



Mindful Ageing: Policy Framework Report



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Mindful Ageing is a 36-month project (September 2020 – August 2023) funded by the Erasmus+ Programme of the European Union. It was launched in September 2020 and is being implemented by six partners from Bulgaria, Finland, France, Greece, Ireland and the UK.

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List of abbreviations

Abbreviation	Definition
AAI	Active Ageing Index
ACT	Acceptance and commitment therapy
AGIRC	General Association of Pensions Institutions in France
APA	Personalized Autonomy Allowance
ARA	The Housing Finance and Development Centre of Finland
ARRCO	Association for Complementary Pension Schemes for Employees
BICC	Business Information and Consulting Center
CAM	Complementary and alternative medicine
CEO	Chief executive officer
CFM	Center for Mindfulness (Finland)
CSO	Civil Society Organisation
DIY	Do it yourself
EC	European Commission
EEA	European Economic Area
EFKA	Unified Social Security Fund in Greece
EHPAD	Accommodation Facility for Dependent Elderly in France
EOPYY	National Organization for the Provision of Health Services
ESY	National Health System Nursing Units
EU	European Union
EY	European Year
IED	Institute for Entrepreneurship Development
ILO	International Labour Office
IO	Intellectual Output
KAPI	Open Elderly Care centres in Greece
KELA	The Social Institution of Finland
KIILA	Vocationally oriented rehabilitation for persons who are gainfully employed
LLP	Lifelong Learning Programme
MBCT	Mindfulness–Based Cognitive Therapy
MBSR	Mindfulness-Based Stress Reduction
MIPAA	Madrid International Plan of Action on Ageing
MOOC	Massive Open Online Course
MSAH	Ministry of Social Affairs and Health of Finland
NDSB	National Demographic Strategy of the Republic of Bulgaria
NGO	Non-governmental organisation
NHIF	National Health Insurance Fund of Bulgaria
NHS	National Health Service of the UK
NLP	Neuro-linguistic programming
NSAAB	National Comprehensive Strategy for Active Ageing in Bulgaria
OAP	Old Age Pensioner
OECD	Organisation for Economic Co-operation and Development
OER	Open Education Resource
OSF	Official Statistics of Finland
SSA	Social housing assistance

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UK	United Kingdom
VAMK	Vaasa University of Applied Sciences
VET	Vocational Education and Training
WHO	World Health Organisation

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Key terms and concepts

Active population - The labour force or workforce or economically active population includes both employed (employees and self-employed) and unemployed people, but not the economically inactive, such as pre-school children, school children, students and pensioners¹.

Active ageing - Active ageing means helping people stay in charge of their own lives for as long as possible as they age and, where possible, to contribute to the economy and society. The term "active ageing" was adopted by the World Health Organization in the late 1990s. It is meant to convey a more inclusive message than "healthy ageing" and recognise the factors and health care that affects how individuals and populations age (Kalache and Kickbusch, 1997)².

Active Ageing Index - The Active Ageing Index (AAI) is a tool to measure the untapped potential of older people for active and healthy ageing at national and subnational levels. It measures the level to which older people live independent lives, participate in paid employment and social activities, and their capacity to age actively. The index is constructed from 22 individual indicators that are grouped into four domains. The index has been developed within the framework of the 2012 European Year for Active Ageing and Solidarity between Generations (EY2012). The launch of AAI also coincided with the 10th anniversary of the 2nd World Assembly on Ageing and the 2nd cycle of review and appraisal of the implementation of the Madrid International Plan of Action on Ageing and its Regional Implementation Strategy³.

Ageism – Ageism, also spelt agism, is stereotyping and/or discrimination against individuals or groups based on their age. The term was coined in 1969 by Robert Neil Butler to describe discrimination against older people and patterned on sexism and racism⁴.

Life expectancy – Life expectancy is a statistical measure of the average time an organism is expected to live, based on the year of its birth, its current age, and other demographic factors, including biological sex⁵.

Mindfulness - Mindfulness is the practice of purposely bringing one's attention to the present moment without judgment, a skill one develops through meditation or other training. Mindfulness derives from sati, a significant element of Buddhist traditions, and based on Zen, Vipassanā, and Tibetan meditation techniques.

Old age - Old age refers to ages nearing or surpassing the life expectancy of human beings and is thus the end of the human life cycle. Terms and euphemisms include old people, the elderly (worldwide usage), OAPs (British usage which stands for Old Age Pensioner), seniors (American usage), senior citizens (American usage), older adults (in the social sciences), and the elders (in many cultures—including the cultures of aboriginal people). The United Nations has agreed that 65+ years may be usually denoted as old age. The World Health Organization (WHO) set 55 as the beginning of old age. Most developed Western countries set the age of 60 to 65 for retirement. Describing

¹ Source: Eurostat

² World Health Organisation (WHO)

³ United Nations Economic Commission for Europe (UNECE)

⁴ Wikipedia

⁵ Wikipedia

sub-groups among older people is important for considering the span of old age. 1) Between 60 – 75 years = young old; 2) Between 75 – 85 years = old; 3) 85 + - frail older population.

Population ageing - Population ageing is related to the increasing median age in a population because of declining fertility rates and rising life expectancy. Most developed countries have a rising life expectancy and an ageing population, trends that emerged first in developed countries but are now seen in virtually all developing countries⁶.

Quality of life – It is "an individual's perception of his or her position in life in the context of the culture and value system where they live, and concerning their goals, expectations, standards and concerns. It is a broad-ranging concept, incorporating in a complex way a person's physical health, psychological state, level of independence, social relationships, personal beliefs and relationship to salient features in the environment⁷.

Successful ageing – The term was first suggested by Atchley in 1972. He defined successful ageing as people who were able to carry on with their relationships, and the ways they lived as they continued to grow older. From the perspective of older people, successful ageing included things such as having good health and staying active, as well as being relatively financially secure to feel independent and supportive to the community.

Positive psychology - Positive psychology is the scientific study of what makes life most worth living, focusing on both individual and societal wellbeing. It studies "positive subjective experience, positive individual traits, and positive institutions. It is a field of study that has been growing steadily throughout the years as individuals and researchers look for common ground on better wellbeing⁸.

Neuro-linguistic programming (NLP) is a pseudoscientific approach to communication, personal development, and psychotherapy created by Richard Bandler and John Grinder in California, United States, in the 1970s. NLP's creators claim there is a connection between neurological processes (neuro), language (linguistic) and behavioral patterns learned through experience (programming), and that these can be changed to achieve specific goals in life⁹.

⁶ Wikipedia

⁷ WHO

⁸ Wikipedia

⁹ Wikipedia

Executive summary

Population ageing is one of the biggest social and economic challenges that European societies face in the 21st century. The growing share of the elderly population will lead to higher expenditures in public finances, i.e. higher expenditures for pensions, long-term care, health care, education.

As population ageing tendencies increase each decade, **present models of health service delivery will be challenged** to cope with the new realities and demands. **Support services would need to be further developed, and quality should be improved. Particular attention should be paid** to both public (i.e. formal health services and long-term care) and informal care (i.e. family and friends). **Staff should be trained, and tailored support programmes should be developed, home care should be further supported and expanded.**

As older people in Europe live longer, it is important to provide them with enough options to make the most of their retirement. This is where the **concept of active ageing** comes in. **It means "enabling" older adults to remain healthy and productive long after their retirement and thus be able to take advantage of their longer lives.** Studies confirm that older people are more likely to maintain their physical and mental health by remaining active and preserving their social contacts. This may also improve their chances of a happier retirement with higher levels of life satisfaction.

Contrariwise, social exclusion and isolation amongst older people are global issues. The global crisis resulting from COVID-19 is currently highlighting the need for older people to be strong in themselves, both physically and mentally, but also to have strong social networks to help them stay positive and maintain contact with others as much as possible through crisis situations. Mental wellbeing has an impact on physical wellbeing. Mental disorders are responsible for almost one case out of ten for the loss of autonomy of senior citizens. Prevention is essential in the field of mental health. Fostering leisure activities, having a rich social life to fight isolation and loneliness, practising regular physical activity, maintaining a stable family environment and preserving one's intellectual life are all factors that make it possible to maintain one's mental health. **Mindfulness is recognised as a promising, low-cost and non-invasive intervention that can potentially buffer against cognitive decline or impairment.**

Developed to address and further explore these challenges, Mindful Ageing is a 36-month project aimed to help older people, from before retirement age and after, create a positive mindset towards ageing and take an active approach to wellbeing. Launched in September 2020, it is supported by the Erasmus + Programme of the European Commission (EC) and is implemented by six partner organisations from Bulgaria, Finland, France, Greece, Ireland and the UK. The research that contributed to the development of the present **Mindful Ageing Policy Framework Report** aimed to provide comprehensive background information on the existing policies and support programmes in the field of active ageing and mental wellbeing of older adults (aged 50+), who are particularly at risk of isolation across Europe. It also provides an overview of first-hand experiences with the current attitudes and awareness of older adults on active ageing, Mindfulness techniques and similar tools to maintain positive mindsets and solid mental wellbeing.

Attitude and paradigms related to ageing

The ageing of the population is a trend that is likely to continue in the future, and our societies need to learn and adapt to this new reality. The idea of moving out of work and moving into retirement is particularly attractive for many people. However, after reaching this stage, many people come face to face with the issues of loneliness, social isolation, mental health, reduced mobility, feeling useless, lack of motivation and low self-esteem, fear of death, insufficient pension, etc. People in their older years share different attitudes and paradigms towards ageing.

Many people relate to retirement as a positive experience as they felt as though they had fulfilled their career expectations and deserved some time relaxing. People with a positive attitude towards ageing and retirement have plans and feel optimistic to begin this new chapter of their lives, i.e. going on vacations, new hobbies, more time for reading books, doing voluntary community work, etc.

Others associate ageing and retirement with physical decay and health problems. The changes in the body during this period e.g., loose skin, sexual dysfunction, etc., burden older people's mood and mental health. They feel that they are another person who has no meaning in their life. They have given up some of their previous activities and are locked in their home mainly after their retirement. According to some participants in the research, people tend to feel less valuable to society even after 70 years old. As they get older, a significant number of older people fear loneliness, social exclusion and ageism, being treated as a child, neglected by society and feeling unhappy losing contact with family. In many countries, older people are subject to discrimination and exclusion, especially by younger generations.

Also, it is important to consider that older people's attitude towards retirement and ageing varies significantly from country to country due to the cultural and economic aspects that might influence the process. For example, Bulgarian pensioners are afraid that their pension benefits would not be enough to allow them to live their older days the way they imagined. The elderly are particularly vulnerable to poverty due to their limited earning potential and their low pension benefits. Also, older adults who live alone are much more likely to be poor. Physical and mental health issues hinder a person's ability to take on daily activities, leading to isolation, exclusion, poverty, etc. This is why remaining active and healthy is so important for people in their later years. From the perspective of experts and social workers, in many cases, older adults tend to isolate themselves when they lose some of their physical abilities because they fear showing others that they are no longer the same as they used to be, which leads to a loss of confidence and loss of joy. This shows that mental health and physical wellbeing are connected.

Benefits of having a positive attitude towards ageing and an active lifestyle

According to most older people and experts, providing social services to the elderly that we have interviewed, the most important benefit of having a positive onset to ageing is the proven fact that it helps prevent depression and social exclusion. Coping with these two issues is the most important factor contributing towards a longer life. It is important to keep active and keep the brain moving in order to not feel isolated. However, it is challenging to teach a person a positive attitude towards a concept, especially active ageing, when he/she is not open to such a perception.

As part of their own concept for active ageing, there are different activities and paths that older people take after retirement across Europe. Some engage in employment, many turn to an active

lifestyle (e.g. sports, hiking, etc.), others volunteer for their communities or learn new skills. Others practice farming, turn to religion, etc. **Keeping oneself active is one of the keys to successful ageing.** However, according to many support workers, in some countries (i.e. Bulgaria and Greece), the positive attitude towards ageing is not promoted at all, especially to people who already face social exclusion, isolation and depression. There are no nationwide campaigns, media promotion activities, etc. As a result, the majority of older people feel isolated from society. Stereotypes also mean that older adults are constantly prevented from being engaged in various activities (i.e. community work, volunteering, helping other people in need, etc.).

Awareness on mindful and successful ageing

As part of the research that supported the present report, it was identified that many older people were also not familiar with the concept of mindfulness. The level of knowledge and interest from older people towards mindful ageing and positive psychology methods (meditation, yoga, sophrology, Neuro-linguistic Programming, Positive psychology, etc.) for achieving wellbeing at old age varies across the countries that have participated in the research process. Many older adults, especially of the rural and more isolated communities, are **completely unfamiliar with the benefits of yoga, meditation and healthy living concepts. They find motivation in other much simpler, familiar and accessible activities (i.e. farming, DIY, religion, volunteering, etc.).**

In the UK, all participants in the focus groups and interviews were more or less familiar with both concepts and have taken part in mindfulness activities or similar activities such as yoga. In the UK, the overall awareness of social care workers and experts working with older people is higher than in other countries. French seniors who participated in the research shared that they are familiar with mindful ageing and positive psychology tools and methods, such as meditation, yoga, and sophrology, as a way to cope with the Covid-19 pandemic and especially the lockdown. In Bulgaria, none of the older people aged 50+ who participated in the research were aware of mindful ageing or its tools and techniques. They are also quite sceptical about introducing such techniques to contribute towards the active and successful ageing of the Bulgarian elderly. This perception stems from both a lack of awareness and the overall understanding that many older adults in Bulgaria live in poverty and cannot afford such initiatives. **Identically, social workers and people working with older people in Bulgaria were more familiar with the importance of active ageing practices for the wellbeing of the elderly but were less or not at all familiar with mindful ageing tools and techniques (Mindfulness, Clinical Hypnosis, meditation and Neuro-Linguistic Programming (NLP), etc. In Greece, older people were both unfamiliar and sceptical towards mindfulness and positive psychology techniques as tools for active and successful ageing. Similar research shows that the interest of older adults in such initiatives is quite high, especially in bigger cities and wealthier communities.** In this regard, the interest depends on the pre-retirement occupation and the person's overall financial situation. **In Greece, the motivation and interest towards such training and events among support workers are quite high. The experts who participated in the interviews shared that the interest of older adults in such initiatives is relatively high, especially in bigger cities and wealthier communities. In Finland, older adults shared little awareness of mindfulness techniques. They revealed that they were more interested in physical and mental welfare through a good lifestyle. From the perspective of Finish participants in the research, their experience showed a wealth of information related to mindfulness, nutrition and exercise for people over 50 years of age.**

Existing Positive Psychology' and Mindfulness programmes and practices

As part of its active ageing policy, the European Union provides support for public and private organisations to help older people stay in charge of their own lives for as long as possible as they age and, where possible, to contribute to the economy and society. In 2012, as part of the European Year for Active Ageing, the EU adopted a set of guiding principles for active ageing to serve policymakers and stakeholders at all levels to promote active ageing. A healthy lifestyle is a key to active ageing, and therefore techniques such as mindfulness, positive ageing and active lifestyle can benefit older adults both cognitively and physically. **Mindfulness** has proven to reduce depression, reduce stress, anxiety, and drug addiction treatment. **There are several mindfulness practices, such as meditation, breathing exercises, yoga, tai-chi, healthy living and eating, etc.** Practising mindfulness techniques reduces stress, worry, and loneliness; decreases systemic inflammation; and improves mental health, sleep, awareness, self-efficacy, cognitive functioning, and psychological well-being.

In the research that led to the development of the present report, we noticed that mindfulness and positive psychology were not very popular amongst the elderly and the social care workers we interviewed. However, specific knowledge and experience exist in some of the researched countries (i.e. Finland, France and the UK) regarding the benefits of mindfulness and positive psychology techniques for active and successful ageing. In other countries, **such as Bulgaria and Greece, the overall awareness of mindful ageing and positive psychology techniques/training of those aged 50 + and social care workers that work with the elderly is very low.**

Context

The "ageing of Europe" is a demographic phenomenon in Europe characterised by a long-term decrease in fertility rates and increased life expectancy (longevity) among European populations. It represents a general European trend. Population ageing is one of the biggest social and economic challenges that European societies face in the 21st century. It is affecting all Member States and almost all areas of EU policy. Ageing undermines the sustainable development plans of communities across Europe and is likely to have a considerable, yet underestimated, impact on most aspects of modern society.

In their 2020 "Ageing Report", Eurostat estimated that "there were 90.5 million older people — aged 65 years or more — living in the EU-27 at the start of 2019; this equated to approximately one fifth (20.3 %) of the total population". Moreover, if these adverse trends continue, "during the next three decades, the share of older people in the European Union (EU) population is projected to follow an upward path, reaching 29,4% in 2050"¹⁰. The growing share of the elderly population will lead to higher expenditures in the field of public finances, i.e. higher expenses for pensions, long-term care, health care, education.

We are witnessing a process of increasing the older population and reducing the share of children and young people. Still, the most significant change is related to the decrease in the overall share of the active population¹¹ whilst the retired population increases. According to WHO, "between 2015 and 2050, the proportion of the world's population over 60 years has nearly doubled from 12% to 22%"¹².

In Europe, there is a rapid increase in the average life expectancy - from the beginning of the 20th century to the beginning of the 21st century, it has increased by 2.5 times. Overall, between 2002 (the first year for which life expectancy data became available for all EU Member States) and 2018, life expectancy in the EU-27 increased by 3.3 years¹³. However, life expectancy among older adults varies significantly across the community. In countries of East Europe and the Balkans (e.g. Bulgaria, Romania, Croatia, etc.), the lower life expectancy is related to higher mortality amongst the poor, most of which are older people and because of the lack of health awareness.

As older people in Europe live longer, it is important to provide them with enough options to make the most of their retirement. Here comes the concept of **active ageing** which means "enabling" older adults to remain healthy and productive long after their retirement and thus be able to take advantage of their longer lives. There are different activities and paths that older people take after retirement across Europe. Some engage in employment, many turn to an active lifestyle (e.g. sports, hiking, etc.), others volunteer for their communities, learn new skills. Studies confirm that older people are more likely to maintain their physical and mental health by remaining active and preserving their social contacts. This may also improve their chances of a happier retirement with higher levels of life satisfaction.

¹⁰

<https://ec.europa.eu/eurostat/documents/3217494/11478057/KS-02-20-655-EN-N.pdf/9b09606c-d4e8-4c33-63d2-3b20d5c19c91?t=1604055531000>

¹¹ The people in a country or area who normally work and earn money.

