decline can be explained by various factors, including current lifestyles.

In France, **MSA** helps families by offering them family benefits to cover part of the child's needs (childcare, family allowance, back-to-school allowance, etc.) and also housing benefits. It also offers health and social action benefits or financial aid to support families in the greatest difficulty.

To enable families to have access to childcare, including in rural areas, MSA supports "micro-crèches" (micro nurseries) whose small size is particularly well suited to its territories, as well as childcare services and collective childcare facilities.

It has been shown that access to quality early childhood education and care services has a lasting impact on the development of the younger generation, on school performance and beyond.

Access to health care is also essential for young children in order to increase their health capital in the long term. MSA offers various actions to keep children in good health (vaccination campaign, oral and dental prevention, etc.).

In addition, it supports young people as they become independent by offering them various actions to improve their future professional integration and quality of life.

In Poland Agricultural Social Insurance Fund—**KRUS** organizes rehabilitation stays for farmers' children. The stays last 21 days during summer holidays and are organized in KRUS' Farmers Rehabilitation Centers for children suffering from respiratory problems as well as defects and diseases of the musculoskeletal system. During these stays young patients participate in a special training regarding health provided by KRUS.

Moreover, each year KRUS organizes for school children:

- trainings on health and safety on farm,
- artistic contests and knowledge contests on work safety and health,
- special trainings and meetings at agricultural schools about accident threats in agriculture.

The principles of safe work in agriculture are also disseminated in a number of KRUS promotional materials such as films, brochures, leaflets, posters, roll-ups and preventive calendars, puzzles, games and an e-learning course adapted to young audience. This is to focus the youngest rural residents' attention on the current accident hazards on a farm and to teach them how to behave correctly when being in the farmyard.

In Finland in the frames of Farmers' holiday and stand-in scheme the Farmers' Social Insurance Institution—**MELA** provides replacement services in the case of temporary child care leave for a maximum of 7 days in order to care for a sick child under age 10. Assistance can also be given for the

duration of special care of a sick child under 16 years old whose parents takes part in the treatment or rehabilitation provided for the child. The same service is provided for the duration of maternity and paternity leave.

In case of day-care of a child aged under 3, after ceasing parental allowance MELA enables parents to look after him/her for 100 days each year.

In the scope of support for young children, the Greek organization – **OPEKA** conducts a program which covers day nursery expenses for their beneficiaries.

OPEKA also implemented new allowances to promote having a large family and is granting a single allowance for child benefits to every family with one or more children and a special allowance for families with three children and large families. The amount of the allowance depends on the income of the family.

The Austrian **SVS** (former SVB) has been conducting the health action for children since 2001 and about 460 children participate every year during summer holidays. Children from 8 to 15 years old join in this 17 days long health action designed to deal with dyslexia, orthopedic and respiratory problems, overweight and skin diseases. In 2017 the SVS started two new additional focuses. First, for children and adolescents in stressful life situations, where participants are offered professional support in difficult situations like mobbing or the death of a family member. Second for healthy children a 17 days course with a lot of sport and health lectures to support a healthy life style and their health literacy.

Fit4Life is a supporting program for all school age children and adolescents in relation with agriculture. The SVS provided health experts for information days, supported with knowledge for the creation of a healthy school environment, and helped raise awareness about healthy eating and the importance of sufficient physical activity. Preventing accidents and creating the awareness of possible hazards for children on farms was also a part of this program.

In order to identify health risks at an early stage and to increase health awareness, the SVS offers children and adolescents between the age of six and 18 a free of charge “Junior Health Check program”. After the health check the SVS supports children and adolescents with an amount of 100 euros for taking part at different quality assured sports activities.

The **SVLFG** in Germany supports projects of rural women’s organizations in various federal states such as ‘Cooking with children’ as an exemplary prevention project for healthy nutrition. Primary school children are introduced to healthy and tasty food at an early age in theory and practice.

The SVLFG also organizes child safety days (“Kindersicherheitstage”). Here, children are, in a playful way, made familiar with the dangers that typically lurk on a farm. They furthermore learn how to help themselves or get help in an emergency.

