

ECONOMIC EXCLUSION IN LATER LIFE

The ROSEnet Economic Exclusion Working Group

Authored by: Jim Ogg, Michał Myck, Jolanta Perek-Białas

ROSEnet Briefing Paper Series No.5

**ROSEnet Briefing Paper Series edited by
Kieran Walsh and Thomas Scharf**

Summary

Old-age social exclusion is related to increasing economic inequalities in Europe. Resulting poor material conditions of numerous older people are reflected in all domains of exclusion. Current reforms of labour market and pension policies give precedence to financial sustainability and pay insufficient attention to the provision of welfare safety nets to those who stand to lose out on the introduced reforms. Such an approach can exacerbate inequalities and reinforce old-age exclusion risks. When designing economic policy measures related to ageing, Member States need a coordinated approach that takes into account poverty relief jointly with policies related to improvements in the quality of life in such domains as healthcare, housing, environment and social participation.

Authors' Affiliations:

Jim Ogg – Ageing Research Unit, National Pension Fund, Paris.

Michał Myck – Centre for Economic Analysis, Szczecin.

Jolanta Perek-Białas - Institute of Sociology and Center for Evaluation and Analysis of Public Policies, Jagiellonian University, Cracow, and Institute of Statistics and Demography, Warsaw School of Economics, Warsaw, Poland.

Series Editors' Affiliations:

Kieran Walsh – Irish Centre for Social Gerontology, National University of Ireland Galway.

Thomas Scharf – Institute of Health & Society, Newcastle University.

Ogg, J., Myck, M., Perek-Białas, J. (2020). *Economic Exclusion in Later Life*. In: K. Walsh and T. Scharf (series eds.), *ROSEnet Briefing Paper Series: No. 5. CA 15122 Reducing Old-Age Exclusion: Collaborations in Research and Policy*. ISBN: 978-1-908358-75-2

Introduction

Economic exclusion is a multidimensional concept that has particular relevance in the context of ageing populations and globalised economies. Sustaining adequate incomes in old age and protecting older citizens from poverty are major challenges for governments and policy makers. Most countries are making adjustments to their pension systems and other welfare related policies that concern older citizens, and these reforms can have a differential impact on economic exclusion. For some, extending the working life and pushing back the legal age of retirement can be a safeguard against inadequate incomes in old age, while for others who are excluded from the labour market or working in low paid jobs, economic exclusion and reliance on welfare support is likely to remain a reality.

However, economic exclusion in later life and old age is not confined to pension reforms alone. Economic exclusion should be understood as a life-long process. Social class, education, and migration play an important part in individual chances to secure an adequate income over the life course. Labour market opportunities and the balance between family life and paid work are also important in determining access to resources in later life. Gender differences in pay mean that women are disadvantaged in terms of accumulating wealth across the life course. These dimensions are manifest in different social policy regimes as well as in organisational policies and practices within the workplace before retirement. They encompass new and existing social risks in general and life-course risks in particular, as well as life-course events and individual biographical experiences, all of which shape behaviour and life-plans. Moreover, these dimensions also relate to macroeconomic policies and to the dynamics of political and social change as well as to global economic fluctuations.

