UNECE National Report on Ageing 2016 – NORWAY
Follow-up to the Regional Implementation Strategy (RIS) of the Madrid International Action Plan on Ageing (MIPAA)

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General information

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Methodology

Quantitative information in this paper is mainly based on available national statistics & surveys from Statistics Norway and the National Labour and Welfare Administration (NAV)

Qualitative information in this paper is mainly based on available public documentation from ministries and national agencies and research institutions within the fields of labour market-, education-, social and health-, as well as family & gender policies.
Executive summary

• The national ageing situation

Like other European countries Norway has an ageing population. The future demographic ageing in Norway is subdued by a relatively high fertility and high net immigration.

The life expectancy is high and increasing, but there are social differences in longevity. The overall economic and social situation for old-age people are positive, although with some social variation.

Ageing issues are set high on the political agenda in Norway:

• Longer working life and maintained ability to work

The employment rates for senior and elderly people in Norway are relatively high and increasing, and the unemployment rates are low. There are some indicators on lower employment growth and increased unemployment among seniors in 2015/2016. A lot of seniors leave the labour force early on disability benefits.

The main strategies and reforms for continued increase of the senior employment in Norway are: Active labour market policies, tripartite cooperation on an inclusive work-life, life-long learning, pension reforms and knowledge-based information on ageing, attitudes and behavior.

Effect studies and analyses of different strategies, measures and methods are given priority.

• Participation, non-discrimination and social inclusion

A majority of senior and elderly people participate in civil society, in organizations, volunteering, family care and experience social contact.

Age discrimination in the working life is forbidden by law, but both age-stereotype attitudes and behavior as well as age discrimination exist. A new equality and anti-discrimination law is being prepared and will be presented for the Parliament in spring 2017.

An ongoing action plan for universal design (2015-2019) focuses on ICT and welfare technology, transportation, housing and common outdoor areas.

Upper age limits for employment have been increased (2015) and consequences of possible further increase are being considered. A disability benefit reform implemented from 2015 adapts the public disability benefits to the pension reform, and make it easier to combine graded benefits and part-time work.

• Dignity, health and independence

The increasing life expectancy in Norway includes an increasing number and share of years in a good health situation. Life expectancy at age 55 is 29 years, and 22 of them are estimated as healthy years. Norwegians at 65 can expect 15-18 additional healthy life-years. Most people up to age 75/80 years old express high quality of life and satisfaction with life. From the age of 75 there is a slight increase in older people saying that they are lonely, and that it is more difficult to master daily activities. The social health disparities are substantial, however, but are now levelling off.
The health policy puts more emphasis on patients and users’ coping and empowerment. More weight is put on a life-course approach on health promotion and cross-sectorial health prevention. Active ageing is an important element of the public health policy.

Population ageing is one important driver for current changes and reforms in the Norwegian health and care system. Care plan 2020, Dementia Plan 2020, Competence Action Plan, National Health and Hospital Plan and a white paper on the Primary Health and Care Services of Tomorrow – Localized and Integrated, are main actual policy initiatives and documents from the Ministry of Health and Care Services.

- Intergenerational solidarity

Intergenerational solidarity can be performed on a national basis, in local communities, in the working life, organizations and volunteering as well as in families and neighbourhoods. Most of the policy strategies and measures reported on, have elements and perspectives on intergenerational solidarity and cohesion.

The macroeconomic long term fiscal policy guideline has intergenerational fairness and sustainability as its long term goal, and prudent and counter-cyclical fiscal policy as its short term goal. Consequent political and economic practice of this guideline has helped Norway quite smooth through the global economic crises and built up long-term financial reserves to smoothen the expected future public expenditures due to an ageing population.

The pension reform has a similar intergenerational solidarity and sustainability purpose.

Informal care and family care are important, and will be further stimulated and supported by the Government. Many of the above mentioned health and care reforms are focusing on stimulating and supporting the family care.

National ageing situation

Demographic development

Like the most other European countries, Norway has an ageing population, in the sense that the life expectancy as well as the demographic old-age ratios are increasing (table 1 and annex 3). Life expectancy at birth has increased more historically than it is expected to increase for the future. The life expectancy for persons 70 years old is expected to increase a bit more for the future than historically. The demographic old-age ratios are expected to increase a bit more for the future than they have increased in the past. The future demographic old-age ratios are still predicted to increase less in Norway, when compared to most other European countries. The main reasons for this are a quite high fertility rate and high net immigration. The longevity varies between social categories of the population.