¹² <https://www.who.int/news-room/factsheets/detail/mental-health-of-older-adults>

¹³ Eurostat

Alongside the positive aspects of living longer, there are also some challenges faced by the ageing population. These are determined by numerous factors related to the physical and social environment of the individual (family, neighbourhood, community, country), and his/her socio-economic status (sex, ethnicity, professional background), or it is purely generic (i.e. health condition, mental state, genetics, etc.). The reality is that many people in their later years come face to face with the issues of loneliness, social isolation, mental health, reduced mobility, feeling useless, lack of motivation and low self-esteem, fear of death, insufficient pension benefits, ageism, etc. More than 20% of adults aged 60 and over suffer from mental or neurological health problems¹⁴. The most common mental and neurological disorders are dementia and depression (5-7%) and anxiety (3.8%).

With 7.2% of Europeans reported as being socially isolated and older adults who are particularly vulnerable, it is not only important to reduce the impact of the ageing population on health care systems but also to fight social exclusion and ageism by developing and promoting interventions that can improve **active ageing**, develop positive attitudes to ageing and thus improve the overall confidence and situation. In addition, COVID-19 and the various restrictions designed to shield older people are seen to have the opposite effect, causing some to feel like a burden to society.

Social exclusion and isolation amongst older people are issues that are seen globally. The global crisis resulting from COVID-19 is currently highlighting the need for older people to be strong in themselves, both physically and mentally, but also to have strong social networks to help them stay positive and maintain contact with others as much as possible through crisis situations. **Mental wellbeing** has an impact on physical wellbeing. Mental disorders are responsible for almost one case out of ten for the loss of autonomy in senior citizens. Prevention is essential in the field of mental health. Fostering leisure activities, having a rich social life to fight isolation and loneliness, practising regular physical activity, maintaining a stable family environment and preserving one's intellectual life are all factors that make it possible to maintain one's mental health.

Mindfulness is recognised as a promising, low-cost and non-invasive intervention that can potentially buffer against cognitive decline or impairment. Mindfulness training is general attentional state training, with skills that are transferable to cognition and socio-emotional behaviours. In a research conducted by Malinowski, Moore, Mead and Gruber, it was shown that participants aged 55-75 years old who were randomly selected to take part in an 8-week mindful breath awareness training group indicated that *"engaging in just over 10 min of mindfulness practice five times per week resulted in significant improvements in behavioural (response latency) and electrophysiological (N2 event-related potential) measures related to general task performance"*¹⁵.

Ageing is an important life process for any individual as it involves major changes. These changes and loss of control are the main factors that threaten the quality of life of older people, especially when they are unpredictable and one is not prepared for them. Therefore, older people need help and support, from before retirement age as well as after, to develop a positive mindset towards ageing and take an active approach to wellbeing. It is important to promote the importance of looking after yourself mentally and physically and maintaining a positive and healthy mindset through tools and methods such as Mindfulness, meditation & NLP, and good nutrition and physical activity. It is also

¹⁴ <https://www.who.int/news-room/fact-sheets/detail/mental-health-of-older-adults>

¹⁵ *Mindful Aging: The Effects of Regular Brief Mindfulness Practice on Electrophysiological Markers of Cognitive and Affective Processing in Older Adults, 2015*

important to show social workers and experts working with older people that 'preventative medicine' methods can help to combat feelings of isolation and loneliness and develop an attitude towards "active ageing". Engaging older people in learning and social activities, making them active and increasing their sense of usefulness will ultimately help them make the most of their later years.

1. Background and objectives

Developed to address and further explore these challenges, **Mindful Ageing** is a 36-month project aimed to help older people, from before retirement age and after. It aims to help create a positive mindset towards ageing and take an active approach to wellbeing. Launched in September 2020, it is supported by the Erasmus + Programme of the European Commission (EC) and is implemented by six partners from Bulgaria, Finland, France, Greece, Ireland and the UK.

The project will promote the importance of looking after yourself mentally and physically and maintaining positive and healthy mindsets through tools such as mindfulness, meditation & NLP, and good nutrition and physical activity. This type of 'preventative medicine' can help combat feelings of isolation and loneliness developing later by engaging older people in learning and social activities. The project will create a unique set of solutions with mindfulness, clinical hypnosis and positive psychology at its core, which will support older adults (aged 50+) as a preventative measure, helping them to develop a positive attitude towards ageing and gain a set of practical tools which they can use before key health concerns linked to older age begin.

Combining the expertise of a diverse partnership, the Mindful Ageing project will produce a variety of tangible and sustainable results built around a comprehensive work programme, consisting of **four Intellectual Outputs (IOs)** to aid older EU citizens (50+) (the project's main target group), to maintain a healthy, positive mindset and improve their mental wellbeing, building resilience and avoiding potential physical/mental wellbeing issues developing.

The present **Mindful Ageing Policy Framework Report** aims to provide comprehensive background information on the existing policies and support programmes in the field of active ageing and mental wellbeing of older adults (aged 50+), who are particularly at risk of isolation across Europe. The Report provides an overview of first-hand experiences on the current attitude and awareness from older adults towards active ageing, Mindfulness techniques and similar tools to maintain positive mindsets and a solid mental wellbeing.

The information provided in the Report is based on the results of comprehensive research and analytical activities coordinated by a consortium of project partners of five European countries, i.e. Bulgaria, Finland, France, Greece and the United Kingdom. Apart from the existing sources of information, partners collected stories from **real individuals and organisations** who have experienced the positive impacts of such interventions on their lives, as well as gaining a better understanding of the needs of those aged 50+ who do not currently practise these techniques, to understand better what could encourage them to take positive steps now, to prevent problems later. These findings will help develop a training programme to aid older EU citizens (50+) to maintain a healthy, positive mindset and improve their mental wellbeing, helping them avoid potential physical/mental wellbeing issues. In addition, the **research findings** summarised in the **Report** will provide recommendations

and guidelines to the relevant policymakers, support organisations and even employers in order to encourage wider take-up of such interventions for older people within workplaces, healthcare settings, local communities, civil society organisations (CSOs), etc.

2. Methodology and limitations of the research process

2.1 Objectives of the research

In line with the background and context of the Report, the research process aimed to look in-depth into the experiences and attitudes of the main target groups (i.e. older people aged 50+ and social care workers and experts) and sought to:

- 1) **Produce a 'snapshot' of the demographics in partner countries** in terms of an ageing society; the impact (and potential impact) of an ageing society across Europe; figures around mental wellbeing, ageing and current support initiatives available (local, regional and national), or the gaps and other relevant information.
- 2) **To analyse the existing support programmes, training and other initiatives** in the field of active ageing and mental wellbeing of older adults (aged 50+), as well as the available "Positive Psychology" and Mindfulness programmes/projects/interventions targeting older adults, especially those nearing retirement.
- 3) **Explore the context (i.e. attitudes and paradigms) around ageing societies**, active ageing and mental wellbeing of those aged 50+ and the current use of 'Positive Psychology' and Mindfulness interventions in partner countries.
- 4) **Gain a better understanding of the impact of having a positive attitude towards ageing** and maintaining an active lifestyle to prevent social isolation and poor health later in life, from the perspective of those working in the field.

The following organisations were responsible for coordinating the research process, which was carried out in the framework of the project:

- BICC - Sandanski – National Report for Bulgaria;
- VAMK – National Report for Finland.
- E-SENIORS – National Report for France;
- IED – National Report for Greece;
- Inova – National Report for the UK.

2.2 Target groups

The research involved the following target groups:

- **Older EU Citizens (50+)** who are about to/ have already retired.
- **Support care workers and other social care organisations or similar representatives, who** regularly work with people aged 50+.
- **Experts, trainers, mentors and practitioners** with experience in active ageing, mindfulness, positive psychology, NLP, etc.

- **Policymakers and relevant stakeholders**, working in support of older adults in the target countries.

2.3 Research activities

The research process in each country went through the following main phases:

- 1) Phase 1: Desk and internet research of existing information and resources
- 2) Phase 2: Focus groups and interviews with primary and secondary target groups

During the initial phase of the research process, a thorough **desk and internet study** was conducted by the teams of project partners who analysed the available documents and information to find out more on the context around ageing societies, active ageing and mental wellbeing of those aged 50+ and the current use of "Positive Psychology" and Mindfulness interventions in participating countries. The desk research also aimed to identify potential good practices and existing project/initiatives in advance so that the subsequent qualitative phase can be targeted appropriately.

The **qualitative phase** of the research process consisted of focus groups and semi-structured interviews with representatives of both target groups to better understand the current attitudes towards ageing and understanding/experience of how this can impact mental wellbeing and physical health of older adults. In addition, it sought to analyse the experience and establish the attitudes of those working with older people towards "positive psychology" methods and mindfulness tools, to ascertain whether such workers would encourage clients to explore these interventions and/or improve their awareness of them.

The different phases of the research in participating countries involved approximately 80 participants of the primary and secondary target groups of the project, engaging in both online and face-to-face activities based on the existing public health and COVID-19 related requirements in the relevant country.

The data and information gathered throughout the different phases of the research process were summarised in National Reports which were prepared by the relevant partner in each of the participating countries. To ensure consistency of the information gathered in the research process, project partners followed a common structure for reporting.

2.3.1 Desk and internet research

The desk research aimed to produce the basic 'snapshot' of the demographics in partner countries in terms of an ageing society; the impact (and potential impact) of an ageing society across Europe; figures around mental wellbeing, ageing and current support policies and initiatives available (local, regional and national), as well as the gaps and other relevant information. In addition, existing practices, training and support programmes organised in support of the older people in target countries were identified. For that purpose, each partner undertook a review of existing documents, online research (e.g. statistical information, OECD reports, EC, etc.), analysis of implemented projects, OERs, MOOCs, other relevant studies, etc. Each partner followed a similar approach to this phase of the research.

In Bulgaria, BICC – Sandanski undertook targeted desk research of existing online documents and data from strategic documents, projects, the National Statistical Institute of Bulgaria, and the relevant ministries and institutions, working to support older people. Data from the desk research provided

insights into the demographic tendencies, health and prevention tendencies, basics of the pension system, retirement tendencies, the challenges and issues of older people and existing support programmes and projects, etc. The demographic data provided might not be accurate due to the fact that the last Census in Bulgaria was carried out in 2011.

In Finland, VAMK gathered information to provide an overview of ageing and active ageing in Finland. It included facts about the age structure of the Finnish population, the pension system, chronic diseases, stress factors at work, existing programmes and activities, supporting active ageing, etc.

In France, E-Seniors, an organisation that is actively involved with seniors (people aged 55 and over), carried out extensive desk research on demographics, older people mental wellbeing, good practices, existing support programmes, tools and techniques related to mindfulness, etc.

In Greece, IED analysed existing online resources to provide an overview of the demographics of the country and the main challenges faced by the Greek society in terms of ageing. An overview of the adult and social care sectors provided information on the existing support programmes, training and other initiatives targeting older people in Greece.

In the UK, Inova – the project leader, used data sources of academic standard and quantitative data derived from a range of reliable and government sources such as the Office for National Statistics (ONS). Similar to Bulgaria, some of the quantitative demographic data is compromised due to the last Census being conducted in 2011. A new set of information is to be made public soon after the recent Census taking place in the spring of 2021.

2.3.2 Focus groups and interviews

As part of the research process in each country, project partners organised two sets of focus groups. The first involved older people who are not currently engaging with 'positive psychology' type interventions (i.e. the project's primary target group). To complement the data, partners organised an additional focus group with experts and workers from support organisations working with people aged 50+. It aimed to help understand the impact of having a positive attitude towards ageing and maintaining an active lifestyle to prevent social isolation and poor health later in life, from the perspective of those working in the field. To complement the other material and information gathered in the frame of research activities, project partners carried out in-depth interviews with those aged 50+ who use and have experience with "positive psychology" interventions, meditation, mindfulness tools, etc. to provide the "other side of the story", showing, through real cases, how such activities can enhance lives, helping to maintain positive attitudes towards ageing and reducing the potential impacts from ill health and social isolation in older age. Both focus groups and interviews were carried out following common guidelines to achieve consistency of results.

In Bulgaria, BICC organised two focus groups with five participants in each group and four qualitative interviews. The first focus group was carried out in a face-to-face setting, complying with all health measures and requirements related to the COVID-19 pandemic. The participants in the focus group were in the age group from 50 – 60 years, all nearing retirement and having different professional backgrounds. The discussion was focused on discussing the current attitudes and experiences towards ageing (personal views and experiences about getting older). The second focus group brought together five representatives of social care service providers and institutions from both the public and the private (NGO) sector. All participants had experience working with older adults and

people from vulnerable social groups (i.e. elderly, people with disabilities, young people with mental health problems, etc. Participants included experts directly involved in providing social services to older adults with long-term experience in the public sector institutions responsible for these services and target groups. The discussions focused on exploring the current issues/challenges faced by the social care system in partner countries and sharing social care workers' tools and practices when working with older adults. It was also important to discuss and share knowledge and experience in positive psychology and mindful ageing tools and techniques of the experts working with older people and other vulnerable groups. In addition to the focus groups, the research team interviewed experts (i.e. trainers, mentors, practitioners) aged 50+ who use and have experience with "positive psychology" interventions, meditation, mindfulness tools, etc. A total of 4 in-depth interviews were carried out as the participants shared valuable information on the "other side of the story", showing, through real cases, how such activities can enhance lives, help to maintain positive attitudes towards ageing and reduce the potential impacts from ill health and social isolation in older age. The participants were quite diverse, experienced in yoga and traditional Chinese medicine and meditation, Qigong, positive psychology, life coaching, etc.

In Finland, following the adopted approach, VAMK organised two focus groups and qualitative interviews. In the first group, VAMK gathered 50 + employees, coming from vulnerable groups and not currently using "positive psychology" interventions, who were motivated to share and openly discuss topics and issues. The group was organised at a local health center as five participants were over 50 years old, most of them were around 60 years old. They all worked at the ward in different positions (i.e. head nurse, ward assistant, practical nurse, registered nurse and secretary). The environment was very relaxing, and everyone was open to sharing their attitudes and experiences towards ageing and how it impacts health and mental wellbeing, as well as knowledge and interest in positive psychology techniques, mindfulness, exercise, yoga, etc. The second focus group brought together social, and health professionals experienced in working with older adults. It provided an open platform for discussion on the current issues/challenges faced by the social and health care system in Finland and to analyse the existing tools and practices of social and health care staff when working with older adults. In addition, representatives shared their experience in mindfulness, positive psychology, etc. The participants in the qualitative interviews included women over the age of 50 who use or had used positive psychology methods in their lives. All participants were interested to hear more about the project and interested in getting involved in further activities.

In France, E-seniors organised two focus groups with older people interested in mindful ageing and with professionals in this field. The first focus group gathered seniors aged 50+ who shared insights and experiences towards ageing and mental being. Participants shared their main fears associated with retirement and ageing. A discussion was carried out on current issues such as the COVID-19 pandemic, as it had a huge impact on their lives, especially because of the confinements and restrictions (isolation, depression, etc.). The second focus group in France included professionals working with older people and aimed to get more information on how their clients cope with the various challenges related to ageing. It also analysed the various national policies and legislation, tools and techniques that professionals use in their everyday work, as well as experience with positive psychology and mindful ageing. Finally, interviews were conducted in order to gather as many points of view as possible and thus develop useful content for the future activities of the project.

In Greece, the Institute of Entrepreneurship Development organised two focus groups with people aged 50+ and with professionals working with older adults. Also, to further add to the results, three in-depth interviews were conducted with people who use positive psychology techniques. The first focus group was conducted online via Zoom, involving five people over the age of 50, who do not use positive psychology techniques but are interested in sharing their views and experiences on active ageing for the project. The second focus group with the professionals from care organisations was divided into three meetings due to the availability of the participants. Due to the fact that it was impossible to find a common date for everyone, these three meetings took place on different days and on different online platforms in order to facilitate the attendees (Zoom, MS Teams and Skype). The meetings were attended by five professionals representing public and private institutions who work with people aged 50+. The three in-depth interviews were conducted online and via phone, involving three people over the age of 50 who currently use positive psychology techniques and are interested in sharing their experiences on mindful and active ageing for the needs of the project.

In the UK, when researching the views of people working in organisations supporting those aged 50+, Inova applied two primary data collection methods, namely an interview and a focus group with 5 participants. Participants who took part in this study were from a range of organisations that support those aged 50+. These include individuals from local and national charities and organisations, thus giving an insight into both perspectives. The focus groups with participants aged 50+ took place on the 16th March 2021 and had five participants in attendance. Participants reflected upon questions and provided their answers whilst also building upon one another's answers. The Focus Group with Individuals from organisations supporting those aged 50+ was conducted online via Zoom. There were 5 participants in attendance with a facilitator and a note-taker. All 5 of the participants are currently working in organisations that support those aged 50+. They were from a range of organisations, including both on national and local scales. Following a lot of interest from support organisations in the project, Inova additionally spoke with two extra participants from different local organisations. They were asked the same questions as those attending the focus group outlined above. 1 interview was conducted with a participant from a local organisation running an initiative to enhance health improvements. This interview took place online. This organisational worker has experience in supporting those aged 50+, including those with learning disabilities, mental problems and a range of others. Another took place with an individual who works with 50+ people within a Higher Education setting.

3. Demographics and ageing – an overview of the existing situation in partner countries

3.1 Demographics

The European Union population has seen its population grow substantially since 1960 to a current level of over 500 million people. The total population of the European Union (EU-27) is projected to reach 449,3 million during the period 2026-2029, before declining slowly to 441.9 million by 2050¹⁶.

¹⁶ Source: Eurostat

The most important factors that determine the current demographic characteristics of Europe include emigration, economic immigration, a declining birth rate and an ageing population.

The population of older people (aged 65+) in the EU is expected to reach almost 130 million by 2050, and while population ageing is a global phenomenon, the process of ageing is more advanced in some member states than in others. This tendency is evident in the results of the research process that project partners undertook in their countries.

As a result of political, economic and social fluctuations and transformations, **Bulgaria** is one of the most rapidly ageing countries in the world (ranked 5th). Low fertility and high emigration has led to a rapid decrease in the population of the country. According to the National Statistical Institute data, at the end of 2020, the share of older adults in the country was about 21.8% of the total population. In 2025, 1 in every 5 Bulgarians will be older than 65 (Figure 1). By 2050, one in three Bulgarians is expected to be older than 65, and only one in two Bulgarians are likely to be of working age.