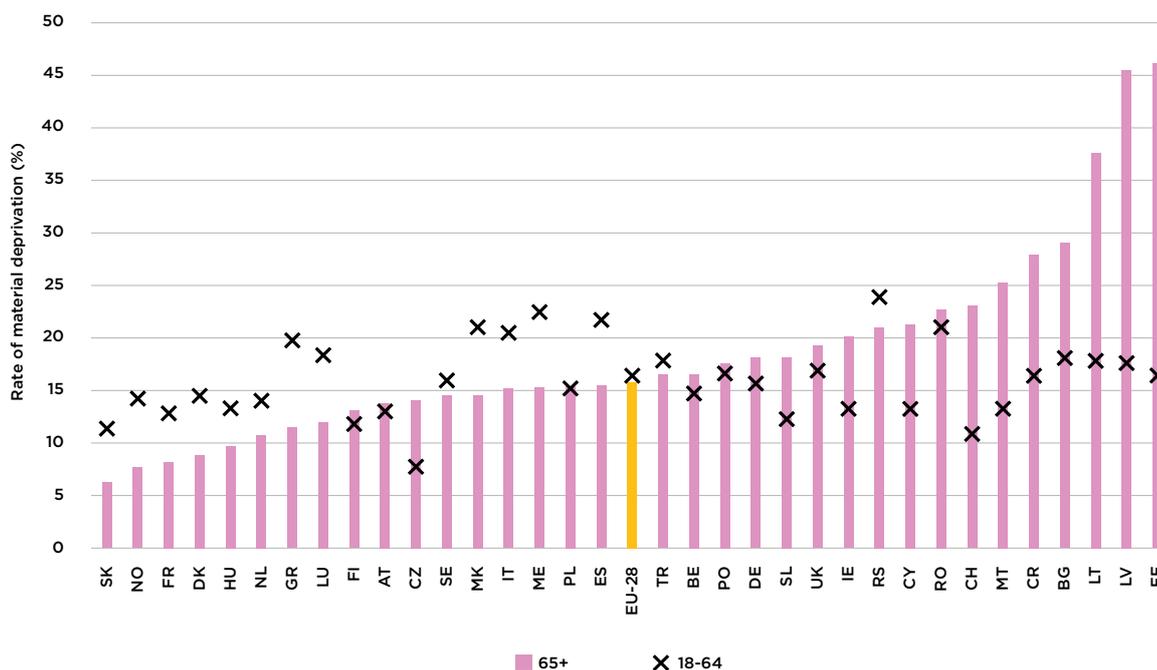
Taking into consideration the complex and multi-layered dimension of economic exclusion, it is not surprising that estimates of the extent of the phenomenon are difficult to undertake. However, broadly speaking, research on economic hardship in Europe reveals that a significant proportion of older people face problems in meeting their material needs and that wide country differences exist. One common measure is the 'At risk of poverty rate'(ARPR) which is calculated according to a cut-off point at 60% of median equivalised income after social transfers. Figure 1 shows the ARPR rate among the population aged 65 and above and those aged 18-64 in selected European countries. As can be seen, there is considerable variation between countries, with rates ranging from 6.4% in Slovakia to 46.3% in Estonia. Importantly, while in many countries older people seem to be protected from low incomes in comparison to younger generations, poverty rates of those aged 65+ are substantially higher than among younger adults in all other nations. This is particularly true of countries in Central and Eastern Europe. For example, in Estonia the at-risk-of-poverty rate for those aged 18-64 is only 16.4%, close to the EU-28 average, whilst the rate for those aged 65+ is nearly three times higher.

The determinants that lay behind these figures are multiple and effective policy measures require a comprehensive approach to different dimensions of economic exclusion. The aim of this Policy Brief is to point towards several policy areas that can be effective in alleviating economic exclusion in old age. An effective policy package needs of course to be adapted to national, regional and local contexts. Nevertheless, there are common themes underlying the pathways to economic exclusion and it is these themes that are presented in this Policy Brief.

“Old-Age Social Exclusion is a complex process that involves interchanges between multi-level risk factors, processes and outcomes. Varying in form and degree across the older adult life course, its complexity, impact and prevalence are amplified by old-age vulnerabilities, accumulated disadvantage for some groups and constrained opportunities to ameliorate exclusion. Old-age exclusion leads to inequities in choice and control, resources and relationships, and power and rights in key domains of neighbourhood and community; services, amenities and mobility; material and financial resources; social relations; socio-cultural aspects of society; and civic participation. Old-age exclusion implicates states, societies, communities and individuals.”

Walsh, Scharf & Keating, 2017, p.93

Figure 1: At-risk-of-poverty rate, population aged 18-64 and 65+ (2018)



Source: EUROSTAT. Data for Turkey and Montenegro from 2017.

The Policy Brief is organised as follows. In the first section, we propose a definition of economic exclusion and identify three life course determinants standing behind the risk of exclusion in old age. In the second section, the characteristics of populations at risk of economic exclusion in old age are identified. The third and concluding section presents 5 key messages to address economic exclusion in old age.

What is economic exclusion?

As already stated, **economic exclusion is a multidimensional concept. It can be understood as a life-long multilevel process which has a comprehensive impact on the level of material resources people can draw upon over their life course.** In this sense, economic exclusion is related to social class and origin, individual qualifications and changing education systems, functioning of labour markets and public support through direct and indirect measures, on the one hand through welfare support, and on the other through access to public services such as education and healthcare. It is related to individual chances and decisions to participate in paid work, occupational activities and unpaid homework, quality of work (tenure, wages, workload, pension rights), consumption and life-styles, as well as to pathways to retirement. Economic exclusion is also inseparable from the modernisation of pension systems that give access to retirement and recognise life-time achievements in ways that differ over time and between cohorts as well as between social groups and between societies.

These dimensions are manifest in different social policy regimes as well as in organisational policies and practices within the workplace. They encompass new and existing social risks in general and life-course/work-course risks in particular, as well as life-course events and trajectories and individual biographical experiences, all of which shape behaviour, material conditions at different stages as well as life-plans. Policy measures need to take this background into account to effectively target economic exclusion in later life. As we point out below, on the one hand support needs to focus on those groups in the society which are most vulnerable, such as people with long term health problems and disabilities, older individuals living on their own, older migrants, etc. On the other hand, policies ought to bear in mind the life-course dynamics which lead towards old-age economic exclusion to ensure that policy interventions focus on younger adults with highest risk of being economically excluded in later life.