2. ACTIVE WORKING LIFE

The Green Paper also highlights the importance of working life and its impact on the prosperity and well-being of workers. The Commission notes that health promotion and disease prevention in the form of healthy lifestyles, health and safety at work, and active social lives can contribute to limiting or postponing ageing-related problems.

ENASP members are - to varying extents, in accordance with the respective national legislation - active in this field and are extremely grateful to the European Commission for addressing specific challenges in the field of agriculture. The potential of less developed regions or remote rural areas and their assets should not be overlooked, provided that policies are promoted that integrate more people into the labor market, allowing them to have an active social life, to do their work in good conditions, allowing them to stay active longer in good health.

The Commission rightly points out that accidents at work and occupational diseases are more dangerous as people get older. Good working conditions, including sound occupational safety and health, help protect the health of workers of all ages, thus promoting well-being and reducing early retirement rates.

The statistics of the agricultural accident insurance institutions clearly show that the risk of accidents increases sharply in old age. The ENASP members are doing exemplary work here to promote health and safety at work and carry out highly recognized prevention work nationally and internationally. This work also helps to reduce the number of occupational accidents.

Furthermore, throughout working life, in addition to good working conditions, good living conditions are also necessary. Thus, life in rural areas must offer prospects to farmers and farm workers, particularly through family services, access to decent accommodation and, above all, access to quality care and services. The development of digital technology is a major challenge for rural areas, as it allows access to all online services, particularly telemedicine, the use of which has increased with the health crisis.

In addition to the health coverage offered by some of the network's member organizations to their insured members, **MSA**, for example, is developing specific preventive actions adapted to the needs of the agricultural and rural population (vaccination, organized cancer screening, dental prevention, therapeutic education, healthcare pathways "Parcours nutrition santé" (health and nutrition) to prevent the risk of obesity thanks to nutritional education, ...). These actions answer needs which have been identified by MSA in their area and objectives of public health policies.

SVS has the following offerings, among others: In a special 7-day health week, farmers become aware of the stresses and strains of working on the farm. Examples show how these burdens can be reduced or avoided. The focus is on information about various occupational diseases and their prevention, supplemented by workshops on stress management, burnout prevention, factory inspections with practical stress analysis and exercises for body-friendly, efficient work. The central point of the program is a health check with additional occupational medical examinations. In addition to other topics such as sun protection and fall prevention, talking with colleagues is also very much appreciated. Other different offers from the SVS focus on strengthening a healthy lifestyle as well as identifying and minimizing health risk factors. The main topics are next to a healthy lifestyle, a healthy back, mental strengthening, performance and fitness as well as a healthy menopause.

KRUS offers various free of charge prevention courses for rural population, especially for active farmers. Their aim is to teach people how to live and work safely and healthily in the country. In the framework of the global prevention campaign "Vision Zero – safety, health and wellbeing", KRUS implemented the Vision Zero Strategy in agriculture in Poland which strengthened the KRUS statutory tasks and highlighted the importance of prevention of accidents and professional diseases in agriculture, as well as underlined the importance of farmers' wellbeing. Special information materials and guides for farmers about these matters were produced and largely distributed. Thanks to these actions farmers and generally people living in the country are aware of life and health

hazards, including psycho-social ones and know which behavior to avoid, as well as where to seek help. In this way, by following good advice in terms of safe work and healthy lifestyle (healthy nutrition, moderate sport activity, regular medical visits) from early childhood through working life, farmers are better equipped to face challenges of active life in agriculture.

The **SVLFG** campaign “Mit uns im Gleichgewicht” (In balance with us) aims to strengthen the mental and physical health of the insured. With offers specially tailored to the green sector, the SVLFG wants to provide support as early as possible in the run-up to illness. With its group offers, online courses, telephone advice and crisis assistance, the SVLFG offers various options so that health promotion can be well integrated into everyday life.

The Green Paper also mentions the aspect of support for informal carers. Indeed, support may also be needed on a daily basis for specific populations such as family carers, whose role is important in rural areas. This is why **SVLFG**, **SVS** and **MSA** offer them specific actions to maintain their physical and mental health (recuperation week for family carers and other specific offers for volunteer carers, training, information, specific guides, ...).

3. THE CHALLENGES OF AGEING

The Green Paper recalls the challenges that accompany ageing and invites reflection on the many ways to prevent or limit negative consequences on our society. Promoting active and healthy ageing can take many forms.