A lot of rural local communities and municipalities in Norway are facing a challenging demographic situation due to population ageing. 1/3 of Norwegian municipalities expect to have more than 1/4 of their inhabitants older than 67 years in 2030. See Annex 2.

Norway has a high and increasing labour force participation among seniors. This means that the total economic income ratio (pensions / wages) are not increasing as much as the pure demographic old-age dependency ratios in Norway. This is the situation both when
comparing the historical and the future predicted development in Norway, and when comparing the predicted future development in Norway with other European countries.

Table 1. Main demographic development indicators Norway

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<thead>
<tr>
<th></th>
<th>1960</th>
<th>2015</th>
<th>2060*</th>
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<tbody>
<tr>
<td>Fertility rate</td>
<td>2,9</td>
<td>1,75</td>
<td>1,7</td>
</tr>
<tr>
<td>Life expectancy at birth</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Girls</td>
<td>76</td>
<td>84</td>
<td>89</td>
</tr>
<tr>
<td>- Boys</td>
<td>71</td>
<td>80</td>
<td>87</td>
</tr>
<tr>
<td>Life expectancy at 70 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Women</td>
<td>12 ½</td>
<td>17 ½</td>
<td>21</td>
</tr>
<tr>
<td>- Men</td>
<td>11 ½</td>
<td>15</td>
<td>20</td>
</tr>
<tr>
<td>Old-age ratio I: 70+ / total population</td>
<td>7%</td>
<td>11%</td>
<td>19%</td>
</tr>
<tr>
<td>Old-age-ratio II: 70+ / population 20-69</td>
<td>11%</td>
<td>17%</td>
<td>34%</td>
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Source: Statistics Norway   *Forecasts, medium alternative

Social and economic development

The overall economic and social development for old-age people have been positive in Norway. The median net household incomes after taxation have increased from 2009 to 2014 by 21% for couples aged 65+ and by 17% for single persons aged 65+. The corresponding increase has been 11% for all households. The net median household income after taxation are higher for couples aged 65+ than for all households, but lower than this for single persons aged 65+. There are of course variation between social groups within such broad age categories, but the overall situation is that Norway is an egalitarian society.

Surveys confirm a generally high level of social participation and satisfaction with life for those aged 60-80. Physical activities are most frequent. For old people living alone and those with low education, we find a lower degree of participation and self-reported life quality.

Political development

Ageing issues and intergenerational fairness have been high on the political agenda and priorities in Norway. The main political reforms are the overall pension reform, gradually implemented from 2011, the tripartite cooperation on inclusive workplaces (since 2001), and the universal health and care system is gradually being transformed to meet an ageing population, with more emphasis on preventive and primary health care, home-based care and independent living. The Government has this year launched a broad and cross-sectorial stratagy for an age-friendly society (2016).

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1 Source: Statistics Norway. Income statistics
2 OECD Society at a Glance 2014 and 2015.
3 Source: The National Council for Senior Citizens
4 “More Years – More Opportunities”. Ministry of Health and Care Services. <nærmere henvisning?>
Goal 1: Longer working life and maintained ability to work

The employment rates for senior and elderly people in Norway are quite high and increasing (figure 1). The employment rate for persons aged 55-64 was quite stable at 65/66 % during the years 2000-2005, and have thereafter increased via 69% around 2010 to 72% in 2015/2016. The employment rate for women 55-64 is especially high in a comparative context, and has also increased substantially, so that it approaches that for men (figure 1) The employment rates for elderly people 65-69 and 70+ are also increasing. See Annex 3.

The senior employment rates have increased less and the senior employment rates have increased the last two years, due to the present cyclical down-dip in Norway.