With respect to exclusion as an outcome in later life, economic life courses and in/exclusion over the life course are directly linked to other dimensions of exclusion and policy responses to them. As such, economic exclusion is a component of different domains of exclusion that include social relations, public and private services, and civic participation. At the same time, economic exclusion in later life has its own specific features, since it is inextricably linked to material resources. Thus the concept is deeply rooted in economic approaches to the development of material wellbeing over the life course and the capacity to address expected and unexpected changes in the level of material conditions and needs at different points in the life course. Unlike traditional approaches to material wellbeing that tend to focus on the dimension of poverty and income, the concept of economic exclusion extends beyond financial aspects of material conditions to a broader perspective that includes different aspects of individual lives.

What are the main challenges that social policy should address?

In order to understand how events in the life course affect economic exclusion outcomes in later life, Myck *et al.* (2017) identify key factors that influence material wellbeing over the life course and the capacity of individuals to respond to expected and unexpected changes in the level of their material conditions. These factors represent some of the main challenges facing policy makers in attempting to design interventions and formulate policy to reduce economic forms of exclusion.

In the worst case scenario, **permanently low levels of material resources** in relation to the needs of individuals exist over the life course. Long-term unemployment, precarious working conditions, and low-paid jobs combine to prevent the build-up of pension rights and assets that are needed to safeguard against economic exclusion in later life. Poor health and disability over the life course can also be an important factor that limits the capacity to build up pension rights and other forms of wealth. Accumulated over time, a low level of material resources leads to insufficient buffers of assets to ensure sufficient resources in old age and individuals are subsequently 'trapped' in poverty. Welfare systems are crucial therefore to ensure that not only such individuals can meet their basic needs, but also that they can participate fully in civic society.

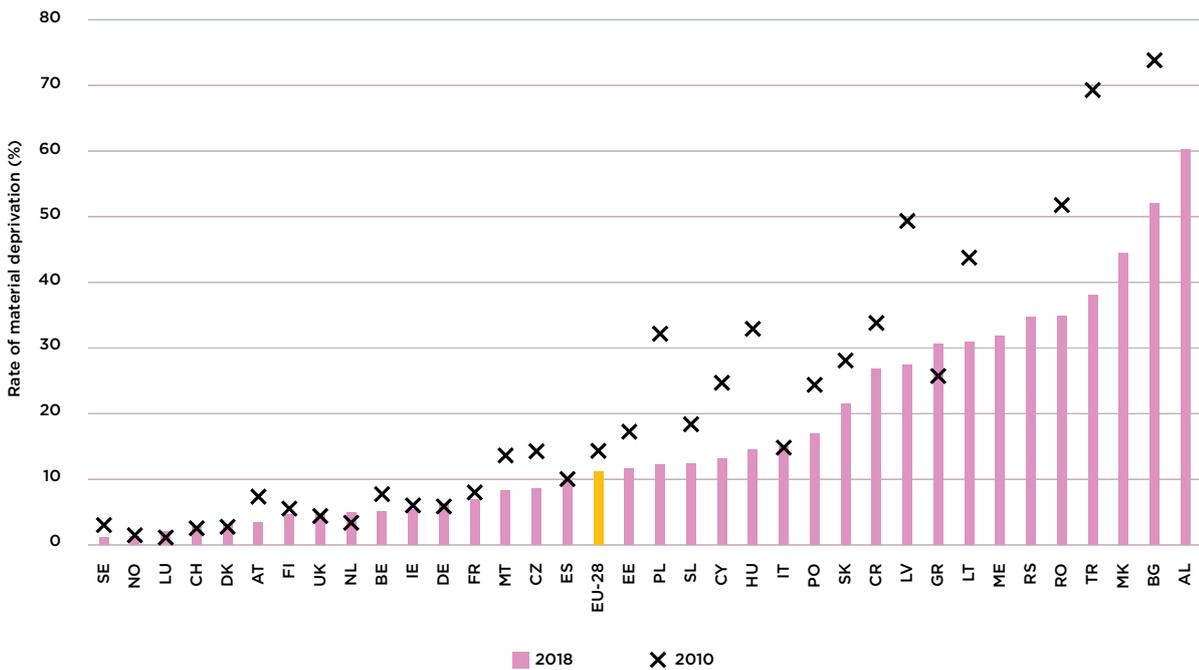
A second trajectory that influences economic exclusion in later life is the arrival of **unexpected shocks to the level of resources** in relation to individual needs. Certain events in the life course, such as divorce, widowhood, illness, and redundancy, are often accompanied by a sharp drop in income and a depletion of savings. The perspective of regaining an income level that was present prior to the shock can be reduced as a result and as a consequence the capacity to accumulate assets for later life can also be reduced.