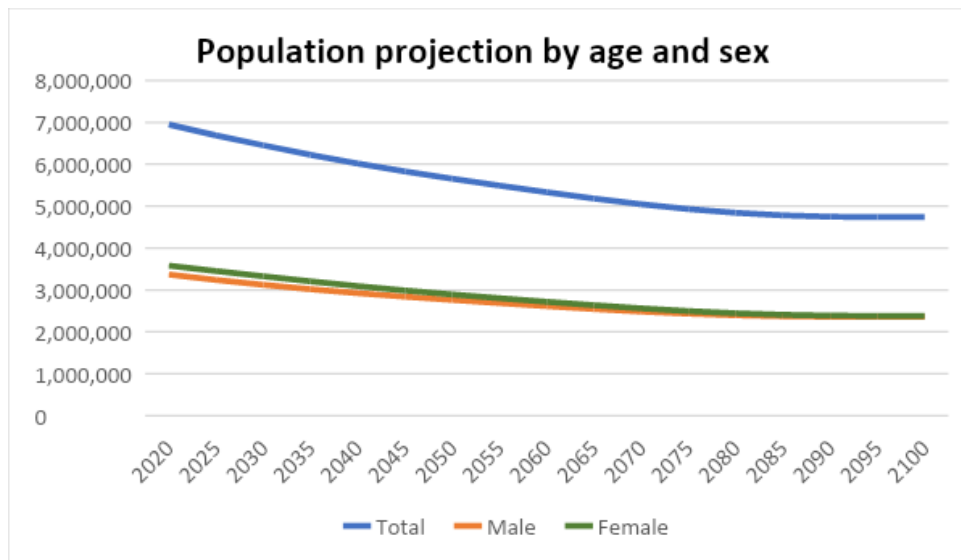


Figure 1: Population trends in Bulgaria.

According to Statistics Finland's data on population structure, the total population of Finland at the end of 2019 was 5 525 292. Some 16% of the population were at least 70 years old. The number of persons aged 70 or over has grown by 100,000 in the last three years (Figure 2). According to Statistics Finland's latest population projection the number of persons aged 65 or over continues to grow. Finland's population will start decreasing in 2031. If the birth rate remains at the current level, there will be no regions in Finland where births exceed deaths in 15 years.

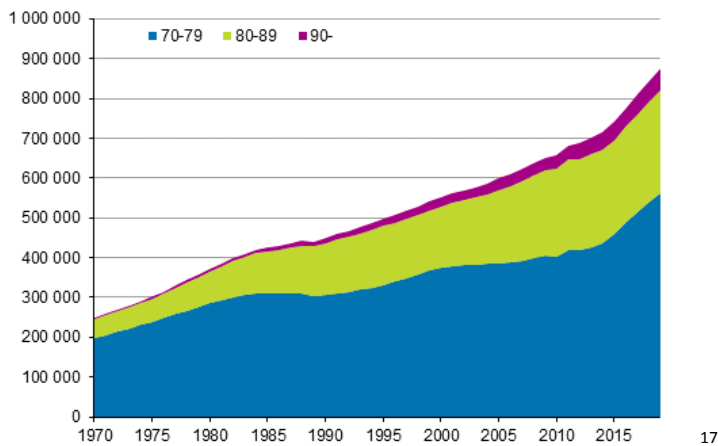


Figure 2: Number of persons aged 70 or over in Finland from 1970 to 2019 (Statistics Finland 2020)

In France, the average share of older people is 19.6% (Figure 3), as the majority of older people are mostly living in the southern part of the country while the northern part is younger. According to statistical forecasts, by 2070, the number of people aged 75 + will experience an unprecedented boom.

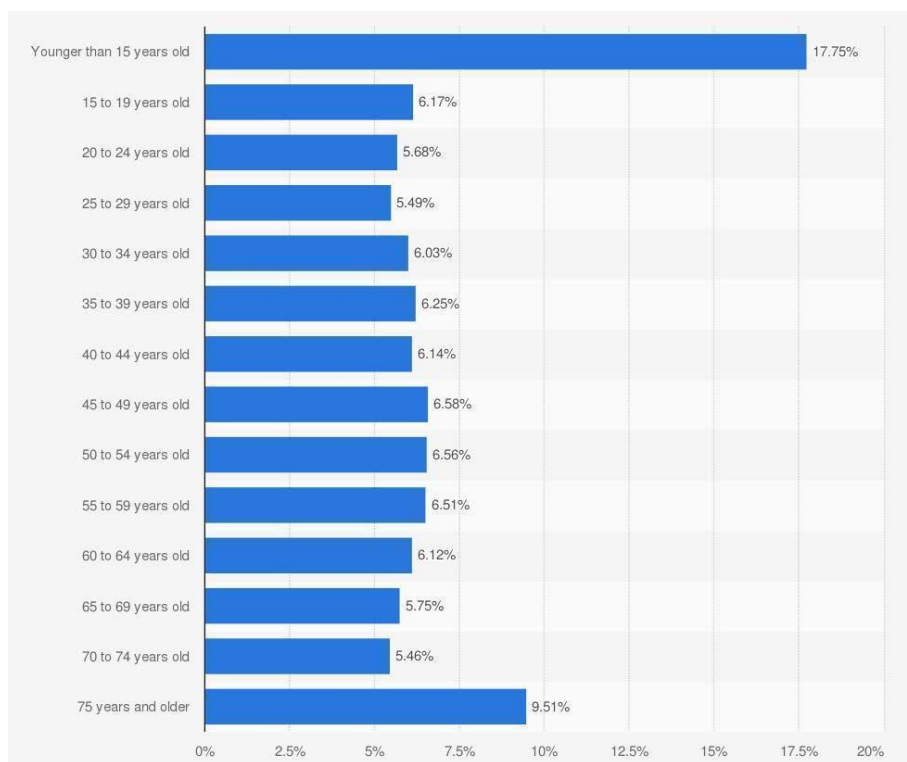


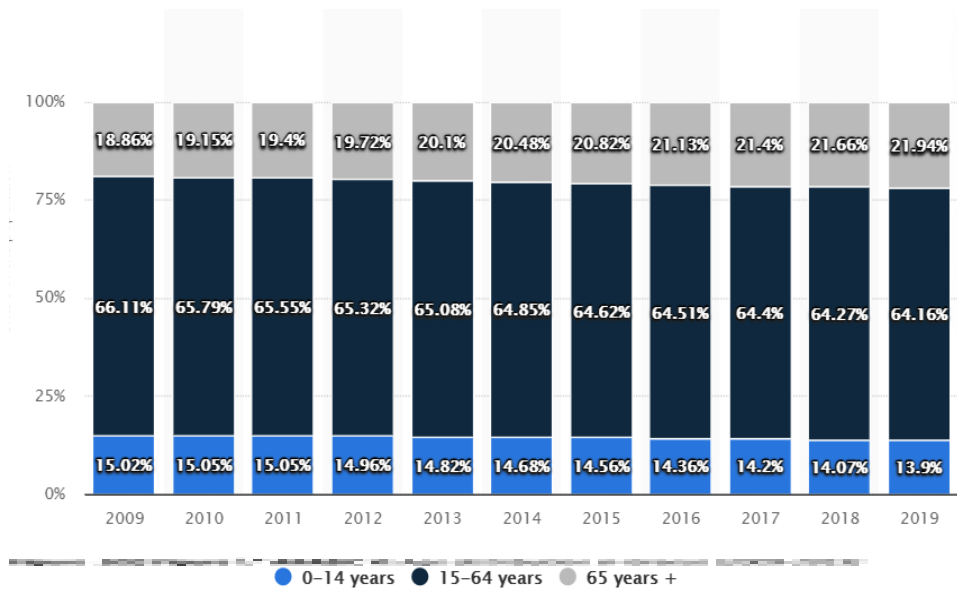
Figure 3: Distribution of the population in France (by age group)

According to Statista¹⁸, in 2019, about 13.9 % of the **Greek population** fell into the 0-14 years category, 64.16 % into the 15-64 age group and 21.94 % were over 65 years of age (Figure 4).

¹⁷ (Statistics Finland 2020)

¹⁸ Source: Insee, Statista 2021

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The ageing population in the UK follows similar trends as the one observed across Europe, in that it is increasing. Data illustrated in Figure 5 (below) shows the overall population structure of the UK in 2021. It can be seen that there is a large proportion of the population aged 50 plus. There is also a significant factor indicating that the modal age of the UK is between 50 and 54 years. Thus, compared to previous decades, this is significantly higher. It can be further noted that there are a greater number of females who live longer than men.

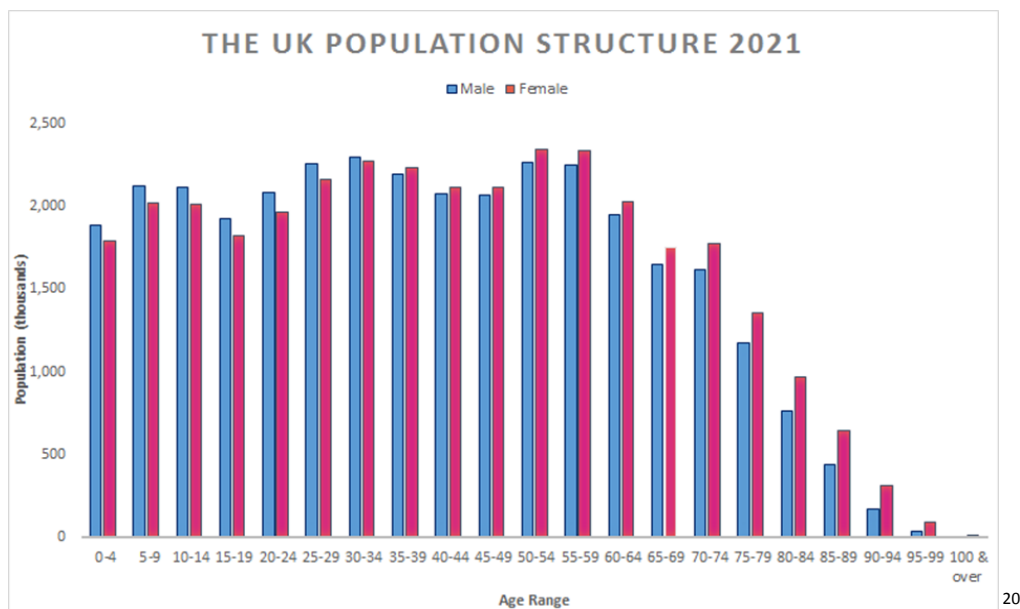


Figure 5: UK population structure 2021

Demographics also suggest that the ageing population in the UK is set to continue to rise into the future. Population forecasts predict a decrease in the UK population in 2031 compared to a decade

¹⁹ Source: World Bank, Statista 2021

²⁰ Source: ONS (2019)

earlier in 2021. Patently, this data is estimated however, the trend is clear that there is a continuing rise in the ageing population. The rise in the ageing population in the UK will grow twice as fast as the working population; thus, those aged 65+ will account for 24% of the population by 2037 (Foster, 2018).

When analysing the demographic trends and policies, it is necessary to emphasise that the ageing population is not an isolated case for a particular country in the EU. According to Eurostat, it is projected that there will be close to half a million centenarians in the EU-27 by 2050. The median age²¹ in the EU-27 is projected to increase by 4.5 years between 2019 and 2050, to reach 48.2 years.

Population ageing is one of the biggest social and economic challenges that European societies are facing in the 21st century. It is affecting all Member States and almost all areas of EU policy. Ageing undermines the sustainable development plans of communities across Europe and is likely to have a considerable, yet underestimated, impact on most aspects of modern society. The growing share of the elderly population will lead to higher expenditures in public finances, i.e. higher expenditures for pensions, long-term care, health care, education.

3.2 Main challenges faced by the ageing society

3.2.1 Economic challenges

Alongside the positive aspects of living longer, there are also some challenges faced by the ageing population. One of the consequences of an ageing population will be the change in the workforce distribution by increasing the share of older workers in the economy. This influences the distribution of the active population (i.e. people of working age). Economic forecasts made in 2018 estimated that the number of employed people would peak around 2020, followed by a steady decline over the course of the next decades. This, in turn, will lead to a change in employment, education and healthcare systems across the Community. Many employers will have to adapt jobs to the needs of the older workforce on the one hand, and more flexible working conditions in the labour market will have to be promoted on the other. These tendencies are visible across the countries that were included in the research.

In Bulgaria, the number of people of working age in 2020 represents 59.8% of the total population. As of the end of 2020, 24.8% of the Bulgarian population are over the working age, and 15.4% are below working age. The changes in the number and profile of people in active age will have a long-term effect on Bulgaria's overall economic development and system. It is essential to underline that these tendencies are expected to deteriorate further the country's fragile economy, which suffers from the lack of significant foreign investments and the overall productivity of the workforce.

According to **Statistics Finland's Labour Force Survey**, the number of employed people was 29,000 higher in March 2021 than one year ago. There were 30,000 more unemployed people than in April 2020. The trend of the employment rate was 71.3 %, and the trend of the unemployment rate was 7.6 %.

²¹ Median age is the age that divides a population into two numerically equally sized groups; that is, half the people are younger than this age and half are older. It is a single index that summarizes the age distribution of a population (Source: Wikipedia).

According to EURES, in 2018, **71.9% of people in France aged between 15 and 64 were economically active** within the meaning defined by the International Labour Office (ILO). This rate increased by 0.4% in 2018, reaching its highest level since 1975. In 2018, 27.1 million people had a job.

In 2020, the unemployment rate in Greece was around 15.47%. In 2021, Greece is reporting the highest unemployment rate of all EU states²². Moreover, **the number of economically inactive people in Greece**, i.e., the persons who are neither working nor looking for a job, amounted to 4,445,643. In particular, economically inactive people under the age of 75, i.e., the persons who are neither working nor looking for a job, amounted to 3,257,408. Their share increased by 1.5 % compared with the previous quarter and by 0.8 % compared to the same quarter of the previous year.

The UK has not taken into account the impact of a rising ageing population on the care sector and thus could be heading towards a 'care crisis' (Walker, 2017). Ageing is likely to increase the level of ill health and the number of disabled people in the population of the UK (Government Office for Science, 2019). With fewer people working due to a rising ageing population, there are fewer people paying taxes; thus, the borrowing of the country will increase, also causing financial implications for the country.

3.2.2 Health and other issues

As identified by Pakulski (2016), **an ageing society can indicate that the onset of health issues such as chronic illness, loneliness, social isolation and dependency will increase.** Thus, there is the need for greater care levels which can set back the working population, particularly in lower socioeconomic areas. Older adults can suffer from stress due to several factors: reduced mobility, chronic pain, loss of their independence, grief, a decrease in their income and their living standards, etc. All of these factors can **result in isolation, loneliness and psychological distress for seniors who, as a result, require long-term care.**²³ Mental wellbeing has an impact on physical wellbeing. Mental disorders are responsible for almost one case out of ten for the loss of autonomy of older adults. Prevention is essential in the field of mental health. Fostering leisure activities, having a rich social life to fight isolation and loneliness, practising regular physical activity, maintaining a stable family environment and preserving one's intellectual life are all factors that make it possible to preserve one's mental health.²⁴

In Bulgaria, older adults suffer from isolation, social exclusion and poverty. All these factors unlock health and mental health conditions, leading to an overall deterioration in the quality of life of older Bulgarians. Even though life expectancy in Bulgaria is increasing slowly over the last decade, health prevention and awareness among Bulgarian older people remain very low. The COVID-19 pandemic is impacting Bulgarian social and economic life in drastic ways. In many regions of the country, older people face the most threats and challenges associated with the adverse effects of the pandemic. Social isolation during the COVID-19 has had a substantial impact on older people's mental and physical health. It also influenced the work of caregivers and health professionals. Even before the pandemic, older people in Bulgaria did not have much choice, as poverty and loneliness were among the traps they often fall into. In addition, many older adults suffer from the absence of close people and relatives around to support them.

²² Source: World Bank

²³ Source: <https://www.who.int/fr/news-room/fact-sheets/detail/sant%C3%A9-mentale-et-vieillessement>

²⁴ Source: <https://www.cocoon.fr/mutuelle-senior/actualites-conseils-senior/mental>

In Finland, chronic diseases and conditions which often also have a high mortality rate are important public health issues. On a general level, they affect working capacity, and their treatment requires the use of health care services. Hence, these diseases and conditions also affect the national economy. (Finnish institute for health and welfare 2020). As people now live longer, various memory disorders have become more common and are today an important public health issue. In Finland, approximately 190,000 people have some form of memory disorder, and there are approximately 14,500 new cases of dementia each year.

In France, more than 20% of adults aged 60 + suffer from a mental or neurological health problem. The most common mental and neurological disorders are dementia and depression (5-7%) and anxiety (3,8%).²⁵ The Covid-19 pandemic and the lockdown that resulted from it had a strong impact on older people's mental health. In France alone, more than 900,000 people aged 60+ were isolated from their friends and family. Among them, 300,000 experienced extreme isolation, meeting rarely with other people. A situation described as "social death".²⁶ This extreme isolation results in older people being depressed and very sad from not having any social contacts.²⁷

The challenges Greece faces as a society concern issues of intergenerational solidarity, ensuring equality and autonomy for older people, improving and expanding care and social support services for older people and the quality of life that older people need, both physically and socio-psychologically. Loneliness, rising disease rates, depression, and a precarious pension system are the ultimate blows to ageing active adults' quality of life. Scientific study and official statistics, particularly for older women, have a propensity to overlook them²⁸.

A 2017 survey found that almost three-quarters of older people in the UK were lonely²⁹. Certain groups, who are often already excluded, are at even higher risk as they get older. "The Campaign to End Loneliness", a campaigning network across Great Britain, has identified a number of risk predictors, including living alone, widowhood, low income, retirement, age, ethnicity, sexual orientation, poor health, mobility limitations, cognitive and sensory impairment, and material deprivation of area of residence (Goodman and Symons, 2013)". Further research showed that "isolation increases the risk of heart disease by 29% and stroke by 32%. Loneliness and isolation have been linked to stress, depression, and suicidal behaviour"³⁰. These issues are of particular concern in the UK, where it has recently been reported that life expectancy has dropped since 2014 for the first time in history. According to the NHS, in the UK, life expectancy at birth declined by 0.19 years for women and 0.26 years for men³¹. This news, which was widely reported in February 2020, is shocking for people in the UK and show that there is a real need for interventions in this area, which can help older people, especially those from lower socio-economic backgrounds, avoid future health problems by taking positive steps towards maintaining a healthy lifestyle and approach ageing mindfully.