The main reasons and drivers behind this development are:

- General labour market and -environment policies and practice aimed at a smooth and well balanced combination and balance of working life and family life.
- New cohorts of elderly with better health and education, as well as physically "easier" personal job histories and careers.
- Development and influence of knowledge, information and attitudes.
- Political reforms, especially the generall pension reform, implemented from 2011.
9 out of 10 of all employees in Norway like their jobs and workplaces. They think they have certain influence as well as personal autonomy and learning possibilities at job. So also for seniors. Two out of three senior employees aged 60 or older want to keep on working after their legal pension age. The average age when employees think they would prefer to retire has increased from 61 years in 2003 to 66 years in 2015. 5

**Active labour market policies**

Active labour market policies in Norway means mainly two things: (1) A wide range of active measures and services to match labour market supply and demand, and to stimulate labour market inclusion. (2) Contra-cyclical economic and labour market stimulation. Expansion during downturns and reductions during upswings. The labour market measures have thus been expanded in 2005/2006 and proposed held up in 2017, during the present cyclical down-dip.

The public labour market measures as well as unemployment benefits are universal and not targeted or differentiated towards certain age groups etc. All job-seekers should be met and followed-up individually, according to their situation, resources and the labour market situation. Unemployed youth and school dropouts, people with health impairments and long term unemployed are given priority. Seniors are over-represented among the long-term unemployed persons. It can be questioned whether such an "one-size-fits-all" approach fits senior- and work-experienced job-seekers most effectively. This should be studied closer.

**Tripartite cooperation on a more Inclusive Working Life**

The current cooperation between the government and the social partners on a more inclusive working life (IW- agreement) was renewed for the period 2014–2018. Its overarching objective is to improve the working environment, enhance presence at work, prevent and reduce sick leave and prevent exclusion and withdrawal from working life. The IW-agreement has three sub-goals:

1. 20 per cent reduction in sick leave compared with 2001
2. Prevent withdrawal from the labour market and increase the employment of people with impaired functional ability
3. Increase the active employment after the age of 50 by one year compared to 2009 (full-time equivalent)

The achievements related to goal 3 are good. Average economic activity after the age of 50 has increased since the IW initiative first began; from about 9.5 man-years after 50 in 2001 to about 11.5 man-years after 50 in 2015. A number of factors have led to the positive employment trend among older workers. The overall positive labour market situation in Norway has led to high demand for and supply of senior workers. The 2011 pension reform has made it more profitable to continue working for more years. New senior cohorts with better health, higher education, better working environment as well as the industrial development have also played important roles. In addition, a systematic and knowledge-based system of information, monitoring and evaluation has contributed.

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5 Source: Seniorpolitical Barometer Norway [www.seniorpolitikk.no](http://www.seniorpolitikk.no)
The most common measures used concerning IW-goal no 3 are information, shorter and more flexible working time, supplementary vacation etc, in some cases with wage compensation. It has been questioned if such measures are the most effective ones. This should be studied closer.

Employers are often reluctant to hire job-seekers aged 50+. There are different reasons for this, like age-stereotype attitudes and age discrimination. Knowledge-based information and influence on attitudes and behavior are the main strategies towards such challenges.

**Knowledge, Information, Attitudes and Behavior**

Good knowledge and information is important for influencing on worker’s and employer’s attitudes and behaviour when it comes to senior- as well as youth employment and long and good worklife careers. There exist certain age-stereotype attitudes and age-discrimination in the labour market. *The Centre for Senior Policy* has as its main task to influence positively and knowledge-based on such attitudes and behaviour. They cooperate closely with the social partners, the labour market institutions and researchers. Among a lot of other activities they publish each year "The Senior Policy Barometer" with interviews of employers and employees on attitudes and behavior on seniors and seniority in the labour market. A lot of research and communication on such issues is also an important element of this strategy.

**Lifelong learning for longer working life**

Lifelong learning, enabling people of all ages to acquire education, training and developing their vocational competence is an important element of the working life in Norway.

Norway has a high level of participation in adult learning. Every other adult person in Norway (aged 25-66) participated in formal education (10%) and training (43%) in 2016. Most of the training is non-formal and not conducted through the formal education and vocational training system. It is mainly younger cohorts who participate in formal education. Elderly cohorts do however participate in vocational training at nearly as high rates as the younger cohorts. 25 per cent of all adults, and 48 per cent of employed 55-66 years old employees were enrolled in training activities in 2016. The workplace is an important arena for adults' learning, and enterprises are actively involved in training of their staff. More than 86 % of the enterprises provide continuing education and training. The majority of learning and training activities are work-related, and a large part takes place during paid working time. Only one out of ten participants in training are unemployed.