Thirdly, even in situations of secured income streams for old age for example in the form of pensions, due to **unexpected shocks with respect to individual needs**, the resources available to people in later life may turn out to be highly insufficient. This primarily relates to the needs of financing the unexpected costs of health and long-term care, but such additional expenses may relate also to the home maintenance or natural disasters (e.g. flooding). All these factors may contribute significantly to old-age economic exclusion. In the current climate of budgetary constraints on welfare systems, this feature of economic exclusion has particular importance. Many governments are substituting collective societal obligations to provide welfare by increasingly placing this responsibility on the individual. Yet, in many instances even the most farsighted and cautious individuals will not be able to protect themselves against such risks, given the level of expenses related to some forms of conditions, and the inability to insure against such risks on the private market.

Finally, there are particular **issues in identifying those who are most economically disadvantaged** and assessing the levels of economic exclusion within the older population. Income and assets are clearly important components in understanding how economic exclusion can arise in later life and old age. However, unlike traditional approaches to material wellbeing that tend to focus on the most common dimension of poverty – that are measured through income – the concept of economic exclusion extends

beyond financial aspects of material conditions to a broader perspective that includes different aspects of individual lives. Given the growing evidence for the weaknesses and failures of the traditional approaches with respect to identification of disadvantaged groups of the society through the lens of current income, there has been growing interest in the development of more adequate and more internationally comparable measures of material wellbeing. For example an alternative approach to income-base measures has been the analysis of material wellbeing using measures of material deprivation, defined as ‘the inability to possess the goods and services and/or engage in activities that are ordinary in the society or that are socially perceived as “necessities” ’ (Fusco et al. 2010, p.7). As we can see in Figure 2, the level of material deprivation among those aged 65+ is even more diversified in Europe relative to income poverty levels. On the one hand, the basic needs of older populations seem to be nearly fully met in the countries of Western Europe, but on the other hand the situation is significantly worse in the East and in some Southern countries. Over 50% of people aged 65+ are materially deprived in Bulgaria and the proportion is as high as 60% in Albania, five and six times the EU-28 average respectively. A notable positive fact evident in Figure 2 is that the level of material deprivation in Europe – in particular in countries where it has been highest - fell significantly between 2010 and 2018, for example in Romania falling from 52% to 35% and in Hungary from 33% to 14.5%. Figure 2, however, demonstrates that the degree of challenges with regard to preventing economic exclusion in old age vary tremendously across Europe.

Figure 2. Rate of material deprivation, population aged 65+ (2010 and 2018)



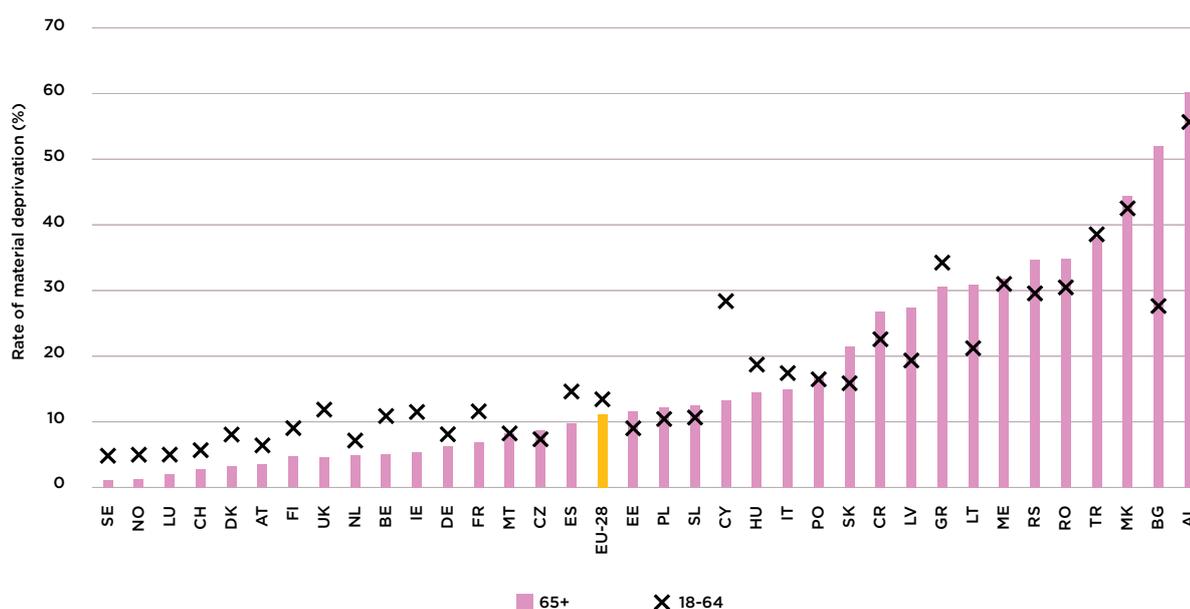
Source: EUROSTAT. Data for Turkey from 2017.