²⁵ Source: <https://www.who.int/fr/news-room/fact-sheets/detail/sant%C3%A9-mentale-et-vieillesse>

²⁶ Source: <https://drive.google.com/drive/u/0/folders/1okK3aXoyiK7NEByPqsRqi0goqGtrXe8p>

²⁷ Source:

<https://www.france24.com/fr/%C3%A9missions/focus/20201208-isolement-solitude-les-d%C3%A9g%C3%A2ts-de-la-pand%C3%A9mie-sur-la-sant%C3%A9-mentale-des-seniors>

²⁸ <https://www.kathimerini.gr/society/1062981/ta-paidia-sto-exoteriko-oi-ilikiomenoi-goneis-monoi/>

²⁹ <https://www.noisolation.com/global/research/the-prevalence-of-social-isolation-in-europe/>

³⁰ <https://heart.bmj.com/content/102/13/1009>

³¹ <https://www.nhs.uk/news/medical-practice/uk-life-expectancy-drops-while-other-western-countries-improve/>

3.3 Demographic drivers of ageing

The “Ageing of Europe” demographic phenomenon is resulting from several trends such as a decrease in fertility and birth rates, a decline in mortality rates and a higher life expectancy. Systematically low birth rates and higher life expectancy are transforming the composition of the age pyramid across Europe. As a result of the increased longevity and the fact that older people in Europe live longer, many countries in the Union have experienced a transition towards a much older population structure.

In general, in Europe, people live longer, with projections of average life expectancy reaching 84.6 years for men and 89.1 for women by 2060, an increase of 7.9 years of life for men and 6.6 years of life for women compared to women to 2010. Some 74% of elderly single households are female – a reflection of women's higher life expectancy. In 2019, the total fertility rate in the EU was 1.53 live births per woman (as compared to 1.54 in 2018). The EU's total fertility rate rose from a low of 1.43 in 2001 and 2002 to a relative high of 1.57 in 2010, subsequently followed by a slight decrease to 1.51 in 2013 before a modest rebound up to 2017.

Countries that have been included in the present research share similar rates regarding birth rates, which have been developing in a negative direction over the past ten years (**Figure 6**).

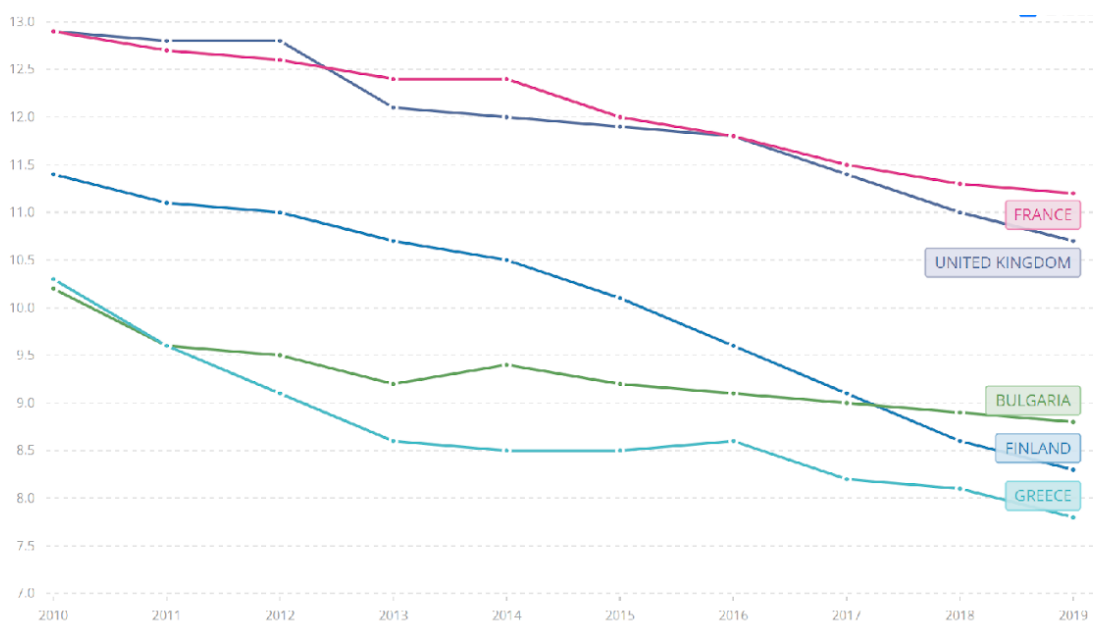


Figure 6: Birth rates (2010 - 2019)³²

As in other countries, the demographic drivers of the ageing population in **Bulgaria** are identical. However, Bulgaria has the highest death rates (15.5 per 1000 people) and the lowest life expectancy (72.4 years) in comparison to researched countries. The fertility rate in Bulgaria is 1.58 live births per woman in 2019. What should be noted as an additional factor for the ageing population, which is particularly evident for Bulgaria, is the increased emigration rates and the turbulent social and

³² Source: World Bank

economic processes in the country. Emigration alone has contributed to more than 15% reduction in the economically active population since 1990. Internal migration between regions in Bulgaria also has strong implications for the quality of life of older people in the country. Poor health prevention and awareness is also a substantial issue among Bulgarians.

The birth rate for **Finland** in 2020 was 9.043 births per 1000 people, a 1.67% decline from 2019. In comparison, the crude birth rate of Finland fell gradually from 13.68 births per thousand population in 1971 to 8.87 births per thousand population in 2020. The fertility rate reached 1.35 live births per woman. The death rate in Finland has been climbing very slowly over the past ten years, reaching 9.8 people per 1000 population in 2019. The life expectancy at birth ratio in Finland in 2019 has climbed up to an average of 81.76 years.

In France, the average life expectancy at birth in 2019 has reached 82.59 years. The gap in life expectancy between women and men is higher compared to other Western European countries. The death rate in France is 9.1 per 1000 people, back to the same number as in 2003. In 2019, France (1.86 live births per woman) was the Member State with the highest total fertility rate in the EU.

However, Greece is among the three countries with the highest ageing rate in the EU. According to the latest Eurostat data, those over 65 represent 21.8% of the population of Greece, with the percentage increasing by 3.1% since 2008 (18.7%). The birth rate for Greece in 2020 was 7.475 births per 1000 people, a 2.38% decline from 2019 and the lowest percentage from the researched countries. The death rate has been climbing steadily over the past ten years, reaching 11.7 people per 1,000 population in 2019. On the other hand, the life expectancy ratio has been increasing for the period 2010 – 2019, reaching 81.94 years at the end of 2019. The fertility rate in Greece is similar to the one in Finland, i.e. 1.34 live births per woman in 2019.

The drivers of the ageing population in the UK result from falling rates of fertility and mortality (Government Office for Science, 2019). There are fewer births and fewer deaths, therefore an ageing population. In terms of birth rates in England and Wales, data shows that there has been a significant decline in birth rates of the UK over the period 1960 – 2019 (10.7 per 1000 people in 2019). The fertility rate in the UK is decreasing slowly but steadily over the past ten years, reaching a ratio of 1.66 live births per woman in 2019. At the same time, the rising life expectancy rate (81.25 years), due to improved health care in the last century, means the population is steadily ageing and will put more pressure on the state. The death rate in the UK at the end of 2019 is 9.0 people per 1,000 population – the lowest from the researched countries.

3.4 Retirement systems - working and moving into retirement

Pensions aim to protect retired people from poverty and allow them to enjoy decent living standards. They are the primary source of income for about a quarter of the EU population, with the main source of income for older citizens in Europe being state pensions³³. In the EU Member States, the most general retirement age is 65 years. Spain, Germany and France are about to raise their retirement age from 65 to 67 years, while the goal is 68 years in the UK. In many countries, the retirement age is being linked to life expectancy.

³³ <https://ec.europa.eu/social/main.jsp?catId=752>

In Bulgaria, for retirement in 2020, women need to be aged 61 years and six months and to have a period of social insurance of 35 years and ten months. For men, the age is 64 years and three months and a period of social insurance of 38 years and ten months. Since 1st January 2018, the required retirement age and insurance periods have been gradually increasing until reaching 65 years of age for both men and women and 40 years of insurance for men and 37 for women. People who do not have the required period of social insurance cover for a pension can acquire it when they reach 66 years and six months for 2020 and a period of social insurance cover of at least 15 years. Entitlement to early retirement depends on the category of the work one has performed. Armed forces personnel, certain state employees, investigators, some firefighters and divers retire younger than the standard retirement age. They acquire the right to a pension after accumulating a given period of social insurance cover in these professions. The right to a social pension or old age at the age of 70 is available for family members of households whose income is below a given minimum amount.

Finland ranks fifth in the Global Pension System Ranking Index 2020³⁴, which compares retirement income systems and rates based on their adequacy, sustainability, and integrity. In 2019, the expected effective retirement age within the earnings-related pension system was 61.5 years. It has increased by 0.2 years since 2018. The expected effective retirement age of a 50-year-old grew by 0.3 years (63.4 years). This increase was mainly due to the rising general retirement age. In Finland, earnings-related pensions accrue for nearly all gainful employment. There are several earnings-related pension acts. The earnings-related pension scheme covers all employees, self-employed persons and farmers whose employment exceeds the minimum requirements laid down by law. The national pension and the guarantee pension secure a basic livelihood if the retiree has accrued no or only a small earnings-related pension. Compared to many other European countries, employer-specific or voluntary pensions or pensions based on labour market agreements are rare in Finland. This is because, among other things, there is no pension ceiling or upper limit to the amount of earnings that the pension is based on in the statutory pension system. Especially in the early stages of working life, women run a slightly greater risk of retirement on a disability pension, which is why their effective retirement age is somewhat lower than that of men. In other respects, there are few differences between men and women at the time of retirement. There is no significant gap between the effective retirement ages in the private and the public sector.³⁵

In France, as an employee in the private sector or a self-employed worker, one can receive a pension from the compulsory schemes that they have paid into. The conditions differ, depending on the year of birth of the individual applying for a pension. The statutory age in order to apply for a retirement pension (pension de retraite) is set at 62 years for people born from 1955 onwards. The retirement benefits of employees insured under the French General Social Security System are comprised of a basic pension and a supplementary pension. The basic pension is supplemented by a mandatory additional pension scheme (AGIRC-ARRCO), calculated in points. The supplementary pension received alongside the basic pension depends on the contributions paid by an employee during their career. The statutory retirement age is the same as in the basic scheme. You can opt to have your pension rights paid out from the age of 57 years, but an anticipation coefficient is then applied. The amount of the pension may be increased when the recipient has or has had children.³⁶

³⁴ Mercer CFA Institute Global Pension Index 2020

³⁵ Finnish Centre for Pensions 2020a

³⁶ <https://ec.europa.eu/social/main.jsp?catId=1110&langId=en&intPagId=4539>

In Greece, to be entitled to an old-age pension, one is required to have reached a certain age and to have accumulated a certain number of insurance days. The right to a pension can be exercised at any time, and up until then, insured persons are entitled to continue working. Both men and women with at least 4,500 days of contributions can retire at the age of 67 (equivalent to 15 years). At the age of 62, workers with a contribution record of 12,000 working days (40 years) are eligible for a full pension income. Concessions are provided for those who work in arduous or unhygienic jobs and women who have dependent or impaired children. Any periods during which invalidity pension, illness benefits and unemployment benefits were received are also counted in, if necessary, with the number of insurance days in order to establish entitlement to a pension³⁷.

In the UK, the current age of retirement (state pension age) is 65 for both men and women, which is set to rise to 67 by 2028 (AgeUK, n.d.). As noted in the UK national policy (Government Office for Science, 2019), the state pension age is set to continue to rise into the future partially due to increased life expectancy. These further imply the increased likelihood of the ageing population working part-time and flexible hours. AgeUK also implies that it is important for those retiring to consider a range of factors such as tracing old pensions, boosting income during retirement, preparing emotionally and learning how people can continue to stay active and social after leaving the workplace.

4. Policies and support available

4.1 Overview of older adults social care sector in researched countries

As population ageing tendencies increase each decade, present models of health service delivery will be challenged to cope with the new realities and demands. Support services would need to be further developed, and quality should be improved. Particular attention should be paid to both public (i.e. formal health services and long-term care) and informal care (i.e. family and friends). Staff should be trained, and tailored support programmes should be developed, home care should be further supported and expanded. Putting an appropriate and coordinated mix of services in place (including health and social services, technical aids, support to informal care) is key to making health and long-term care systems sustainable in the future³⁸.

The following paragraphs provide a brief overview of the older people social service sector in the researched countries.

The health system in Bulgaria consists of both mandatory and voluntary pillars. Most of the state-funded health services are provided through the National Health Insurance Fund (NHIF). This Fund is administered by the Ministry of Health. Most hospitals and inpatient facilities are state-owned, where most older adults and people of vulnerable groups are provided with free-of-charge health services, depending on their social and health insurance status. As a result of the negative demographic tendencies, as described above, there is an increasing need for formal and

³⁷ <https://www.oecd.org/els/public-pensions/PAG2019-country-profile-Greece.pdf>

³⁸ <https://www.euro.who.int/en/health-topics/Life-stages/healthy-ageing/data-and-statistics/health-and-social-care-systems>

informal services and support for the older adults in Bulgaria. Despite the existence of some formal Nationwide Programmes supporting older people, these have been mainly concentrated on patronage help and social assistance at the municipal level, i.e. providing social services (food, essential health and medicine) for older people at their home.

According to a World Bank Report³⁹, around 90% of long-term care and social services in Bulgaria are public. The Ministry of Labour and Social Policy in Bulgaria operates 41 adult day centres, where the elderly can spend their day, make sense of their free time, expand their contacts and meet their daily health and rehabilitation needs. Another social service for the elderly is the Family-type Accommodation Centers for the Elderly. They provide a place to live in a family-like environment for a limited number of people - no more than 15. Each centre can be used in combination with other social, health, educational and other services and in accordance with the needs of the accommodated persons. In Bulgaria, currently, only six such accommodations are operating with a limited capacity of 83 persons. The institutionalised care for the elderly in state-delegated activities includes specially designated homes for the elderly. There are 82 such homes for older people in Bulgaria, distributed in 73 municipalities across the country. As a result, Bulgaria ranks last in the EU by the number of nursing homes for the elderly. Additionally, there are 23 privately owned homes providing special care for older adults.

Despite the demographic trends and growing challenges to the ageing society in Bulgaria, only a few non-governmental organisations are providing specialised support and services, targeting older adults. More information on these is further provided in the subsequent chapter. There is also a gap in the cooperation between the state institutions and the NGO sector in working with older people.

Older people in Bulgaria are establishing various informal clubs, formal and informal NGOs working in support of each other, bringing together like-minded individuals, people working in the same professional area (e.g. teachers, artists, etc.). However, in most cases, these services are self-organised and managed by the elderly voluntarily and without any support from the state or other institutions.

Another specific feature of the Bulgarian adult care sector is related to the fact that long-term care and support for older people, especially the ones in poor health and poverty, is provided through the informal networks of family and friends. According to cultural values and traditions, children are expected to provide care to their parents, grandparents and other relatives.

In Finland, social welfare for older people is made up of social and health services and income security. Social and other services provided in the country are planned and coordinated by the Ministry of Social Affairs and Health (MSAH). The ministry determines the course of service development, draws up legislation and oversees the implementation of reforms. It also monitors service standards through the National Supervisory Authority for Welfare and Health and the Regional State Administrative Agencies.

The MSAH is responsible for the running of services for older people. It determines the course of service development, draws up legislation and oversees the implementation of reforms. The ministry

³⁹

<https://www.worldbank.org/en/events/2016/06/22/active-aging-how-can-bulgaria-tap-the-potential-of-elderly#1>

also monitors service standards through the National Supervisory Authority for Welfare and Health and the Regional State Administrative Agencies.

On a local level, municipalities are responsible for arranging the social and health services that older people require. In addition, informal carers of older adults may receive support and other assistance from local authorities. Municipalities may provide transport services for older people with limited means who are not able to use public transport. The elderly can use the transport services when they go shopping, to a pharmacy, to a doctor, or make recreational trips. Many non-governmental organisations provide older adults with peer support, and their members volunteer as friends for the elderly⁴⁰.

Information for older people is available through a comprehensive information portal on citizens' services (Suomi.fi). It provides information and services for different life situations and stages of a company's lifecycle.

The Ministry of Social Affairs and Health and the Association of Finnish Local and Regional Authorities issued quality recommendations for developing services for older people. The recommendation is primarily intended to support decision-makers in municipalities, local government co-management areas for social welfare and health care and counties¹ with developing and evaluating their services for older people. Many other parties can also utilise it, including providers of social and healthcare services, professionals in the field and third-sector actors, for planning and evaluating their activities⁴¹.

In France, healthcare is provided by various service-care providers, i.e. private practices for non-hospital care, healthcare facilities for hospital-based care, health and social, and residential facilities for "vulnerable" elderly or disabled customers.

It is up to each patient to choose his/her primary care physician ("médecin traitant"), direct-access specialist, health care facility, or residential facility, either in the public or the private sector.

Long-term care is provided by health, and social care facilities include residential facilities for dependent older people ("établissements d'hébergement pour personnes âgées dépendantes"/ EHPAD) as well as facilities for people with disabilities. They are designed to provide support and care for "vulnerable" individuals experiencing financial insecurity, social exclusion, disability, or dependency. Some of the main services they provide are related to assessment and prevention of social and medical-social risks (information, inquiry, advising, guidance, training, mediation, and compensation), administrative or court-ordered protection for children and families, youths, disabled people, and the elderly or those experiencing difficulties. Additional services include coordination and delivery of educational, medical- educational, medical, therapeutic teaching, and training programs tailored to the person's needs and level of development, their potential, any changes in the person's health, and their age.

Additionally, there is residential or temporary eldercare: this is offered by numerous providers with varying levels of care. These include independent-living facilities ("foyers logements") which offer a range of non-medical services (such as meals and laundry) but basically no medical care, retirement homes (residential facilities for dependent elderly people ("établissements d'hébergement pour

⁴⁰ <https://www.suomi.fi/citizen/social-security/services-for-the-elderly>

⁴¹ <https://julkaisut.valtioneuvosto.fi/handle/10024/160688>

personnes âgées dépendantes"/ EHPAD), which house elderly residents and also offer medical care, long-term assisted-living units which care for heavily dependent patients with severe illnesses requiring constant medical monitoring, and intermediate services which provide short-term care for medically fragile elderly patients who are not housed in a residential facility. Care can be provided on a daily basis (day care) or for a temporary period (temporary care)⁴².