In several European countries, it can be observed that smaller agricultural enterprises in particular are not passed on to the younger generation in time. The reason for this is often the lack of or insufficient financial security for the older generation. Moreover, in many cases there is a lack of advice. Combining voluntary actions between young and old people and developing intergenerational learning and the transmission of knowledge can favor the departure of older people in good conditions while allowing young people to settle in rural areas in an informed way.

The low level of retirement pensions may be one of the reasons why older farmers, especially those running small businesses, do not pass them on to younger hands. However, this is important for the healthy development of the business, but also to protect older people from occupational risks, as it is precisely in old age that the probability of suffering an occupational accident increases in these cases. The ENASP systems are particularly effective in this area. However, by guaranteeing minimum pensions to former farmers, the pension schemes make it possible to transfer farms in good time. Older but socially protected entrepreneurs are able to pass on their farms to younger people who will implement innovative approaches, whether or not they come from the farming world. Thus, the respective countries have the youngest agricultural entrepreneurs in Europe.

Because situations of isolation are particularly prevalent in rural and/or fragile areas, **MSA** is involved in the fight against the isolation of the elderly and supports local solidarity. This takes many different forms:

- intergenerational stays between elderly people and young people in training to provide personal assistance,
- support for retired people who are losing their independence by strengthening home care,
- provision of intermediate housing, “Maisons d'Accueil et de Résidence Pour l'Autonomie” (MARPA), which are small accommodation structures for less than 25 residents enabling

fragile but non-dependent elderly people to remain living as close as possible to their original home, etc.)

MSA also works to prevent loss of autonomy and to promote "Ageing Well" by improving knowledge of the problems associated with ageing and by developing collective health education workshops (conferences and debates, living well in retirement, balance, cognitive-memory stimulation workshops (Health Promotion Education Program (Peps Eureka), nutrition, housing, adapted physical activity, visual and spatial memory workshops, etc.) in order to promote a lasting change in behavior to preserve autonomy.

In Greece **OPEKA** (former OGA) offers holiday- and excursion programs. Up to 55 000 beneficiaries can partake in a six-day holiday, while up to 37 000 beneficiaries can take part in one or two-day excursions.

Since 2006 **SVS** (formerly SVB) is carrying a three-week health action for Austrian elderly farmers in need of relaxation to preserve mental and physical healthiness. The main program items are appropriate physical exercises, healthy eating and psychosocial support.

Apart from that SVS offers spa treatment and rehabilitation also for retired farmers. The offers depend on the main physical health needs. Participants stay three to four weeks for remedial treatment in a health resort. For psychological rehabilitation stays last up to six weeks in specialized rehabilitation centers.

In the field of health promotion SVS offers special lectures and health days for retired farmers. Age appropriate living including prevention of falls, information about non-communicable diseases and a healthy lifestyle are the main topics of this offer.

In another 15-day health offer seniors learn how to cope with emotional stressful situations. The aim is to increase the pleasure for life and life satisfaction in old age. Participants get a lot of hints, information and practical exercises on healthy nutrition, physical exercises and relaxation to provide healthy life.

In another 7-day offer people learn how to exit from working life and enter into retirement. Participants learn to improve the physical and mental well-being. Challenges during the stay are the changing role images, the collaboration within the company, interpersonal conflicts and legal aspects, which are discussed and worked with.

In Germany, **SVLFG** has a special offer for elderly in rural areas, which tens of thousands of senior citizens have already taken advantage of. Independence requires physical and mental mobility. The important pre-requisites for mobility and safe walking in everyday life are physical fitness, strength and balance. During the training in the "Trittsicher durchs Leben" (Surefooted through Life) courses, precisely these areas are strengthened by appropriate exercises. In addition, after the last course date, the participants are advised about safety around the house and company. Through this offer, the health and participation of older people in particular is to be preserved until old age. The program was developed in cooperation with the Deutscher LandFrauenverband (German Rural Women's Association), the Robert Bosch Krankenhaus in Stuttgart and the Deutscher Turner-Bund (German Gymnastics Federation). The program is sponsored by the Federal Ministry of Education and Research. It is scientifically evaluated.