In the following section, we identify sectors of the population who are at risk of experiencing one of the three main determinants of economic exclusion identified above: permanently low levels of material resources; unexpected shocks to the level of resources; and the absence of directing resources towards future needs in old age.

Who is at risk and who should social policy target?

If the measure material deprivation is taken as a reflection of economic exclusion, we can see that there are small relative differences between those aged 65+ and younger adults (Figure 3). On average in the EU-28, 11.2% of individuals aged 65+ and 13.4% of those aged 18-64 respectively experience material deprivation. While in some countries, such as Bulgaria, Lithuania and Latvia, rates of old-age material deprivation are much higher compared to those of individuals aged 18-64, the cross country differences in the standard of living seem to dominate the differences within countries.

Figure 3. Rate of material deprivation, population aged 18-64 and 65+ (2018)



Source: EUROSTAT. Data for Turkey from 2017.

A more specific approach to old-age material deprivation has been undertaken in the Survey of Health, Ageing and Retirement in Europe (SHARE), which included a list of material deprivation items specifically chosen to reflect the needs of older individuals (Adena et al. 2015). These data, collected for people aged 50+, have also shown a high differentiation of the level of material deprivation in Europe (see: Myck et al. 2019) and they have been used to study the correlation of overall material conditions as reflected in material deprivation on the one hand with other aspects of well-being (Sumil-Laanemaa et al. 2020) and on the other hand with various broad policy measures (Najsztub et al. 2015). In the first case the authors show a strong correlation of the level of material deprivation with such factors as living alone, having a large number of children, low education, activity limitations, and being of immigrant origin, significantly increasing the risk of material deprivation in older age. In the latter case the macro analysis reflects a strong correlation between material deprivation and items of government expenditure (relative to GDP) such as pensions, social protection expenditure, level of housing and social exclusion expenditure and public health expenditure. The level of material deprivation is also strongly correlated with broad measures of income inequality such as the Gini coefficient.

An additional measure of economic exclusion can be seen in results from the Active Ageing Index. The Active Ageing index 'measures the level to which older people live independent lives, participate in paid employment and social activities, and their capacity to age actively'¹. In the United Kingdom for example, it has been found that the high Active Ageing Index score is largely due to a high employment rate of older persons which,

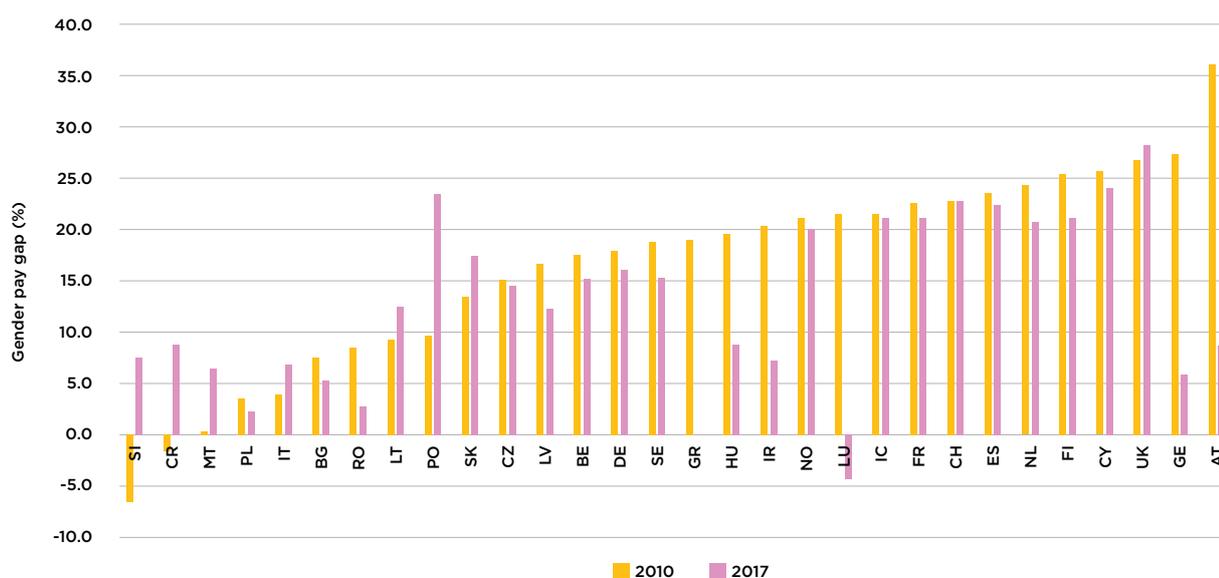
¹ <https://www.unecce.org/population/aai.html>

against a backdrop of inequality in the labour market, may be seen as a forced choice by older individuals to remain economically active due to economic hardship (UNECE, 2018). Estonia and Romania can also be regarded as countries that have relatively high rates of senior employment, but as other indicators show, this is mainly due to low wages and an absence of pensions that provide an adequate income.