In Greece, attempts are being made to create a favourable perception of ageing and older people's position in society. 1st October is designated as Senior Citizens Day by Law 1931/1991. Every year, the Minister of Health and Social Solidarity sends a bulletin encouraging everyone to provide older people with every necessary assistance and care and the opportunity for active ageing and active involvement in society. This sensitive social group is described as a dynamic social capital with a rich experience that may contribute considerably to overall societal progress and development. The goal is to create a new social context in which longevity is perceived as a continuous offer, involvement, and self-realisation rather than as a retirement option.

The Greek government provides free or low-cost public healthcare to both citizens and residents. The EFKA is Greece's unified healthcare system, which provides citizens and residents with free healthcare.

In Greece, open-ended care services for seniors are provided by the Open Elderly Care centres (KAPI), the Elderly Day Care Centers (KIFI) and the "Home Assistance Program".

The family has a vital role in the provision of long-term care in Greece, and this is the system's most distinguishing aspect.

Also, disability payments, limited direct institutional care, coverage of some care requirements through public social insurance, and indirect assistance via tax reductions are all examples of government benefits for non-self-sufficient aged and disabled individuals (children and adults) in Greece.

Over the last decade, the UK's funding for adult social care has decreased; however, it now starts to increase ever so slowly (Institute for Government, 2019). Local authorities in the UK cut the finance given to social care sectors by 9.3% from 2010-2015, thus leading to strain on the sector. It is also evident that people struggle to get the help that they need from social care. There are also increased numbers of cancelled appointments and operations, larger waiting times, and increased referrals to psychological therapies (State of Care 2019). Thus it is important to note that there needs to be a greater investment in England's social care plan for the future or a greater emphasis on preventative care.

4.2 National policies related to ageing

Population ageing has been a priority of politics and governments in the European Union, as there is a possibility that social systems across the Community became incapable of sustaining a larger population and shrinking workforce. The European Commission has launched several important policy measures to turn the tide of population ageing into an opportunity to address these challenges. The Commission has a dedicated policy towards Active ageing" which is aimed at "helping people stay in charge of their own lives for as long as possible as they age and, where possible,

⁴² https://www.cleiss.fr/particuliers/venir/soins/ue/systeme-de-sante-en-france_en.html

contribute to the economy and society". Active and healthy ageing is a holistic approach to population ageing. It encourages initiatives aimed at enhancing the physical and mental health of older people and improving their physical and social environments to help them stay healthy and active for longer. The Commission also supports active ageing and older Europeans' social rights through several initiatives, such as the European Pillar of Social Rights⁴³, the Social Protection Committee⁴⁴, the Active Ageing Index⁴⁵, the European Innovation Partnership for Active and Health Ageing⁴⁶, etc. Based on the overall recommendations of the EC, each country is incorporating policies in support of the older people, ageing and active ageing into their national strategic and regulatory frameworks.

In Bulgaria, on a policy level, the demographic and ageing challenges are addressed by two main documents which the Government of Bulgaria has adopted, i.e. the Updated National Demographic Strategy of the Republic of Bulgaria (NDSB) and the National Comprehensive Strategy for Active Ageing in Bulgaria (NSAAB). The NDSB aims to provide the measures and policy response to slow down the adverse demographic tendencies and ensure the high quality of life of older adults regarding their health, education, abilities, and skills. The Strategy envisages and implements measures targeting the three main phases of a person's life (youth, active age and retirement). The NSAAB is developed for creating the policy framework and activities for establishing conditions and providing equal opportunities for dignified and adequate living. It covers the period from 2016 to 2030, and it is based on several main pillars, i.e. independent living, participation in society, access to social services and care, and prevention of discrimination and exclusion of older people. Given that the set priorities correspond to the four domains of the Active Ageing Index (AAI), the achieved results could be monitored and reported through the 22 indicators of the Index. The Strategy recognises the need for a particular focus on promoting healthy life, improving health services, and improving and diversifying the social services for seniors. Both documents have Action plans which are being implemented and reported on an annual basis.

Despite the fact that Bulgaria was the first to have developed a long-term demographic strategy, there is barely any effect on the country's overall demographic outlook and forecasts. The existing policies and legislation benefiting older adults that should create conditions and possibilities for active ageing and a decent life are ineffective and more or less "formal". This is proved not only by the statistical data but also by the overall lifestyle and quality of life of most Bulgarian pensioners. Although such activities should have consequences in the longer-terms, the negative demographic trends in Bulgarian society continue and do not show any sign of improvement.

The Ministry of Social Affairs and Health of **Finland** sets out the policies related to older people and ageing by developing strategies, quality recommendations, programmes and projects. The ageing policy aims to promote older people's functional ability, independent living and active participation in society⁴⁷. There are several important strategies and papers that provide the main policy recommendations and actions in support of older people in Finland. These documents and policies

⁴³ <https://ec.europa.eu/social/main.jsp?langId=en&catId=1226>

⁴⁴ <https://ec.europa.eu/social/main.jsp?catId=758>

⁴⁵ <https://statswiki.unece.org/display/AAI/Active+Ageing+Index+Home>

⁴⁶

⁴⁷ <https://thl.fi/en/web/ageing/ageing-policy>

provide many examples of effective activities and good practices in support of the health and well-being of older adults in Finland.

National Programme on Ageing 2030: For an age-competent Finland⁴⁸ envisages a set of preventive measures that improve functional ability; to extend the functional ability and working careers of older working-age people, especially in social and health care; to increase and enable voluntary work; to ensure the equality, more efficient coordination and economic sustainability of services for older people; to increase the age-friendliness of housing and residential environments; and to highlight the development and utilisation of Finnish technology for ageing. The action plan outlines measures for both the current government term (2020–2023) and, provisionally, future government terms (2023–2030) in relation to six main impact objectives.

The Quality recommendation to guarantee a good quality of life and improved services for older persons 2020–2023⁴⁹ aim to guarantee a good quality of life and effective, high-quality services for all older persons who need them. The proposed measures will lay the foundation for an age-friendly society. The quality recommendation is primarily intended for decision-makers and managers in municipalities and local government co-management areas as a tool for developing, evaluating and implementing their services for older people.

National Mental Health Strategy and Programme for Suicide Prevention 2020–2030 promotes mental health outside the health and social care context by supporting healthy development in all ages through education, via family policy actions, by promoting access to work and wellbeing at work, via access to recreation and physical activity, via hobbies, culture and social activities, and through access to safe surroundings.

Socially sustainable Finland 2020: Strategy for social and health policy provides an overview of policy measures to achieve a socially sustainable society in which people are treated equally, everyone has the opportunity to participate, and everyone's health and functional capacity is supported.

In France, like in all countries in the EU, population ageing has become an important topic for research and policy measures. The main structure that coordinates the policy response related to ageing and welfare of older adults is the General Directorate of Social Cohesion of the Ministry of Solidarities and Health. In 2016, the French Government adopted the Act on adapting society to an ageing population. It established a turning point in long-term care policies in France, which traditionally focused on the dependency of the elderly. The policy measures are based on three main pillars:

1. Anticipating the loss of autonomy by better meeting the demands of the elderly in terms of housing, transport, social and civic life, and in doing so, preventing and combating their isolation.
2. Adapting society to ageing by adjusting 80,000 private houses by 2017, renovating residence accommodation for independent living and encouraging seniors to become involved in volunteering activities.

⁴⁸ https://julkaisut.valtioneuvosto.fi/bitstream/handle/10024/162596/STM_2020_38_J.pdf

⁴⁹ https://julkaisut.valtioneuvosto.fi/bitstream/handle/10024/162595/STM_2020_37_J.pdf

3. Support for older people facing a loss of autonomy so that they can stay at home as long as possible. This pillar also includes a reform of the “personal independence allowance” (Allocation personnalisée d’autonomie - APA) and measures to support informal carers.

It attempts to move away from a medico-social approach to old age, focused on the notion of dependency, which dates back to the 1990s when old age was becoming a major health and social policy issue in France and Europe.

In Greece, there is no substantial central policy in Greece to address demographic change, and there is no national strategy for older people (limited to pensions, health care and KAPI).

With the exception of the “National Dementia Action Plan”, and the postgraduate program “Organization and Management of Relief and Support Care for Persons with Disabilities” offered by the National & Kapodistrian University of Athens, the country does not have a comprehensive strategy to address the problems that demographic changes bring⁵⁰. There is no suitable infrastructure, there is no specialized insurance coverage, nor facilities to cover these ever-increasing needs adequately.

The National Organization for the Provision of Health Services (EOPYY)⁵¹ was established in 2012 under the Ministry of Health as the significant national organization responsible for negotiating, contracting, and remunerating public/state and private contracted healthcare providers, covering healthcare expenses for over 95 % of the population, including the disadvantaged.

In the UK, active ageing has long been recognised as an important factor for ensuring the wellbeing of older adults and as a sustainable measure for coping with the adverse demographic changes in the country. With societal changes, it is important to note that in the future, policy is likely to be focused on a place-based approach to enable local areas to tailor support to the needs of their population (McCann, 2017). McCann (2017) also indicates that expenditure in the social service sector will require 2.5 times the current amount of spending by 2030. This is to cater for a rise in the UK’s ageing population from 9.7million to 15.8 million people. A key piece of national policy is the UK Government’s “**Future of an Ageing Population**” (2019). The policy outlines the future of the ageing population of the UK. The key themes to be depicted from this policy are:

- Supporting people to live longer working lives.
- Adaptations to the workplace addressing negative attitudes to older workers.
- Ensuring re-skilling of individuals to ensure that they are up to date with new technologies.
- Removing barriers to later life learning, thus leading to increased resilience. Ways in which this can be done is to explore the barriers to education in later life.
- “By 2037 there are projected to be 1.42 million more households headed by someone aged 85 or over” (pp.9, Future of an Ageing Population, 2019)
- To ensure housing is appropriate for an ageing population, including accessibility.
- Building communities and neighbourhood enhancing the social aspect of life.
- Adapt healthcare to meet the needs of the changing demand.
- Support unpaid carers - i.e. families.
- Explore new technologies for change, especially in health equipment.

⁵⁰ <https://www.linkedin.com/pulse/long-term-care-strategy-greece-kostas-stergiopoulos-mba/>

⁵¹ <https://www.eopyy.gov.gr>

- Ensure connectivity is enhanced, including physical, technological and social. This will be done in the following ways: 1) Improve rural connectivity of public transport and thus reducing the use of private vehicles; 2) Address barriers to technology.

4.3 Existing support programmes, training and other initiatives

In all researched countries, existing support programmes and initiatives address the challenges of older people, ageing, active ageing, health, and mental well-being. The number and efficiency of these programmes and support activities vary in different countries. It also depends on the availability of resources and the social welfare arrangements in each country.

Based on the adopted policies to cope with the demographic challenges and the ageing **Bulgarian society**, there are still very few formal and informal support programmes, training, and other initiatives for active ageing and older adults' mental well-being.

One of the most popular programmes supporting older people in Bulgaria (“Patronage care for adults”) is designed to increase social inclusion and decrease the number of older adults living in poverty. It is managed and coordinated by the Ministry of Labour and Social Policy and administered locally on a municipal level by the relevant municipal administration. Through this programme, older people and people with disabilities receive support at their home by social and health workers. Municipalities can hire social and health workers to visit people's homes. Currently, more than 43,000 Bulgarian older adults receive food and medicine at their homes. The social workers who deliver the service also provide psychological support and consulting, do some basic home repairs, pay utility bills, etc.

The Agency for Social Assistance is a public institution that provides various social services and support for older people and other vulnerable groups in society. The Employment Agency supports different supporting schemes aimed at employing personal assistants of older people and people with disabilities.

There are also a small number of NGOs and other civil society organisations that provide support and a number of social services for old people. One of the biggest private NGOs working in support of older people in Bulgaria, Caritas implements a nationwide programme, “Homecare”, which provides complex social and medical services for older people at their home.

In Finland, municipalities organise many services for older people to make their lives easier and to enable them to live in their own homes for as long as possible. Informal carers of older people may receive support and other assistance from municipalities. Municipalities may provide transport services for older adults with limited means who cannot use public transport.

“Home service” is a municipal service that helps older people with everyday tasks, such as eating, washing themselves and dressing. Home service employees also follow the person's condition and give his/her and their close ones advice if needed. Home care consists of home service and home nursing service. Home nursing service helps older people with caring for an illness and rehabilitation. “Safe home for an older person” is a programme that supports older people to create a safe environment in their homes to prevent injuries and accidents.

The municipality may give support for repairs in an older person's home if they improve the safety of the home and enable the person to keep on living in it. The Housing Finance and Development Centre of Finland (ARA) also grants subsidies for the renovation of homes.

“Sheltered housing for older people” provides older people with the possibility to rent or, in some cases, buy a flat in a sheltered housing unit and use the meal, cleaning and care services available in the building. Sheltered housing is organised by municipalities, associations and companies.

“Family care” means that an older person gets care and attention in the family carer’s home or his or her own home. Family care may be given over the long term, temporarily or part-time. An older person may get family care after their needs for services have been assessed.

In Finland, institutional care for older people aims to help them carry on living at home for as long as they can. Care at an institution is only considered when other ways are no longer enough to meet the older person’s needs for care and attention. Institutional care for older people is either short-term rehabilitating care or long-term care.

In France, as elsewhere, population ageing creates new challenges for the health care system, for both controlling costs and meeting new societal demands. Long-term care has emerged as one of the most crucial social policy issues. The Law on the Adaption of the Society to Ageing introduced various measures and support activities designed to respond to the demographic challenges imposed by the ageing French society and in coherence with the Madrid International Plan of Action on Ageing (MIPAA)⁵². Long term care for the older people in France is provided in two types of centres – under public and private management.

An Établissement d’hébergement pour personnes âgées dépendantes (also called EHPAD) is the most widespread type of French Residential care for senior citizens. EHPADs can be public or privately owned. In 2017, from 7000 in France, 40% were public, 30% belonged to non-commercial organizations and 30% to the private sector⁵³.

Social housing assistance (SSA) covers all or part of the costs of housing an elderly person in an institution or a family-friendly one. It is paid for by the department. The APA (personalized autonomy allowance) is an allowance intended for people aged 60 and over with the loss of autonomy. There are two different APAs: Home APA and Institutional APA.

At home, older people can receive assistance in different ways: delivery of meals, small DIY jobs, remote assistance, other interventions (housekeeping, help with shopping, etc.). Ageing people with disabilities are people who experienced their disability before experiencing the effects of ageing. Depending on their preference, they can benefit from the APA (personalized autonomy allowance) or the PCH (disability compensation benefit). They can also benefit under certain conditions from the SSA (social housing assistance) scheme for people with disabilities when they live in retirement homes.⁵⁴

Greece has implemented various programs aimed at better living for older people in the context of protecting their health and wellbeing. The directorate of the social solidarity of each regional authority is responsible for the implementation of such programs.

The most important program, implemented in Greece, regarding the older people, which are trying to cover some of the basic needs, are the following:

⁵² Report on the French ageing policy 15 Years since the Second UN World Ageing Plan (Madrid International Plan of Action on Ageing – MIPAA) Madrid 2002

⁵³ Source: Wikipedia

⁵⁴ National Information portal for the elderly and their families, <https://www.pour-les-personnes-agees.gouv.fr/>

- Allowance for the uninsured elderly with chronic illness and disability of 67% and above is provided by the Department of Social Insurance and Control.
- A rental allowance is also granted to uninsured, financially insecure, single people from the same service.
- O.G.A. grants basic old-age pension to uninsured people aged 67 and over who have not secured a pension from any insurance fund and are financially weak.

In Greece, open-ended care services for seniors are provided by the Open Elderly Care centres (KAPI), the Elderly Day Care Centers (K.I.F.I) and the “Home Assistance Program”. The state ensures the integration and engagement of older people in society by providing specific programs for the elderly. Open Protection Centres for the Elderly are the most significant of them. However, it is necessary to create more community-based and supporting structures for the elderly. The support policies and programmes must shift their priority and intervention logics which is currently focused on providing the services in nursing homes.

In the UK, the support and services provided to older people are offered from both public and private institutions. The National Health System (NHS) provides the following social care and support services:

- help at home from a paid carer
- meals on wheels
- having your home adapted
- equipment and household gadgets
- personal alarms and home security systems so you can call for help (for instance, if you have a fall)
- different types of housing, such as sheltered housing and care homes

In addition to the public support provided through the NHS, many private charity organisations (e.g. AgeUK, Re-Engage, etc.) provide various services and support for older people in the UK.

A more detailed overview of additional support programmes, projects and other initiatives in the field of active ageing and the mental wellbeing of older people is provided in [Annex 1](#). These were identified by project partners and participants in the research activities (i.e. focus groups and interviews) that were carried out to support the preparation of the present Report.

4.4. Existing Positive Psychology' and Mindfulness programmes and practices

As part of its active ageing policy, the European Union provides support for public and private organisations to help older people stay in charge of their own lives for as long as possible as they age and, where possible, to contribute to the economy and society. In 2012, as part of the European Year for Active Ageing, the EU adopted a set of guiding principles for active ageing to serve policymakers and stakeholders at all levels to promote active ageing. A healthy lifestyle is a key to active ageing, and therefore techniques such as mindfulness, positive ageing and active lifestyle can benefit older adults both cognitively and physically.

Clinical psychology and psychiatry since the 1970s have developed many therapeutic applications based on **mindfulness** for helping people experiencing a variety of psychological conditions. Mindfulness practice has been employed to reduce depression, reduce stress, anxiety, and drug addiction treatment. Programs based on mindfulness models have been adopted within schools, prisons, hospitals, veterans' centres, and other environments, and mindfulness programs have been

applied for additional outcomes such as for healthy ageing, weight management, athletic performance, helping children with special needs, and as an intervention during the perinatal period.⁵⁵

There are several mindfulness practices, such as meditation, breathing exercises, yoga, tai-chi, healthy living and eating, etc. Practising mindfulness techniques reduces stress, worry, and loneliness; decreases systemic inflammation; and improves mental health, sleep, awareness, self-efficacy, cognitive functioning, and psychological well-being.

A positive attitude has been proven to improve both physical and mental health and is also very important. Having a positive attitude towards ageing helps one maintain control and improve quality of life when individuals reach the final stages of their life cycle. Despite the fact that many people consider ageing as the beginning of a new chapter in their life, numerous social and economic factors might lead to isolation, depression, limited opportunities and loss of identity at an older age. The positive psychology of ageing aims to establish techniques that enable individuals to modify life routines to maintain psychological well-being by exploiting their hidden potentials and responding flexibly to age-related changes (Hill, 2010).