Persons with higher education tend to participate more often in education and training then less educated persons, youth more than seniors, and women more than men. Data from the for Senior Policy Barometer 2016 show that seniors have less access to education and training, and that only one third of the employers have offered re- or upskilling measures to their seniors. Although career guidance is regarded as a key policy instrument for lifelong learning, the access to public career guidance for seniors from age 55 and above, is still not satisfactory developed.

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6 Sources: The yearly published Norwegian Senior Policy Barometer. The Equalization- and Discrimination Ombud. Certain research reports
7 The Learning Condition Monitor (Lærevilkårsmonitoren) 2016.
The Government presented a *White Paper on Adult Education* (Meld. St. 16 (2015-2016) *Social inclusion and a second chance*) to the Parliament in 2016, aimed at developing a coordinated and comprehensive policy ensuring low skilled adults access to education and training to strengthen employability and faster transition to work.

The Government is developing a *National Skills Strategy* in cooperation with the social partners and other important skills stakeholders, to be presented in February 2017. The Strategy will concentrate on the following thematic areas: good education and career choices, targeted and business relevant continuing education and training for the workplace, up-skilling of adults with poor skills and validation and recognition of non-formal learning and informal learning.

**Pension reform**

The Norwegian pension system was reformed from 2011. An important reason for the reform was a need to make the scheme more economic and inter-generational sustainable. The pension system provided weak work incentives, particularly for older people above the age of 62, due to early retirement schemes both in the public and the private sector.

Flexible retirement between 62 and 75 years old based on actuarial neutrality was introduced for new pensioners from 2011, and the annual pension will increase the longer one defers retirement. Pension can be withdrawn as a full or partial pension, and pension and labour income can be combined without an earnings test. The reform has given better work incentives and more flexibility to combine a pension and work income.

An automatic life expectancy adjustment of pensions was introduced for new pensioners. New indexation of pensions in payment was introduced for all pensioners, and pensions in payment are now indexed to wages, and then subtracted 0.75 per cent.

In the new system pension earnings are based on lifetime work income between 13 and 75 years. An amount equal to 18.1 per cent of income up to a ceiling is each year added to a pension account which is indexed to the average wage rate. At the time of retirement the account value is divided by an annuity divisor mainly reflecting remaining life expectancy. The annuity divisor is calculated separately for each cohort and each retirement age. In this way a lower retirement age and higher life expectancy implies a lower annual pension.

People born after 1962 will be fully covered by the new rules for pension earnings. People born before 1954 will be fully covered by the old pension earning rules, while the cohorts born between 1954 and 1962 will have their pensions calculated partly by the current rules and partly by the new rules.

In addition to the public old age pension there are collectively agreed retirement schemes (AFP) covering all workers in the public sector and around half of the workers in the private sector. For public sector workers this is an early retirement scheme for the age group 62-66 years with weak incentives to work after the age of 62. The AFP scheme in the private sector was converted to a neutral supplement to the public old age pension scheme.

All in all the pension reform contributes to lower future growth in pension expenditures and a more sustainable system. Work incentives have been improved. The reform has led to increased labour force participation in Norway for older cohorts aged 62-74 after 2011, particularly in the private sector.
Goal 2: Participation, non-discrimination and social inclusion

Most senior and elderly people in Norway participate in the civil society. Among people 55 years and older, about 20% are providing unpaid work through organizations, about 30% provide care to their children and grandchildren and about 40% participate in different kinds of political activities. All such activities are on regularly basis, at least once a week. Two out of three persons aged 55+ have regularly contact with friends, relatives or colleagues at least once a week. Women have more social contact than men. (Annex 3)

Age-discrimination is forbidden by law, as is also discrimination due to gender, ethnicity, religion, disability and sexual orientation. The Equality and Anti-discrimination Ombudsman helps people who experience discrimination. The Ombudsman has also the responsibility of ensuring that Norwegian law corresponds with the UN Conventions against discrimination. Ca. 10% of all complaints to the Ombudsman and ca 20% of all complaints concerning working life issues are about age discrimination (2007-2017).

The National Council for Senior Citizens is an government-appointed advisory body for public authorities and national institutions. The council focuses on issues concerning living conditions of senior citizens and their opportunities to take part in the working life and society in large. There are also similar senior citizens board in all municipalities. The National Council has made an input to this country report, see annex 1. They adress challenges concerning longer working life for seniors, age discrimination and active and healthy ageing.