Below we identify three broad groups who policy makers should consider when attempting to reduce economic exclusion in later life and old age.

1. **Those in precarious employment and economic circumstances:** Changing economic conditions within countries and the globalisation of economies pose specific risks that can lead to economic exclusion in old age. As governments attempt to reduce public sector spending and to place the responsibility of welfare onto individuals, inequalities relating to the ability to cumulate resources and assets over time are increasing. The instability of labour markets and the rise in precarious jobs pose a major threat to reducing economic exclusion in old age. Flexible working hours, short-term contracts and seasonal work, 'zero hour' contracts are all associated with the absence of robust occupational pension schemes and the ability to save and accumulate assets. Policy makers will need to address and curtail the increase of precarious jobs to safeguard adequate incomes over the life course.
2. **Older women experiencing gender pay gaps:** The gender gap in employment incomes that is present in all European countries presents a significant risk to women in so far as lower wages translate into lower pensions (Figure 4). The gender pay gap is a major determinant of the higher poverty rates of women in old age than men. Moreover, the gender pay gap is exacerbated by financial crises and economic downturns, since women are more likely to be employed in the temporary, low-skilled and part-time jobs than men. Also normative expectations concerning gender roles are reinforced by public policies that place the responsibility for unpaid family work on to women. These factors contribute towards a greater risk of women experiencing economic exclusion in old age than men (Figure 5). In Europe, the gender pension gap ranges from 1.8 per cent to 48.7 per cent with an average of 37.2 per cent for the individuals in the age group 65-79 (OECD 2018: 69) and recent trends do not show signs of a reduction in the gender pension gap.

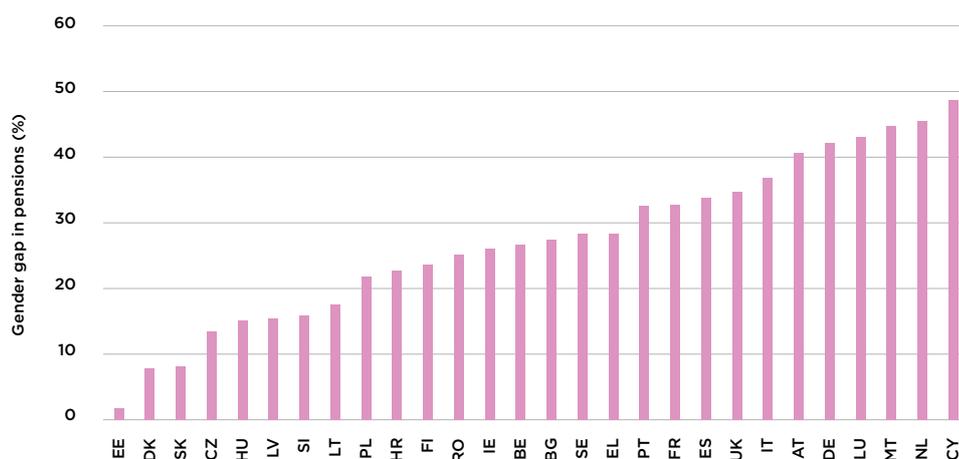
Figure 4. The unadjusted gender pay gap (GPG) of persons in age 55-64 (2010 and 2017)



Note: The unadjusted gender pay gap (GPG) represents the difference between average gross hourly earnings of male paid employees and of female paid employees as a percentage of average gross hourly earnings of male paid employees.

Source: EUROSTAT. Data for Ireland, Luxembourg, Germany for 2014.

Figure 5. Gender gap in pensions, pensioners aged 65-79 (2016)



Source: EUROSTAT Eurostat, EU-SILC. Notes: 2010 data for HR; data sorted by data for 2016. *Pensions at a Glance*, Vol. 1, 2018, p. 68.