Yoga for older adults is invaluable for calming anxiety, strengthening and relaxing the body, and supporting physiological processes. In addition, through its meditation training during the exercises, it allows the practitioner to regain confidence and optimism. The applications of senior yoga in partnership with gerontology professionals are also very successful. Some of these principles can also be used directly for people with disabilities (in wheelchairs) or small-scale yoga practices on the chair in a school or work environment.

Sophrology can also be an effective means of helping seniors age well. More and more widespread, it commonly accompanies the care of older people in retirement homes because it provides many benefits. Sophrology helps to develop serenity through training the body and mind. It is based on relaxation techniques and is beneficial for people seeking to develop well-being and relaxation. Static and dynamic relaxation exercises are practised and provide physical benefits such as muscle relaxation and release. It is an energy recharge. Thus the relaxation of the body allows a relaxation of the spirit.⁵⁶

In the research that led to the development of the present report, we noticed that mindfulness and positive psychology were not very popular amongst both older people and the social care workers that we have interviewed. However, certain knowledge and experience exist in some of the researched countries (i.e. France and the UK) regarding the benefits of mindfulness and positive psychology techniques for active and successful ageing. In other countries, such as Bulgaria and Greece, the overall awareness of mindful ageing and positive psychology techniques/training of those aged 50 + and social care workers that work with the elderly is very low. The following paragraph provides a brief overview of the existing Positive Psychology' and Mindfulness programmes / projects / interventions identified by project partners and participants in the research activities (i.e. focus groups and interviews) that were carried out to support the preparation of the present Report.

⁵⁵ Source: Wikipedia

⁵⁶ Source: <https://observatoire-des-seniors.com/la-sophrologie-pour-le-bien-veillir-des-seniors/>

In the UK, for example, mindfulness has been recognised by the National Health Service (NHS) UK as an efficient tool for improving mental wellbeing, especially for older people. Regarding the benefits of mindfulness techniques to ageing, according to AgeUK, “The Mental Health Foundation supports mindfulness as a tool to help you live your life, improve general well-being and treat depression, [helping] with a number of problems, such as recurrent depressions, anxiety disorders, addictive behaviour, chronic pain”.

The following table identifies positive psychology and mindfulness programmes that target older adults in the UK.

Table 1: Positive psychology and Mindfulness programmes in the UK

Project Programme	Description	Link
SILVER SANTÉ STUDY	“project investigating mental health and well-being in the ageing population”.	https://silversantestudy.eu/
SAAM (SUPPORTING ACTIVE AGEING THROUGH MULTIMODAL COACHING)	Has a range of resources that are linked to aged over 60. “to develop and validate in a controlled environment a Virtual Assistant – “Coach” that supports the process of healthy and active ageing to elderly people that are still active but in risk of disconnecting from the Society. “	https://saam2020.eu/?p=overview.saam
SmartWork	“European project addressing a key challenge facing today’s older generation, as they are living and working longer than their predecessors: the design and realisation of age-friendly living and working spaces.”	http://www.smartworkproject.eu/
GOLD (GOOD PRACTICES FOR OLD PEOPLE)	“GOLD aims to promote exchange of best practices for the social inclusion of old people as well as their mental and physical health maintenance and skills development.”	http://www.goldpractices.eu/

In France, alternative medicine options, as a compliment to traditional medicine, are becoming increasingly popular. Among them, mindful meditation is said to have a positive impact on our mental and physical health, as well as on the ageing process. Among alternative techniques, mindfulness in France is the name of a form of meditation whose learning has been formalised, within the framework of care, in the form of two protocols called:

- MBSR or mindfulness-based stress reduction (all public)
- MBCT or prevention of the risks of depressive relapse based on mindfulness (specific public)

Both programmes aim to train participants to integrate Mindfulness into daily life and the variety of challenges it brings.⁵⁷

⁵⁷ Source: [MBSR Paris](#)

Despite the fact that the benefits of mindfulness and relevant techniques have not yet been recognised and fully exploited, numerous researches support the fact that mindfulness practices and learning allow an individual to gain a more positive perspective on ageing.

Table 2: Positive psychology and Mindfulness programmes in France

Project Programme	Description	Link
Pour bien vieillir	The mental health of older adults can be improved by promoting active and healthy ageing: this is what the website “Pour bien vieillir” (“to age well”) promotes, through an informative platform and workshops. The website is managed by the Assurance retraite, CNRACL, MSA and Santé publique France. It offers ideas and advice from doctors and experts, videos, quizzes, practical guides and contacts to find workshops organised in each region. This site is also intended for professionals in the field of ageing well and, in general, for anyone seeking information on advancing age in the field of prevention and health promotion.	www.pourbienvieillir.fr
Paris en Compagnie scheme	The City of Paris, determined to fight this isolation of seniors, has entrusted the creation of the Paris en Compagnie scheme to the GCSMS "Paris, les Aînés d'Abord". The three members of the grouping, actors of solidarity, are: Les Petits Frères des Pauvres, Autonomie Paris Saint Jacques and Lulu dans ma rue. This new scheme is open to all seniors over 60 who wish to be accompanied in their local travels and all adult citizens who wish to volunteer in their neighbourhood.	https://www.parisencompagnie.org/
Petit Bambou	The Petit Bambou (Little Bamboo) app is free and offers a catalogue of guided meditations organised by theme which contains over 970 sessions including the 8 free sessions of the discovery programme. The meditations cover topics such as sleep, stress management and caring parenting. The application also contains several surprises such as a heart coherence tool, the possibility of configuring the duration of your session with free meditation and the downloading of sessions to meditate offline.	https://www.petitbambou.com
Mind	Mind is an app to learn to live more serenely and which adapts to each situation: transport, walking, stress, etc.	https://www.mind-app.io/
Headspace	Headspace is an app that teaches a person how to meditate. Meditation has been shown to help people stress less, focus more and sleep better. Headspace is meditation made simple, teaching you life-changing mindfulness skills in just a few minutes a day.	www.headspace.com

7mind	The meditation application Les Antisèches du Bonheur by 7Mind combines the technological expertise of 7Mind, number 1 in Germany, and the original content of Jonathan Lehmann. It allows the user to discover the practice of meditation in a simple way and gradually integrate it into your daily life, thanks to a varied and adapted content.	https://www.7mind.de/ f
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In Greece, apart from yoga, which is relatively popular among seniors, only a few existing programmes and initiatives utilise mindfulness and positive psychology to support the active ageing and wellbeing of older adults.

Table 3: Positive psychology and Mindfulness programmes in Greece

Project Programme	Description	Link
Association People Behind	People Behind is a non-profit organization dedicated to keeping people over the age of 65 active. People Behind aspires to establish a society that is inclusive of people of all ages, in line with the EU's Healthy and Active Aging Goals. The mission of the organisation is to empower 65+ people through Active and Healthy Ageing methods such as lifelong learning, Intergenerational solidarity, Digital education and inclusion and Active participation in civil society.	https://www.peoplebehind.gr/
COLABOR-ACTIVE	The European project COLABOR-ACTIVE was launched to increase the competencies (attitudes, skills, knowledge) of Elderly and their Communities about how to enhance Active Ageing through Not-For-Profit Sharing Economics through an innovative training program.	https://colabor-active.eu/
Expression Lab 65+	Through the techniques and methodologies of theatre, music and theatrical movement, they practice creativity, imagination and expression. These exercises help to improve the memory as well as mental and physical health of the beneficiaries. This program is a collaboration of People Behind and ActionAid Hellas Community Center.	https://www.peoplebehind.gr/what-we-do
University for Third Age	The project offers people 65+ a variety of workshops and activities designed specifically for this age group. After Covid-19, they created the e-learning platform, e-University for Third Age, where their beneficiaries follow weekly workshops, do their homework, express ideas and thoughts and build relationships. Some of the courses offered at the University for the Third Age are History, Greek Philosophy, Computers, English language, Ancient Tragedy and Literature.	https://e-panepistimio.peoplebehind.gr/

In Bulgaria, apart from experts and professionals in the area, social workers on the field are familiar with the concept of active ageing but were less or not familiar with tools and techniques, such as Mindfulness, Clinical Hypnosis, meditation and Neuro-Linguistic Programming (NLP), etc. As part of the research that supported the present report, it was identified that many older people were also not familiar with the concept of mindfulness. Moreover, only very few have related it to ageing.

Table 4: Popular positive psychology and Mindfulness method in Bulgaria

Project Programme	Description	Link
Yoga for seniors	Yoga practices are becoming increasingly popular in Bulgaria. Recently in Bulgaria, various forms of yoga are being developed and practised. Among the preferred forms of yoga is that of laughter. It is rapidly gaining popularity and gaining followers among both children and adults. Initially, yoga in Bulgaria started within the small circles of friends and relatives of the yoga teachers and practitioners. Gradually, the circle widened, and even the age limit increased from 10 to 70 years.	N/a
Paneurhythmy	Paneurhythmy (Bulgarian: Паневритмия) is a system of physical musical exercises developed by the Bulgarian spiritual teacher Peter Deunov between 1922 and 1994. It is focused on achieving inner balance and harmonisation. The emphasis of the exercises is on giving and receiving, with the goal of creating a conscious exchange with the forces of nature. It is composed of three parts: 28 Exercises, Sun's Rays, and Pentagram, with each exercise having a symbolic significance, expressing a particular thought, feeling, or action. A typical Paneurhythmy session complete with all three parts is 70 minutes long. However, practising the first 28 exercises independently with breaks in between is acceptable and takes 50 minutes.	N/a
Amateur / self-organised activities in Cultural houses across the country	Bulgarian elderly are particularly fond of amateur singing and dancing activities. These self-organised and managed endeavours are typical examples of informal active ageing programmes and practices, providing support for older people of different backgrounds, professions, and socio-economic profiles.	N/a

In Finland, occupational health care arranges for employees according to their support and assistance needs. Occupational health care refers employees to the care of a psychologist, physiotherapist, social worker or other specialists, depending on their needs.

In Finland, mindfulness has been recognised as an effective measure supporting the mental wellbeing of older people. It can help relieve depression, anxiety, stress and pain, but it also is the key to a

happier, more relaxed and conscious life. It has been found that regular use of mindfulness improves physical health and increases resilience⁵⁸.

Table 4: Positive psychology and Mindfulness programmes in Finland

Project Programme	Description	Link
OIVA	Oiva, a mobile app based on acceptance and commitment therapy (ACT), was designed to support active learning of skills related to mental wellness through brief ACT-based exercises in daily life. It has been used in Finland to prevent and manage work-related stress and related mental problems. The Oiva Wellness Programme also includes mindfulness exercises that help to improve focus, be present, identify important things, and deal with negative thoughts and feelings. Exercising does not require logging into the service, but you can write down your favorite workouts and keep a diary of your progress when logged in.	https://oivamieli.fi/index.php
Center for Mindfulness	Center for Mindfulness (CFM), Finland Oy is a Finnish company founded by CEO Leena Pennanen. CFM Finland Oy has been effectively training people to the MBSR (Mindfulness-Based Stress Reduction) –method and its benefits. You can recognize the quality of the courses and training from the CFM®-trademark.	https://mindfulness.fi/
Health village	Health Village is a public health care service produced in collaboration with experts and patients, making health care services available to everyone, regardless of where they live. Digital Health Village is revolutionizing health and wellbeing services by digital means. The services are enabled by a custom-made cloud-based IT platform and have been designed and built together with patients, healthcare professionals and patient organizations using the process, tools and templates of the Health Village eHealth Development Program.	https://www.terveyskyla.fi/

A search of the databases, including Academic Search Elite, Sage Journals, Cinahl and Medic (Finnish database), showed plenty of scientific articles on the use of mindfulness. In Finland, for example,

⁵⁸ Mental Health Finland 2021.

Kinnunen Sanna has studied mindfulness in her dissertation. There are articles “Does a Mindfulness-, Acceptance-, and Value-Based Intervention for Burnout Have Long-Term Effects on Different Levels of Subjective Well-Being?”(2020) and “Does Mindfulness-, Acceptance-, and Value-Based Intervention Alleviate Burnout? – A Person Centered Approach” (2019). Sairanen et al. (2015) have investigated whether mindfulness and psychological flexibility, independently and together, explain intuitive eating.

From a positive perspective, it is important to underline that project partners across researched countries have reported increased interest and motivation of older people and support workers to join training programmes and initiatives that will enable them to use and apply mindfulness techniques in their everyday lives and work.

5. Attitudes and paradigms to ageing and successful ageing

The following paragraph provides an overview of the insights and feedback gathered by project participants and organisations that took part in the qualitative research that gathered the information for preparing the present Report. The research followed a common methodology (see Chapter 2) which gathered data from target groups through focus group discussions and in-depth interviews.

5.1 Attitudes and experiences towards ageing and mental wellbeing

The ageing of the population is a trend that is likely to continue in the future, and our societies need to learn and adapt to this new reality. The idea of moving out of work and moving into retirement is particularly attractive for many people. However, after reaching this stage, many people come face to face with the issues of loneliness, social isolation, mental health, reduced mobility, feeling useless, lack of motivation and low self-esteem, fear of death, insufficient pension, etc. People in their older years share different attitudes and paradigms towards ageing. Therefore, it is important to analyse and understand their personal attitude and experiences about getting older and the impact of ageing on mental wellbeing.

As stated in the introductory part of the report, ageing has different stages or sub-groups, which provide for an easier analysis of the specific state and needs of people as they grow old. According to the commonly adopted distribution of sub-groups among older people, there are young-old (60-75 years), old (75 – 85 years) and frail older population (aged 85+). In general, there is a big difference in the overall state of people aged 60 and those 80 years old. In many countries, people in the age group of 60-75 years are still working and lead a relatively active lifestyle.

Prior to or soon after retirement, many people enter into the so-called "retirement stress" related to the feeling of losing one's direction and demotivation. The post-retirement stress results from the lack of plans and objectives in both personal and professional aspects, loss of identity, boredom, no longer feeling of value, etc. To cope with retirement stress, many people turn to an active lifestyle. Others "hide" from the world.

Many people relate to retirement as a positive experience as they felt as though they had fulfilled their career expectations and deserved some time relaxing. Older people are very much looking

forward to spending time for themselves without the restriction of having to be called into work. People with a positive attitude towards ageing and retirement have plans and feel optimistic to begin this new chapter of their lives, i.e. going on vacations, new hobbies, more time for reading books, doing voluntary community work, etc.

Others associate ageing and retirement with physical decay and health problems. The changes in the body during this period e.g., loose skin, sexual dysfunction, etc., burden older people's mood and mental health. They feel that they are another person who has no meaning in their life. They have given up some of their previous activities and are locked in their home mainly after their retirement. Even though they age, others still have the same desire to participate in various activities such as sport, cultural events, volunteering, etc. Many are afraid of not being able to do that anymore if they are in poor health. According to some participants in the research, people tend to feel less useful to society even after 70 years old. **This is why remaining active and healthy is so important to them.** For example, many older people shared that they don't want to be seen as a burden, but they want to be independent and remain "useful" by contributing to their children and grandchildren.

As they get older, a significant part of older people fear loneliness, social exclusion and ageism, being treated as a child, neglected by society and feeling unhappy losing contact with family. In many countries, older people are subject to discrimination and exclusion, especially by younger generations. The rights of the elderly must be protected, their active participation in society must be encouraged by counteracting the "trend of exclusion". At present younger generations in many countries look at the elderly as a burden to society and not as an equal member. We see ageism emerge in many European Union countries and in cultures and communities where it has not thrived before.

Also, it is important to consider that older people's attitude towards retirement and ageing varies significantly from country to country due to the cultural and economic aspects that might influence the process. For example, Bulgarian pensioners are afraid that their pension benefits would not be enough to allow them to live their older days the way they imagined. The elderly are particularly vulnerable to poverty due to their limited earning potential and their low pension benefits. Also, older adults who live alone are much more likely to be poor. Physical and mental health issues hinder a person's ability to take on daily activities, leading to isolation, exclusion, poverty, etc. In Western societies, where the social and economic systems are much more advanced, higher pension benefits and additional retirement benefits provide older adults with a sense of relief that their post-retirement life will allow them to have a meaningful and relaxing old hood.

From the perspective of experts and social workers, in many cases, older adults tend to isolate themselves when they lose some of their physical abilities because they fear showing others that they are no longer as they used to be, which leads to a loss of confidence and loss of joy. **This shows that mental health and physical wellbeing are connected.** It goes both ways: if a senior feels less autonomous because they lose some physical capacities, they feel depressed. And if they feel lonely and depressed, they might also isolate themselves and therefore reduce their physical activity, which can result in a loss of abilities.

Additionally, **the impact of Covid-19 on their lives and mental wellbeing** has been substantial, especially because of the lockdowns and social restrictions that cause isolation and depression. It also represented an additional source of ageism, as very often, older people were portrayed as vulnerable

and burdensome. In many countries, restrictions designed to protect older people caused many older adults to feel as a burden to society.

5.2 Benefits of having a positive attitude towards ageing and an active lifestyle

Having a positive outlook on life and the challenges and experiences it brings has many advantages. A positive attitude is often regarded as a major reason for personal or professional success. Ageing is not an exclusion, although some cultures and societies still portray ageing as a negative stage of one's life that is involved with poor health, isolation, exclusion and depression. The concept of positive ageing, as defined by the Positive Psychology Institute⁵⁹ defines it as "The process of maintaining a positive attitude about yourself, keeping fit and healthy, and engaging fully in your life as you age".

In our research, project partners aimed to gain a better understanding of the impact of having a positive attitude towards ageing and maintaining an active lifestyle to prevent social isolation and poor health later in life, from the perspective of both older people aged 50+, as well as the experts and practitioners that work on the field, providing support and social services to the elderly.