Equality and Anti-Discrimination Law

A proposal for a new and comprehensive Equality and Anti-Discrimination Act was sent on public consultation in October 2015 with reply deadline in January 2016. The proposal is to replace the four existing gender equality and anti-discrimination acts with one comprehensive equality and anti-discrimination act, thus giving a less fragmented legal system. Today, discrimination based on age is protected in working life (the Working Environment Act). In relation to the work on a comprehensive equality and anti-discrimination act, the Government is considering the present regulation of age as a ground for discrimination. The Ministry of Children and Equality has commissioned two external reports about this (one legal report and one about the economic consequences). The Ministry intends to introduce a bill to Parliament in spring 2017.

Action Plan for Universal Design

The Government’s Action Plan for Universal Design 2015 – 2019 focuses on ICT and welfare technology. In addition the plan address all important sectors in society inter alia transportation, housing and out-door areas. The Government’s vision is a society in which everyone can participate. An important means of achieving this vision is good accessibility and environments that are safe and convenient to use.

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8 [www.ldo.no](http://www.ldo.no)
9 [www.seniorporten.no](http://www.seniorporten.no)
The Ministry of Children and Equality is the coordinating ministry for this action plan. Action plan stimulus funds of NOK 26 million (2015) which will be directed towards cross-sectoral and high-priority measures.

**Upper age limits for employment?**

According to the Working Environment Act, employment contracts in Norway can be terminated by employers at the age of 72. A lower age limit can be decided under certain conditions. This legislation was altered in 2015. Before this, the main rule was that employment contracts could be terminated by employers at the age of 70, and lower age limits was most often set at 67 years.

Life expectancy in Norway is expected to continue increasing, and more people will want to work longer. Raising or even removing age limits for the termination of older workers may give a signal to further increase of elderly participation in the working life in the future.

The Ministry of Labour and Social Affairs has appointed a committee consisting of representatives of the social partners to consider closely the rights and obligations of the senior workers and the employers. This includes considering adjustments in different rights and obligations in the labour marked in order to decide on a further raise of the age limits or remove it completely. This also includes the employees’ right to work part-time after the age of 62, their right to adaptation pursuant to the Working Environment Act, and the right to an extra week of holidays for people aged above 60. A report will be submitted to the ministry in December 2016.

**Disability Benefits Reform**

A disability benefits reform was adopted in 2011 by the Parliament and implemented from 2015. The new disability benefit system will still provide long-term income protection. The new NIS disability scheme is no longer linked to the system for old age pension. The benefit is calculated on the basis of income of the best 3 out of 5 years before the working capacity was permanently reduced, and the compensation rate is 2/3 of the wage level, up to a certain income ceiling. The disability benefit is taxed as wage income.

The reform has made it easier for those disability benefit recipients who are able to work, to earn an income without this affecting their degree of disability.

Persons who are born disabled or who have become disabled before the age of 26, will still be guaranteed benefits at a certain level.

The majority of disability pensioners are aged 50-66. However the share of disability benefit recipients for persons aged 60 + has been falling for some time (figure 2). Possible explanations are improved health, increased education and from 2011 the NIS old age pension system offering flexible retirement from 62 years of age.
Goal 3: Dignity, health and independence

The life expectancy at birth have increased by almost 25 years during the last 100 years in Norway. An increasing share of the (increasing) life expectancy are years with a good health situation. The life expectancy at age 55 is 29 years, and the healthy life expectancy estimate is 22 years at this age (2015). The life expectancy at 55 is a bit higher for women than for men, but the health life expectancy estimates are the same for men and women. See annex 3.

Quality of life and independent living

Most people up to 75-80 years old express a high level of quality of life and satisfaction. From 75 years and older there is a slight increase in older people saying they are lonely and that it is more difficult to master daily activities. In general, older people in Norway have good living conditions (safe material and financial situation). Among the lowest-income pensioners only 10 per cent report financial difficulties. About 90 per cent of 60+ own their house/flat, but one half of them do consider their housing adapted for old age and reduced functional ability. Health, family and friends are the most important factors for life quality. Grandparents play an important role in caring for grand-children, and for those who are in the 60s and 70s, many are also taking care of older family members. Family patterns are changing, with more older people divorced, remarried or living alone. More than half of the people over 60 volunteer occasionally, with a decline for those over 75.10

Health and well-being

Although the population is growing older, it is also growing healthier, with better functional abilities than previous generations. Norwegians aged 65 (of both sexes) can expect 15-18

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10 Source: Helsedirektoratet: Aldring, mestring og livskvalitet (IS-2475)
years of healthy life-years,\textsuperscript{11} An increasing number of people over the age of 80 continue to live in their own homes, and the share who receives assistance is stable.