3. **Those experiencing poor health and living with a disability:** Poor health and disability are also key risks for reduced material resources in old age. It has been recognised for a long time in the literature that the relationship between material conditions and health is very complex, as poor health is likely to affect material conditions, but at the same time low financial resources are also likely to inversely affect health (Marmot, 2005; Haan and Myck, 2009). As health deteriorates with increasing age, poorer health on the one hand becomes a limiting factor in terms of the ability to work and earn income, and on the other hand it presents individuals with additional – often unexpected – financial expenses (Gary, 1988), which very often need to be prioritised ahead of other expenditure items. As such, poor health is thus one of the key factors behind old-age economic exclusion, considered as the inability to meet material needs, and since the two may reinforce each other, older people may be at risk of finding themselves in a vicious circle of worsening health and deteriorating material status. This situation naturally relates both to problems with physical and mental health, with the latter strongly related to social exclusion and isolation. Stigma and discrimination, low expectations of what unhealthy individuals can achieve and barriers to engaging in their communities have been identified as some of the main reasons why people with health problems are likely to face both difficult material conditions and severe economic exclusion. This complex interaction naturally points towards the growing need for a high quality healthcare system which will ensure support throughout people’s lives, and in particular in the later stages.

Conclusion

Research on economic hardship reveals that large proportions of older people face significant problems in meeting their material needs. Poor material conditions relate to low levels of income and assets, substantial requirements to finance basic expenditures on food, housing and medicines, and are reflected in difficulties to providing for proper nutrition, health and social care or transport. Economic exclusion leads to exclusion from social relations and more broadly from what has been called ‘the Third age’. Older people who are faced with economic hardship tend to be excluded from leisure activities and interpersonal relationships. Such combinations may lead to feelings of loneliness and a lack of purpose in life. Older people who experience economic hardship often face imbalances between what they receive and give in relationships, which in turn results in feelings of being a burden for others.

There is high variation in the level of poverty and economic exclusion of older people in Europe and different countries face different policy challenges in this respect. As the above review demonstrates, though, only a broad and comprehensive approach to the problem of poor material conditions among older people is likely to succeed in significant reductions of the number of individuals facing economic hardship.

The recent economic crisis demonstrates the role that public services play in mitigating adverse material situations. Austerity measures that have been introduced in many European countries have led to increases in unmet medical care and older people on low incomes have been among those most affected (Kentikelenis et al., 2014; Reeves et al., 2015). Countries with more generous public pension entitlements tend to have lower rates of unmet medical care among older people (Reeves et al., 2017), and it is also the case that countries with higher levels of financial support for individuals unable to participate in the labour market because of disability or unemployment tend to have lower rates of poor health.

As regards future levels of economic exclusion, in particular given the current context of fragile and interrupted working careers, persistent high unemployment, and the shift towards more individual responsibility for ensuring adequate incomes during retirement, access to health care is becoming increasingly important. For example, out of pocket payments for long-term care services are increasingly common. In addition, there is a trend of refamiliarisation in many countries, whereby families (and within these primarily women) revert to undertaking care tasks in the absence of affordable or available alternatives (Deusdad et al., 2016).

It is unlikely that any single policy area, be it financial support or public healthcare, will be able to be successful on its own. It is thus important to identify an adequate policy mix, suitable for specific contexts and focusing on dimensions that are most likely to require intervention. The policy challenge becomes even more demanding if old-age exclusion is considered in a longer term life-cycle perspective with the implication that effective policies must address each stage of the life course. Early investment in education and promoting skills, uninterrupted working lives and access to good healthcare at all ages result in better later outcomes in terms of material conditions and reduce the risk of economic exclusion.