According to most older people and experts, providing social services to the elderly that we have interviewed, **the most important benefit of having a positive onset to ageing is the proven fact that it helps prevent depression and social exclusion.** Coping with these two issues is the most important factor towards a longer life. It is important to keep active and keep the brain moving in order not to feel isolated. However, it is challenging to teach a person a positive attitude towards a concept, especially ageing, when he/she is not open to such a perception. This is particularly evident for cultures and societies such as the Bulgarian, where older people have many stereotypes towards techniques and methods that they are not familiar with (e.g. positive psychology, NLP, mindfulness, meditation, yoga, etc.). Older people find different motivations for maintaining a positive mindset towards ageing. As many older people in Bulgaria, especially of the rural and more isolated communities, are completely unfamiliar with the benefits of yoga, meditation and healthy living concepts, they find motivation in other much simpler, familiar and accessible activities. Some turn to farming, as this is a widespread tradition of Bulgarian older adults. Others turn to religion as a source of comfort, fighting depression, having a person to share their burden with (i.e. the priest), etc. Elsewhere, older people start participating in DIY activities to improve their mental wellbeing at an older age. Community work and volunteering, establishing and maintaining social clubs for the elderly are main motivators for others. Many older adults feel positive and active when learning new skills (i.e. dancing, cooking, new language, etc.).

Keeping oneself active is one of the keys to successful ageing. However, according to many support workers, in some countries (i.e. Bulgaria and Greece), the positive attitude towards ageing is not promoted at all, especially to people who already face social exclusion, isolation and depression. There are no nationwide campaigns, media promotion activities, etc. As a result, the majority of older people feel isolated from society. As a result of stereotypes, older adults are constantly prevented from being engaged in various activities (i.e. community work, volunteering, helping other people in need, etc.).

⁵⁹ <https://www.positivepsychologyinstitute.com.au/>

Based on the input of experts working with older people across researched countries, the main benefits of a positive attitude towards ageing and leading an active life, prior and after retirement, utilising active ageing, mindfulness and other concepts (i.e. healthy living, meditation, etc.), could be summarised as follows:

- Improved health and mental state.
- Reduced risk of social exclusion and isolation.
- A longer and happier life.
- Increased contribution and recognition in the society/community.
- Reduced risk of Dementia and Alzheimer's disease.
- Increased productivity of the local economies.

5.3 Knowledge and experience on techniques related to mindful ageing and positive psychology

The level of knowledge and interest of older people towards mindful ageing and positive psychology methods for achieving wellbeing at old age varies across the countries that have participated in the research process.

In the UK, all participants in the focus groups and interviews were more or less familiar with both concepts and have taken part in mindfulness activities or similar activities such as yoga. During the lockdown, many older people took part in online courses that provide mindfulness and mediation practice and use mediation through praying. Therefore, it can be noted that people do take part in mediation and physical activity as well as relaxing when they find transitions within the process of ageing. Based on the experience of older people, one should have a go at practising meditation and mindfulness in order to appreciate the benefits.

In the UK and elsewhere, older generations have different interest levels in engaging with mindfulness and positive psychology, with some being more enthusiastic than others. It should also be noted that participants relayed that those aged 50 + don't talk a lot about their mental health because they think they will get judged. Having been asked whether they are aware of any local groups that they could join, one participant provided an extensive list of specific groups they could visit. Namely:

- Think Wise, Age Well
- Age UK
- South Yorkshire Housing Association runs projects for the age group
- Sheffield Mind
- Zest
- SOAR
- Parson Cross Forum
- Good Gym
- Darnall Wellbeing

Reflecting upon past experiences, one participant said the following: *"I went from being a bit cynical about yoga and Mindfulness to really understanding the benefits of it. It's encouraging to see people older than me engaging in these activities and seeing how it helps them improve their physical and mental health"*.

Older people in France also seem aware of techniques related to mindful ageing and positive psychology as a way to cope with the Covid-19 pandemic and especially the lockdown. Before the crisis, most of them were already aware of those techniques and even practised them. Some of them explained that their practice even intensified during the first lockdown in March 2020, because they had the opportunity to follow classes via Zoom. However, they realised that this requires advanced digital skills and that not all seniors feel comfortable with online tools. In France, as elsewhere in the research countries, there is a strong need to train older adults to use new technologies, especially in this time where social relationships are reduced, and the internet is the main option to stay in touch with your relatives.

French seniors who participated in the research shared that they are familiar with mindful ageing and positive psychology tools and methods, such as meditation, yoga, and sophrology. Regarding meditation, as there are different kinds, it is important that each person finds what suits his/her best. Some find Mindfulness hard for people who have a hyperactive brain or who are overthinking all the time. Others prefer guided meditation. According to personal experiences of participants, meditation techniques require a lot of practice and personal involvement in order to have long-term effects. With consistent practice, participants see positive results: it helps to calm anxiety, they are more relaxed, they enjoy being at peace with themselves, and they achieve harmony between their body and mind. Similar benefits are seen for yoga and sophrology, as these techniques can have positive impacts if practised regularly. Practising yoga and sophrology is also seen as helpful to fight against social isolation as they are often practised in groups and meet new people.

In Bulgaria, none of the older people aged 50+ who participated in the research were aware of mindful ageing or its tools and techniques. They are also quite sceptical about introducing such techniques for contributing towards the active and successful ageing of the Bulgarian elderly. This perception stems from both a lack of awareness and the overall understanding that many older adults in Bulgaria live in poverty and cannot afford such initiatives. Based on their experience, some experts share a common opinion that such methods (i.e. mindful ageing, yoga, meditation, etc.) would associate better with people with higher pension benefits, professional and social background. Older people in Bulgaria associate better with concepts that they find familiar. For example, one of the most popular activities that older people find beneficial for achieving a healthier lifestyle is practising and participating in amateur singing or dancing.

In Greece, older people were both unfamiliar and sceptical towards mindfulness and positive psychology techniques as tools for active and successful ageing. Also, almost all of them agreed about the difficulty of performing most of these techniques in Greece. Regarding their interest in mindful ageing and positive psychology techniques/methodologies, all participants reported that it would be great and exciting for them to try out these techniques with the motivation to find some of their old self. One mentioned that she had previously participated in meditation programs which unfortunately stopped due to covid, but as soon as they start again, she will undoubtedly go as this program helped her a lot to calm down from the problems of everyday life.

In Finland, older adults shared little awareness of mindfulness techniques. They shared that they were more interested in physical and mental welfare by a good lifestyle. Best mentioned relaxing places were the outdoor sauna, hammock and swimming pool. According to older people who

participated in the research, trustful relationships and long term friendships were the basis for a good life.

In general, in all countries, older people who participated in the research indicated their strong interest in joining activities and training related to mindfulness and positive psychology, i.e. meditation courses, yoga sessions and physical exercise, especially in morning hours, thus emphasizing the importance of successful ageing both physically and mentally.

5.4 Attitude, interest and motivation towards mindful ageing and positive psychology techniques / training.

Identically, the overall awareness of social care workers and experts working with older people who participated in the research varied across participating countries.

In the UK, the overall awareness of social care workers and experts working with older people is higher than in other countries. When asked about people aged 50+ and their attitudes and experiences towards mindful ageing and positive psychology techniques, the experts mentioned that people who are using social services at long-term care facilities are more interested in trying new techniques and methods. Thus, highlighting the importance of trust between people and organisations. If people have a good relationship with the organisation, they are more likely to engage with new practices.

In Bulgaria, social workers and people working with older people were more familiar with the importance of active ageing practices for the wellbeing of the elderly but were less or not familiar at all with mindful ageing tools and techniques (Mindfulness, Clinical Hypnosis, meditation and Neuro-Linguistic Programming (NLP), etc. The experts of the public sector institutions shared that there are very few in-house trainings available to experts working in the social care service sector, limiting their access to knowledge and new practices for supporting older people in Bulgaria. All participants expressed their willingness and motivation to learn more of these methods to apply them in their everyday work. Both the public and CSO representatives acknowledged the lack of cooperation between the state and the NGO sector in promoting active ageing and a positive mindset towards ageing among the Bulgarian elderly.

In France, older people share a positive attitude towards mindful ageing and positive psychology techniques. They are interested in these techniques and many practice yoga, meditation, and sophrology. The elderly also know that they need to integrate all aspects of positive thinking into their lives. It is not just about moving through yoga exercises, but it is also about healthy food. Seniors explained that yoga and meditation made a difference in their eating habits and led them to a more healthy diet to reduce their meat intake. The motivation to try these techniques must come from seniors themselves.

As part of the research process, it was also important to find out more of the opinion and suggestions of experts and social care workers on the objectives and content of one of the key activities of the mindful ageing project, i.e. the Mindful Ageing Bootcamps.

As part of the Mindful Ageing project, partners will organise the development and delivery of “Mindful Ageing Bootcamps” on mind and body wellness aimed at supporting older people to become more aware of the importance of mental well-being and how to take measures to help

prevent isolation and more serious mental and/or physical health problems developing in the future. Based on the idea of fitness boot camps that are popular in the UK, this project will develop the idea to build a 2 to 3-day programme to help older people, aged 50+ to develop a positive attitude towards ageing and develop their knowledge of a range of ‘positive psychology’ interventions and mindfulness techniques which can help them to maintain a healthy body and mind well into later life, preventing potential future health issues as well as issues such as loneliness and social isolation.

According to interviewed experts in the UK, the existing toolkits and group settings work well, especially face to face, as this facilitates discussion between people who are going through similar situations. Previously this organisation has had mindfulness courses run by organisations in the city which “went down really well”, and participants “really enjoyed it”.

According to experts working with older people, the following points have been derived on what makes the facilitation of a session with those aged 50+ work well. It is important to:

- Make a “connection” allowing them to feel comfortable and ensure that they have your trust.
- Make sure everything is accessible, especially ensuring there are no technology barriers and transport issues.
- Important to consider the weather - participation for older people is often affected by the seasons with older people less likely to participate in activities during winter and in bad weather.
- It's important to consider any health issues such as dementia when delivering sessions.

In France, as most older people are aware of the benefits of activities such as yoga, sophrology, and meditation it will be easier to motivate them to join such training. As a participant from the focus group with organisations explained: *“It is important that the person who wants to try yoga, mindfulness, sophrology, etc., is the one who is asking for it so that there is an adhesion.”* **Especially since mindful ageing techniques require a lot of personal involvement, people really need to do it for themselves and not because a relative or a doctor told them to. Otherwise, effects will be minimal.**

Experts in mindfulness techniques and concepts who participated in the research in Bulgaria were very familiar with the concepts of mindful ageing and positive psychology. The persons who agreed to participate in this phase of the research highlighted the following techniques and methods which could be appropriate for a training programme based on mindful ageing:

- Positive psychology tools for self-reflection and self-analysis, Matrix of success, etc.
- Yoga, customised for adults aged 50 +.
- Meditation – border skills.
- Paneurythmy
- Traditional Chinese Medicine.
- Art Therapy and/or Laughing Therapy (Laughter yoga).

In terms of efficiency, based on their personal experience, yoga, meditation, and more simple physical exercises such as Paneurythmia, are very appropriate and even popular to a certain extent among older people. For example, Paneurythmy is particularly important among people aged 50+ as it helps improve physical condition, coordination and concentration.

Based on the input provided by the experts working with mindfulness and positive psychology methods/techniques, when organising and delivering training for people aged 50 + or older, one should take into account the following:

- The physical setting is essential when teaching meditation and yoga, especially in a society that is tired of COVID-19 restrictions. It should be done outdoors during an appropriate time of the year. Online teaching would work only when circumstances require it.
- Training should be carried out in the form of a minimum of three to four days so that participants can build rapport and establish an informal network of trust.
- Preliminary self-reflection and analysis are mandatory in order to find out the existing issues and perceptions of each individual. There are numerous techniques, especially Positive Psychology, which could be incorporated in this phase.
- Facilitators should start with something familiar to participants and gently transition to more advanced content (i.e. yoga, meditation, etc.). It is also important to know that such techniques could not be taught overnight and require time.

In terms of the necessary skills, the training should be carried out by a person who is familiar with the taught concepts and preferably has experience in conducting such activities.

In terms of popularity, the interviewed experts agreed that it is still quite low and very few people practise mindfulness techniques and methods (i.e. positive psychology, meditation, yoga, panceurhythmy, etc.). In terms of panceurhythmy, most of these people are aged 50+, and it is popular mostly in Bulgaria as it was started by the Bulgarian Petar Danov. Therefore it is necessary that mindfulness and active ageing are promoted more actively among older people in Bulgaria.

In Greece, support and social care workers shared that their overall knowledge and experience with such techniques and training is relatively low. According to the representatives of public institutions providing social services to older people, they have very limited time and resources to participate in such training and initiatives. In addition, these methods and techniques should be adopted and promoted on a national level so that institutions could apply them locally. An alternative would be to promote and increase cooperation with the CSO sector, where there is sufficient capacity to organise such activities. The motivation and interest towards such training and events of support workers are quite high. The experts who participated in the interviews shared that the interest of older adults in such initiatives is quite high, especially in bigger cities and wealthier communities. In this regard, the interest depends on the pre-retirement occupation and the person's overall financial situation.

All participants have agreed that such initiatives should be organised and promoted to a larger extent, not only by the CSO sector but also on a state level. The awareness and interest of older people could be raised.

In Finland, the experience of the participants in the study was that there is a wealth of information related to mindfulness, nutrition and exercise for people over 50 years of age. According to the interviewees, influencing somatic fitness is well known, but psychotherapy is not very well known. In addition, the use of mindfulness, clinical hypnosis, meditation, NLP, and yoga is not common. Yoga is often perceived as more reliable than meditation, as meditation is not being accepted seriously by the majority of older people in Finland.

6. Conclusions and recommendations

6.1 Main conclusions

The research that contributed to the development of the present **Mindful Ageing Policy Framework Report** aimed to provide comprehensive background information on the existing policies and support programmes in the field of active ageing and mental wellbeing of older adults (aged 50+), who are particularly at risk of isolation across Europe. It also provides an overview of first-hand experiences on the current attitude and awareness of older adults on active ageing, Mindfulness techniques and similar tools to maintain positive mindsets and solid mental wellbeing. Apart from the existing sources of information, partners collected stories from real individuals and organisations who have experienced the positive impacts of such interventions on their lives, as well as gaining a better understanding of the needs of those aged 50+ who do not currently practise these techniques, to understand better what could encourage them to take positive steps now, to prevent problems later. This chapter presents an overview of some highlights of the research findings:

- Population ageing is one of the biggest social and economic challenges that European societies are facing in the 21st century. Alongside the positive aspects of living longer, there are also some challenges faced by the ageing population. One of the consequences of an ageing population will be the change in the workforce distribution which will result in decreasing the active population and increasing the share of older workers in the economy. Governments across Europe should focus their policies on the support of the ageing European population.
- The Commission has a dedicated policy towards "Active ageing" which is aimed at "helping people stay in charge of their own lives for as long as possible as they age and, where possible, contribute to the economy and society". In 2012, as part of the European Year for Active Ageing, the EU adopted a set of guiding principles for active ageing to serve policymakers and stakeholders at all levels to promote active ageing.
- To support policy efforts, in all researched countries, existing support programmes and initiatives address the challenges of older people, ageing, active ageing, health, and mental well-being. The number and efficiency of these programmes and support activities vary in different countries. It also depends on the availability of resources and the social welfare arrangements in each country.
- A healthy lifestyle is a key to active ageing, and therefore techniques such as mindfulness, positive ageing and active lifestyle can benefit older adults both cognitively and physically. A positive attitude that has been proven to improve both physical and mental health is also very important.
- Mindfulness is one such practice. It has been employed to reduce depression, reduce stress, anxiety, and drug addiction treatment. **There are several mindfulness practices, such as meditation, breathing exercises, yoga, tai-chi, healthy living and eating, etc.** Practising mindfulness techniques reduces stress, worry, and loneliness; decreases systemic inflammation; and improves mental health, sleep, awareness, self-efficacy, cognitive functioning, and psychological well-being.
- However, mindfulness and positive psychology were not very popular amongst the elderly and the social care workers we interviewed. However, specific knowledge and experience exist in some of the researched countries (i.e. France and the UK) regarding the benefits of mindfulness and positive psychology techniques for active and successful ageing. In other

countries, such as Bulgaria and Greece, the overall awareness of mindful ageing and positive psychology techniques/training of those aged 50 + and social care workers that work with the elderly is very low.

- From a positive perspective, it is important to underline that project partners across researched countries have reported increased interest and motivation of older people and support workers to join training programmes and initiatives that will enable them to use and apply mindfulness techniques in their everyday lives and work.
- Many people relate to retirement as a positive experience as they felt as though they had fulfilled their career expectations and deserved some time relaxing. Older people are very much looking forward to spending time for themselves without the restriction of having to be called into work. People with a positive attitude towards ageing and retirement have plans and feel optimistic to begin this new chapter of their lives, i.e. going on vacations, new hobbies, more time for reading books, doing voluntary community work, etc. Others associate ageing and retirement with physical decay and health problems. The changes in the body during this period e.g., loose skin, sexual dysfunction, etc., burden older people's mood and mental health.
- As they get older, a significant part of older people fear loneliness, social exclusion and ageism, being treated as a child, neglected by society and feeling unhappy losing contact with family. In many countries, older people are subject to discrimination and exclusion, especially by younger generations. The rights of the elderly must be protected, their active participation in society must be encouraged by counteracting the "trend of exclusion".
- Also, it is important to consider that older people's attitude towards retirement and ageing varies significantly from country to country due to the cultural and economic aspects that might influence the process.
- From the perspective of experts and social workers, in many cases, older adults tend to isolate themselves when they lose some of their physical abilities because they fear showing others that they are no longer as they used to be, which leads to a loss of confidence and loss of joy. This shows that mental health and physical wellbeing are connected.
- Additionally, the impact of Covid-19 on their lives and mental wellbeing has been substantial, especially because of the lockdowns and social restrictions that cause isolation and depression. It also represented an additional source of ageism, as very often, older people were portrayed as vulnerable and burdensome.
- According to most older people and experts, providing social services to the elderly that we have interviewed, the most important benefit of having a positive onset to ageing is the proven fact that it helps prevent depression and social exclusion. Coping with these two issues is the most important factor towards a longer life.
- Older people find different motivations for maintaining a positive mindset towards ageing. As many older people in Bulgaria, especially of the rural and more isolated communities, are completely unfamiliar with the benefits of yoga, meditation and healthy living concepts, they find motivation in other much simpler, familiar and accessible activities. Some start farming, others turn to religion as a source of comfort, fighting depression, having a person to share their burden with (i.e. the priest), etc. Elsewhere, older people start participating in DIY activities to improve their mental wellbeing at an older age. Community work and volunteering, establishing and maintaining social clubs for the elderly are main motivators for others. Many older adults feel positive and active when learning new skills (i.e. dancing, cooking, new language, etc.).