The overall health status of the Norwegian people is very good. Life expectancy is high and will continue to increase. However, the social health disparities are substantial. Life expectancy has increased the most in groups with a high level of education and income, resulting in significant social disparities in life spans. Evidences indicates that these disparities are now levelling off.

Longer life also means that many will live with chronically health problems and functional disabilities. Findings from the Global Burden of Disease study indiquates that ischemic heart disease, lung cancer, stroke and Alzheimer's disease are leading causes for early dead. Leading causes of disability are musculoskeletal diseases and mental problems. There is a significant rise in people living with Alzheimer's disease, and a reduction in health problems related to falls.\textsuperscript{12}

\textbf{Health and care services}

The health policy puts more emphasis on patients and users’ coping and empowerment. More weight is put on a life-course approach on health promotion and cross-sectorial public health work. Active ageing is an important part of the public health policy.

In Norway premature death is defined as death before the age of 75. A national public health goal is set to increase life expectancy by reducing premature death and eliminating social disparities in mortality. To attain the goal of a 25 per cent reduction in premature death, the risk related to tobacco, alcohol, physical inactivity, an unhealthy diet, overweight and obesity must be reduced significantly. The targets and priority areas should be seen in connection with mental health and well-being.

Population ageing is one of the important drivers for changes and reforms in the Norwegian health and care system. The provision of long term care is a municipal responsibility, based on universal rights according to individual needs. The policy aims at a change from institutional to home based care. 45\% of care services is provided in nursing homes and 55\% in home care services and community care housing. To meet the challenges, the Government has presented the \textit{Care Plan 2020} to strengthening both the capacity, competence and quality in care by an investment grant for building nursing homes and community housing, family care, a national volunteer strategy, and a programme for developing and implementing welfare technology. The increasing challenge of dementia is met by a comprehensive strategy and action plan, \textit{The Dementia Plan 2020}.

The Government is also launching a \textit{Competence Action Plan}, based on the need for more workers with higher level of health care expertise and for a greater interdisciplinary range. More weight will be put on restructuring of professional activities, and greater focus on early intervention, rehabilitation for daily life, and networking activities. Quality in elderly care consist of both medical and social aspects.

\textsuperscript{11} Source: OECD Health at a Glance (yearly)
Due to demographic and epidemiologic changes, the government will strengthen coordinated and integrated care. A new direction of the health policy was launched in 2016 in two White Papers: *The National Health and Hospital Plan (2016-2019)*, and *The Primary Health and Care Services of Tomorrow – Localized and Integrated*. The services will be provided in the municipalities close to where people live. The primary care will be strengthened. The emergency services outside hospitals will be strengthened. The GPs has not been integrated satisfactorily with the other services, and co-location and primary health care team will be introduced, as well as "follow up"-teams that can meet the needs of frail elderly and other patients with complex needs. *An action plan for strengthening rehabilitation* is presented for the Parliament.

**Goal 4: Intergenerational solidarity**

Intergenerational solidarity can be performed on national basis, in local communities, in enterprises and organisations and not least in private by family support and among neighbours. On a national level, both an important macroeconomic strategy and a civil society strategy play an important role in fostering intergenerational solidarity.

**Long term fiscal policy guidelines**

The Government’s long term fiscal guidelines has intergenerational fairness and balance as its long term goal, and prudent and responsible fiscal policy as its short term goal. The main guideline is that the Government restricts itself not spend more per year than the real, yearly returns of the Government’s Petroleum & Pension Fund, estimated to 4 per cent of the Fund’s Assets. This is also an element of the generational accounting which aims to balance long term, future fiscal expenditure and taxation. The market value of the governmental (pension) fund global was 7460 billion NOK at year end 2015, which equals about 280 per cent of GDP this year. The most important aspect, however, is to aim the economic policy as well as the labour market policy and social policy to achieve high labour force participation and low unemployment.