References

- Adena, M., Myck M., Oczkowska, M. (2015) "Material deprivation items in SHARE Wave 5 data: a contribution to a better understanding of differences in material conditions in later life"; in Börsch-Supan, et al. *Ageing in Europe. Supporting Policies for an Inclusive Society*, Berlin, De Gruyter.
- Deusdad, B. A., Pace, C and Anttonen, A. (2016). Facing the challenges in the development of long-term care for older people in Europe in the context of an economic crisis, *Journal of Social Service Research*, 42:2, 144-150, DOI: 10.1080/01488376.2015.1133147.
- Fusco, A., Guio, A-C, Marlier, E., (2010). *Income poverty and material deprivation in European countries*, Theme: Population and social conditions, Collection: Methodologies and working papers, European Union, 2010, Cat. No. KS-RA-10-030-EN-N.
- Gary, L. (1988). Poverty stress and mental health: perspectives from black community. In Tonneses, T.V., Horne, V. (Eds). *Race and health*, Wisconsin.
- Haan, P., and Myck, M. (2009). Dynamics of health and labour market risks, *Journal of Health Economics*, 28, pp. 1116-1125.
- Kentikelenis A., Karanikolos M., Reeves A., (2014) Greece's health crisis: from austerity to denialism. *Lancet*, 383:748-53.
- Marmot, M. (2005). Social determinants of health inequalities. *Lancet*, 65: 1099-104.
- Michał Myck, M., Ogg, J., Aigner-Walder, B., Kåreholt, I., Kostakis, I., Motel-Klingebiel, A., Marbán-Flores, R., Murdock, E., Perek-Białas, J. and Thelin, A. (2017), *Economic Aspects of Old Age Exclusion: A Scoping Report*.
- Myck, M., Oczkowska, M., Najsztab, M. (2019) Implications of Social and Material Deprivation for Changes in Health of Older People, *Journal of Aging and Health*, January, pp. 1-25.
- Najsztab, M., Bonfatti A., Duda, D. (2015) Material and social deprivation in the macroeconomic context, in Börsch-Supan, et al. *Ageing in Europe. Supporting Policies for an Inclusive Society*, Berlin, De Gruyter.
- OECD. (2018). *Pensions at a Glance 2017. OECD and G20 indicators*. Paris: OECD Publishing. http://dx.doi.org/10.1787/pension_glance-2017-en.
- Reeves A., McKee M. and Stuckler D. (2015) The attack on Universal Health Coverage in Europe: recession, austerity, and unmet needs. *Eur J Public Health*; 25:364-5.
- Reeves, A., McKee, M., Mackenbach, J., Whitehead, M. and Stuckler, D. (2017). Public pensions and unmet medical need among older people: cross-national analysis of 16 European countries, 2004-2010. *J Epidemiol Community Health* 2017; 71:174-180. doi:10.1136/jech-2015-206257.
- Sumil-Laanemaa, M., Sakkeus, L., Puur A. and Leppik, L. (2020). Socio-demographic differences in material deprivation among older persons in Europe: Comparative analysis based on the SHARE data. In Walsh, K., Scharf, T., Wanka, A., and Van Regenmortel, S. *Social Exclusion in Ageing Societies: Interdisciplinary and Policy Perspectives*. Springer, New York.
- Walsh, K., Scharf, T. and Keating, N. (2017). Social exclusion of older persons: a scoping review and conceptual framework. *European Journal of Ageing*, 14, 1, 81-98.
- Zaidi, A., K. Gasior, M.M. Hofmarcher, O. Lelkes, B. Marin, R. Rodrigues, A. Schmidt, P. Vanhuysse and E. Zolyomi, (2013), *Active Ageing Index 2012: Concept, Methodology and Final Results*, Methodology Report Submitted to European Commission's DG Employment, Social Affairs and Inclusion, and to Population Unit, UNECE, for the project: 'Active Ageing Index (AAI)', UNECE Grant No: ECE/GC/2012/003, Geneva.

Key Messages

In the perspective of complex socio-economic contexts and considering the potential causes of economic exclusion, a truly comprehensive approach to address the challenges of economic exclusion in old age. The key policy messages to reduce old-age economic exclusion are:

1. It is necessary to ensure that all job contracts, including those associated with flexible employment, are linked to pension contributions. Given the transformation of labour markets and the risks associated with precarity in specific sectors of employment, this is essential.
2. Labour markets and employers should pay increasing attention to the retention and hiring of older workers. This can be achieved by measures relating to retraining, job matching, and development of the skills to help them remain in the labour force in the context of the extension of the working life.
3. More concerted efforts to reduce gender pay gaps and gender pension gaps by ensuring equal treatment of men and women on the labour market as well as the equal sharing of duties and responsibilities between men and women outside of it.
4. Universal social pensions should be reinforced or introduced to ensure a minimum income for individuals who are not able to obtain pension rights (including for reasons of poor health and disability).
5. Ensuring that the high costs of social care related to physical declines associate with ageing can be adequately met. Particular attention should be paid to the development of insurance systems for long-term care, both in the public and private sectors. This needs to be developed, bearing in mind the cost of such schemes and the burden to the public sector, in combination with adequate insurance contributions paid towards the support system.
6. Since as research has demonstrated economic exclusion strongly relates to the quality of public services, in particular health care, appropriate resources need to be secured to fund high quality care. This may need to be met with an increased level of general taxation or higher rates of public health insurance.

ROSEnet CA15122 COST ACTION

ROSEnet aims to overcome fragmentation and critical gaps in conceptual innovation on old-age exclusion across the life course, in order to address the research-policy disconnect and tackle social exclusion amongst older people in Europe.

Research Objectives

- Synthesise existing knowledge from regional, disciplinary and sectorally disparate dialogues, forming a coherent scientific discourse on old-age exclusion;
- Critically investigate the construction of life-course old-age exclusion across economic, social, service, civic rights, and community/spatial domains;
- Assess the implications of old-age exclusion across the life course within economic, social, service, civic rights, and community/spatial domains;
- Develop new conceptual and theoretical frameworks that can be practically applied in understanding and combating the exclusion of older people in European societies;
- Identify innovative, and implementable, policy and practice for reducing old-age exclusion amongst different groups of older people and in different jurisdictional and regional contexts.

For further information please visit:

www.rosenetcost.com