- The level of knowledge and interest of older people towards mindful ageing and positive psychology methods for achieving wellbeing at old age varies across the countries that have participated in the research process. According to many support workers, in some countries (i.e. Bulgaria and Greece), the positive attitude towards ageing is not promoted at all, especially to people who already face social exclusion, isolation and depression. There are no nationwide campaigns, media promotion activities, etc. As a result, the majority of older people feel isolated from society. As a result of stereotypes, older adults are constantly prevented from being engaged in various activities (i.e. community work, volunteering, helping other people in need, etc.).
- In all countries, experts working with older people who participated in the research indicated their strong interest in joining activities and training related to mindfulness and positive psychology, i.e. meditation courses, yoga sessions and physical exercise, especially in morning hours, thus emphasizing the importance of successful ageing both physically and mentally. However, the motivation and attitude of older people towards such activities varies across the different countries. There are several factors to be taken into account, such as the professional and socio-economical background of the person, the experience with such programmes, the existing cooperation with the support organization/institution, etc.
- Further guidelines and recommendations regarding the approach to potential participants, the overall organization of such training/activities, and the training contents are provided below.

6.2 Recommendations

Alongside the positive aspects of living longer, there are also some challenges faced by the ageing population. One of the consequences of an ageing population will be the change in the workforce distribution by increasing the share of older workers in the economy.

As population ageing tendencies increase each decade, present models of health service delivery will be challenged to cope with the new realities and demands. Support services would need to be further developed, and quality should be improved. Particular attention should be paid to both public (i.e. formal health services and long-term care) and informal care (i.e. family and friends). Staff should be trained, and tailored support programmes should be developed, home care should be further supported and expanded.

This research effort produces some guidelines for the design of training content and activities in support of the wellbeing of older people, based on mindfulness and positive psychology methods and activities. In addition, some of the findings of the research indicate that additional effort and support is necessary on a policy level to respond to the current demographic and population ageing challenges, based on the active and successful ageing concept and activities.

Recommendations for project partners

Based on the research findings, the following recommendations to the subsequent Mindful Ageing training and networking activities could be taken on board by project partners to maximise their efficiency and impact on older adults in target countries.

- **Experts in mindfulness techniques and concepts who participated in the research** highlighted that, based on their personal experience, yoga, meditation, and simple physical exercises, are very appropriate and even popular to a certain extent among older people.

- **The physical setting is essential when teaching meditation and yoga, especially in a society that is tired of COVID-19 restrictions.** It should be done outdoors during an appropriate time of the year. Important to consider the weather - participation for older people is often affected by the seasons with older people less likely to participate in activities during winter and in bad weather. It's important to consider any health issues such as dementia when delivering sessions. Additionally, online teaching would work only when circumstances require it. Seniors need support if activities are done online as most of them are not comfortable with online tools
- **In terms of logistics,** the training should be carried out in the form of a minimum of three to four days so that participants can build rapport and establish an informal network of trust. Face to face events are important for older generational people, as evident in the data provided by people who work in organisations supporting the specific target group of aged 50+. Organisers should make sure everything is accessible, especially ensuring there are no technology barriers and transport issues. The Facilitator/s should make a “connection”, allowing participants to feel comfortable and ensure that they have their trust.
- **Preliminary self-reflection and analysis** are mandatory in order to find out the existing issues and perceptions of each individual. There are numerous techniques, especially Positive Psychology, which could be incorporated in this phase.
- Facilitators should start with something familiar to participants and gently transition to more advanced content (i.e. yoga, meditation, etc.). It is also important to know that such techniques could not be taught overnight and require time.
- Since mindful ageing techniques require a lot of personal involvement, people really need to do it for themselves and not because a relative or a doctor told them to. Otherwise, effects will be minimal. **Therefore, it might be suitable to propose some activities for self-studying.**
- At the beginning of the training, participants should participate in pre-assessment activities in order to evaluate their skills and adapt/modify (only to a certain extent) the contents and methodology of the training based on the identified needs. A similar test should be carried out upon exit of the Programme to compare results.
- **Regarding the training methodology,** based on the results of the desk and the qualitative phases of the research, the project partners should employ and consider the particular characteristics of the older people in each country. For example, the financial status of the majority of Bulgarian people who are entering into retirement is much different than that of older people in other countries.
- **The target groups of the training activities organised within the project (i.e. IO2 and IO3) should be specified in further details** to consider the existing profile and deficiencies of older people in the project countries. During the research process, participants shared a big difference between adults being 50 and 80 years old – people between 50 and 60 years are still working, as people in their eighties are retired, many facing health issues, etc. 50+ do not feel comfortable talking about their mental health. The age range 50+ is quite large, so it is important to distinguish that people will have various views and ways of living their lives.
- **Further analysis is needed into the relationship between the quality of life of older adults (50+) and the motivation to join and practice mindfulness and active ageing methods.**

Recommendations for policymakers and other stakeholders

- **Economic sustainability is a significant concern as population ageing and de-population continues.** More research on ageing is needed to encourage healthy ageing policies and long-term services and supports to address these challenges.
- In a society where births are declining while the senior population keeps growing, it is necessary to propose solutions to age well and facilitate life transitions such as retirement. **Policymakers and stakeholders should have a proactive role in this process.**
- **More and more people are turning to alternative care methods** such as homoeopathy, hypnosis, sophrology, osteopathy, meditation, chiropractic, etc. With numerous such practices currently listed, complementary and alternative medicine (CAM) is fuelling public debate in many countries, such as France. **Therefore, there is a growing demand for qualified specialists** to work with and support older adults, especially in the field of active ageing, as such programmes/initiatives are relatively scarce and not popular.
- **There is a need to enhance the social activity of older people** and their participation in social life, cultural events (concerts, theatres, movies) and other creative activities. In order to improve the inclusion of older people in social life and achieve synergies in different social spheres, it is important to encourage volunteering among older people.
- **Support for active ageing policies** requires policies to be designed that develop the possibilities older people have to take up new roles in the social structure, for instance, in post-retirement employment, lifelong learning or volunteer activities.
- **Support and social care workers shared that their overall knowledge and experience with such techniques and training is relatively low.** According to the representatives of public institutions providing social services to older people, they have very limited time and resources to participate in such training and initiatives. Therefore, these methods and techniques should be adopted and promoted on a national level so that institutions could apply them locally.
- **Development of new training programmes/activities/projects/initiatives in the field of active ageing and mental wellbeing of older adults (aged 50+)** and incorporating the concepts of mindfulness within these programmes. Furthermore, promoting and disseminating the results and benefits of such programmes among older adults (50+) to break down stereotypes and increase the motivation of older people to join such initiatives. Males aged 50+ are less likely to seek support and engage with mindfulness due to stereotypical “societal norms”. Therefore, more efforts are needed to get more men interested in active ageing solutions such as yoga, sophrology or mindfulness meditation.
- **There is a need for more active ageing programmes and initiatives** at the local and national levels, supported by either the state, public-private partnerships, or NGOs. These should be promoted and disseminated on a broader scale.

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Annex 1: Existing support programmes and projects in the field of active ageing

BULGARIA		
Programme	Brief description	Link to page / contact
Project: Active Ageing: the way to success	The project develops and promotes Joint actions of the social partners for adapting the working environment to the specific ageing needs of different generations with the aim to promote a longer working life and workability	https://activeageing.bia-bg.com/en/project/
Programme "Provision of care in the home environment."	The program is aimed at employing unemployed persons as domestic helpers to provide personal care in the home environment to people with certain from 80 to 89.99 per cent degree of permanently reduced working capacity or type and degree of disability with the right of assistance, as well as people over 65 years of age in an inability to self-care, who have not been certified in accordance with the relevant procedure by the bodies of medical expertise in the Republic of Bulgaria. Other popular programmes managed by the state include "Warm lunch", which provides a meal to older people and people facing economic obstacles.	https://www.az.government.bg/pages/predostavyane-na-griji-v-domashna-sreda/
Centres for Social rehabilitation and integration	These state-funded institutions provide various services to vulnerable groups of Bulgarian society, i.e. older adults, young people from risk groups, children, etc. The team of each centre includes an expert providing social services, a rehabilitator, a nurse, an occupational therapist and a social worker.	www.iss-bg.org
Caritas Bulgaria	Caritas is an NGO that implements the Home Care service, thanks to which the elderly receive professional (health and social) care, attention and understanding at their homes, and thus the certainty that they can live their old age with dignity. Apart from providing professional care, Caritas associates treat aged people with understanding and attention. In 2020 Caritas' staff helped 614 elderly people.	https://caritas.bg/en/causes/elderly-people/about-the-cause/
"Patronage care for adults"	Since 2019 the European Social Fund has been financing a new social health service named "Patronage care for adults". Thanks to this project, elderly people and people with disabilities receive support at their place by social and health workers. Each municipality plans and implements a sub-project financed by the Programme.	https://esf.bg/procedures/patronazhna-grizha/

	Municipalities can hire social and health workers to visit people's homes.	
Bulgarian University of the third age	The University is established by the "Third Age" – a non-governmental organisation with the aim of working for people over the age of 55. The university training includes lectures on Healthy lifestyle, Personal finances management, fiscal and insurance regime, Family budget, Computer literacy, using a tablet, mobile telephone devices. At present, older people are most interested in Computer literacy training. This is understandable; the elderly want to communicate with their children and grandchildren, who are abroad or are living in other cities.	https://nbu3age.org/
Evergreen Talents 55+	Evergreen Talents is a company with a mission to bring 55+ people back to the job market. The company manages a platform to promote the employment of people over the age of 55.	https://evergreent Talents.bg
SAAM – Supporting Active Ageing through Multimodal coaching	The SAAM project, which is coordinated by the Balkan Institute for Labour and Social Policy, develops and validates a Virtual Assistant-Coach in a controlled environment that supports the process of healthy ageing, preserving physical, cognitive, mental, and social wellbeing of older citizens for as long as possible. The initiative aims to help extend the active and independent lives of people over the age of 60 years in their own homes and support their caregivers' activity (family, acquaintances, providers of social and health services).	https://saam2020.eu/
Grand Experts	The project follows a new, innovative approach, aiming to empower older people to develop digital learning content and to provide it to other seniors in a learning platform. To ensure the high quality of the materials, the seniors will be trained prior to training activity and accompanied by multimedia experts during the development process. The project is co-funded by the Erasmus+ programme of the EU.	https://grandexperts.odl.org/
Project for inclusion of inactive people aged 50+ on the labour market	There are numerous such initiatives financed in the frame of the implementation of the National Active Ageing Strategy of Bulgaria. The programmes and projects are administered by both the Ministries and VET centres across the country. The main aim is to improve the specific employability skills of older people and provide incentives to employers to hire such people.	https://www.mlsp.government.bg/en

Finland

Programme	Description	Link to page / Contact
KIILA - Vocationally oriented rehabilitation for persons who are gainfully employed	The purpose of KIILA rehabilitation is to improve rehabilitation clients' ability to work and to support them in remaining economically active	https://www.kela.fi/web/en/kiila-rehabilitation
Vocational rehabilitation courses	A vocational rehabilitation course may be good option for a person whose ability to choose an occupation or education or to find work is impaired by an illness or difficult life circumstances. It may also be the right choice if you need life management support or help finding your own resources, starting an education or looking for a job.	https://www.kela.fi/web/en/vocational-rehabilitation-courses
Rehabilitation and adaptation training courses	KELA (The Social Institution of Finland) provides access to rehabilitation and adaptation training courses for different age people. The courses help the clients and their families adjust to the changes brought about by an illness or impairment and to achieve rehabilitation goals.	https://www.kela.fi/web/en/rehabilitation-and-adaptation-training-courses
Vocational rehabilitation assessment	The vocational rehabilitation assessment may be useful if your ability to work or study has decreased because of an illness or impairment and you need support sorting out your situation and the rehabilitation options.	https://www.kela.fi/web/en/vocational-rehabilitation-assessment
Multidisciplinary individual rehabilitation	The aim of multidisciplinary individual rehabilitation is to improve or maintain the client's ability to cope with everyday tasks and to work and study	https://www.kela.fi/web/en/multidisciplinary-individual-rehabilitation
Intensive multidisciplinary individual rehabilitation	You may be entitled to intensive multidisciplinary individual rehabilitation organised by Kela, if you have an illness or functional impairment that makes it significantly difficult for you to cope with everyday tasks. A condition for being granted rehabilitation is that you need rehabilitation for at least 1 year.	https://www.kela.fi/web/en/multidisciplinary-individual-rehabilitation-as-intensive-medical-rehabilitation
Back to work after rehabilitation	Vocational rehabilitation aims to help participants: cope with your work,	https://www.tyoelake.fi/en/different-pensions/back-to-work-after-rehabilitation/

	keep on working despite your health limitations, return to work after, for example, a long sick leave, and stay longer in working life.	
Wellbeing at work – Training services	Finnish Institute of Occupational Health organize different well-being training, for example well-being at work and stress management	https://www.ttl.fi/en/training/wellbeing-at-work/

France		
Programme	Description	Link to page / Contact
Petits Frères des Pauvres	Petits Frères des Pauvres is an NGO that fights the isolation and loneliness of the elderly. With the help of volunteers, they organise different activities and offer a presence to isolated seniors.	https://www.petitsfreresdespauvres.fr/
E-Seniors	E-Seniors aims at fighting e-exclusion by providing access to and training in ICT to seniors. The organisation also proposes interactive gaming activities in residences for the elderly, retirement homes and day-care centres. The association is also involved in intergenerational activities bringing together disadvantaged groups, such as seniors, migrants and younger people with few opportunities, to promote social cohesion and solidarity.	https://www.e-seniors.asso.fr/
Paris' Senior Club	The senior clubs of the City of Paris Social Action Centre (CASVP) offer Parisians, early retirees and pensioners aged 55 and over, or those with disabilities, numerous free activities as well as courses and workshops with a financial contribution calculated according to the amount of tax paid.	https://www.paris.fr/pages/loisirs-et-citoyennete-185#clubs-seniors
Secours Catholique - Caritas France	Secours Catholique-Caritas France creates and develops, together with the inhabitants, meeting places that promote social links, solidarity and the participation of all in society. Places where isolated people can find mutual help and a positive outlook.	https://www.secours-catholique.org/
Prévention Retraite Ile	PRIF is a social and medico-social cooperation	http://prif.fr/

de France (PRIF)	group whose mission is to create, coordinate, develop and finance preventive health actions for retired people in the Île-de-France region. It has established a Prevention Pathway, whose main aim is to improve or strengthen the quality of life of retired people. It is based on five areas of "living well in retirement" and prevention to maintain autonomy: development of local social links, health and nutrition, memory and cognitive functions, physical activity, and housing.	
Défi autonomie seniors	Défi Autonomie Seniors' mission is to deploy prevention, health education, ageing well, therapeutic education and any action aimed at preserving the autonomy of seniors in the Hauts de France region.	https://www.defi-autonomie-seniors.fr/

Greece		
Programme	Description	Link to page / Contact
"Aid at Domicile" programme	The "Aid at Domicile" (Βοήθεια στο Σπίτι) program is part of primary social care services, providing nursing care, social care services, and domestic assistance to elderly people who live alone all of the time or at certain times of the day and are unable to adequately care for themselves, as well as disabled people who are isolated, excluded, or in a family crisis. Local authorities, legal entities of public law, physical people or legal entities of public or private law engaged in the sphere of social care execute the "Aid at Domicile" program, which is co-financed by the National Strategic Reference Framework.	https://eody.gov.gr/wp-content/uploads/2020/12/covid19-voithia-sto-spiti.pdf
"Aid at Domicile of Pensioners" programme	The Programme "Aid at Domicile of Pensioners" is a new programme, established in 2012, in order to ensure the necessary conditions for independent living of elderly and disabled pensioners in their homes and natural and social environment. The Ministry of Labour, Social Security, and Welfare is in charge of the "Aid at Domicile of Pensioners" program. Access to the program is limited to specific eligibility criteria, and it is not available to retirees who reside in closed units of any legal form or in National Health System	https://www.efka.gov.gr/el

	nursing units (ESY)	
Day Care Centres for the Elderly	The Day Care Centres for the Elderly (Κέντρα Ημερήσιας Φροντίδας Ηλικιωμένων – Κ.Η.Φ.Η.) provide care for elderly people who are unable to care for themselves (because to physical difficulties, dementia, etc.) and whose family members are unable to care for them due mainly to their employment, major social or economic problems, or health issues. Municipal enterprises, cooperative municipal businesses, municipal business associations of local authorities, and private non-profit organizations construct and run Day Care Centers for the Elderly. They collaborate with local organizations that provide social services, such as health units and the Welfare Directorates of the country's prefectures.	https://www.efka.gov.gr/el
The Open Protection Centres for the Elderly	The Open Protection Centres for the Elderly (Κέντρα Ανοικτής Προστασίας Ηλικιωμένων - Κ.Α.Π.Η.) are open programs engaging the elderly over 60 years old without reference to socioeconomic factors, with the goal of integrating and socializing all members of the society.	https://www.larissa.gov.gr/el/gia-tous-polites/ka-ph

United Kingdom		
Programme	Description	Link to page / Contact
Centre for Ageing Better	Aim to support adults in living more healthy years free of disabling health conditions	https://www.ageing-better.org.uk/health
National Health Service (NHS)	Practical Guide to Healthy Ageing - by the NHS and AgeUK	https://www.england.nhs.uk/ourwork/clinical-policy/older-people/healthy-ageing-caring/
Emd UK	National body for group exercise - aiming to provide healthier lifestyles. Work with instructors and operators.	https://emduk.org/resources/health-and-fitness-for-active-ageing/
UK Active	“Active Ageing Consultation to improve sector offer for over-55s and people with long-term health conditions”	https://www.ukactive.com/news/ukactive-announces-active-ageing-consultation-to-improve-sector-offer-for-over-55s-and-people-with-long-term-health-c

		onditions/
Age UK	Offer a range of support for the ageing population especially with health and wellbeing.	https://www.ageuk.org.uk/
50+ Singing Group Melody Moments	“Singing group for over 50's, not a choir, the group is for people that have a love of singing all kinds of songs. No audition, the only requirement is being able to sing and to hold a tune.”	http://www.sheffielddirectory.org.uk/kb5/sheffield/directory/service.page?id=wuB518063_8&adultchannelnew=2_2 sheffieldnorth.liveathome@mh.a.org.uk
Manor Library Agewell Friendship Circle	Ageing Group at a local library. Supporting each other	manor.library@sheffield.gov.uk
Stocksbridge Community Care Group	“Stocksbridge Community Care Group works to combat the loneliness and isolation of older people in the area and helps people to live well with dementia”	stocksbridgeccg@gmail.com