*The pension reform* is also aimed at intergenerational fairness and sustainability.

**Informal care and family care**

Informal care provided by family and friends is as important as the care provided by the health and care services, but not sufficiently valued. The Government will support the possibilities to provide informal care, by giving family more competence, relief the burden of support and make it easier to combine work and care. Norway has a high level of women working, and the policy for family care is gender neutral. Care burden for older parents can explain part of female early retirement, but we see an increasing share of men taking part in informal care for old parents. *(White Paper on Future Care, (Meld.St.29 2012-2013).* The Dementia Plan is particularly focusing on the role of family carers. Programs aimed at developing digital communicating tools on family support for people with dementia can strengthening the individuals in their capacity to provide family care.
Conclusions and priorities for the future

"More years – more opportunities"- The Government’s strategy for an age-friendly society

The policies on ageing in Norway has to a great extent focused on labour market inclusion and participation, the pension reform and reforms in the health and care sectors. These ongoing reforms make Norway fairly well prepared for an ageing population.

Henceforth the Government will focus more on a resource perspective on ageing based on the growing number of elderly people in good health; those who are approaching the end of their working life, and who can expect many good, healthy lifeyears ahead. The Government has launched a strategy for an age-friendly society in 2016, "More Years – More Opportunities".

Retaining older workers for more years before they retire will greatly benefit society as well as most elderly people themselves. Much can be gained from people in the 60s and 70s with energy and skills who want to remain active members of working life and society. In future generations of older people, more of them will have higher education, better health, better finances, and they will be more skilled in the use of ICT-technology than today’s older people. A modern policy on ageing will be based on the awareness that older people possess valuable resources that they can benefit from personally and that will benefit society at large.

We are facing fundamental changes in society and trends in the years ahead. The economy is going through transformations, at the same time that we must contribute to a green shift in society. Technology is developing, everyday life is being increasingly digitalized, which offers a lot of opportunities. All such trends will be influenced by population ageing, affecting older people’s abilities to live active and good lives.

The Government’s ageing policy initiative is based on two principal lines of action: promoting and strengthening the perspective on ageing in ongoing cross-sectoral work, and developing this policy through further research and development in order to achieve an age-friendly society.

The strategy particularly addresses the following areas of action:

- Longer working life covers professional development, attitude changes, HR-policy for all ages, a higher retirement age, and further development of the pension reforms.
- Age-friendly local communities, where planning and social development, housing policy, local culture and transport are key components.
- Voluntary civil society engagement requires a more important role in making older people more active and increasing their participation in civil society.
- Innovation and technology covers how we can develop and use technology and new solutions that can stimulate business and “the silver economy”, at the same time increase autonomy and participation of the older population.

13 https://www.regjeringen.no/en/dokumenter/more-years--more-opportunities/id2477934/
• *The health and care sector* must promote health through the life-course to promote healthy ageing.
• *Research on ageing* and on conditions for active ageing must be improved.

An age-friendly society is created by giving priority to the user’s perspective, and mobilising working life and business and industry, local communities, civil society and special interest organisations. Knowledge and research institutions will play an important role. The strategy will help stimulate in a comprehensive way efforts in a long-term perspective.

The Government will ensure a systematic follow-up of the strategy, including submitting reports using the public health policy monitoring system. International cooperation will be an important part of developing a modern policy on ageing. Norway is now part of the ”Active Ageing Index” (AAI) prepared by the European Commission and the United Nations Economic Commission for Europe (UNECE).
In reply to the letter dated 29th June 2016 from the Ministry of Employment and Welfare, Services requesting the National Council for Senior Citizens to express its views and concerns to be embodied in the forthcoming national report on the issue,;

Norwegian National Council for Senior Citizens is pleased about UNECE’s interest, and supports the country’s efforts to achieve the norms set down in the above declaration. It is thankful for being given the opportunity to contribute to the national report.

In several areas, Norway has attained the goals laid down in the declaration, while in others it has made considerable progress in a European context. However, there are some areas where improvements are needed. National Council for Senior Citizens offers the following comments on the areas within its brief.

“Longer working life is encouraged and ability to work is maintained”

In recent years the government has made important policy changes advantageous to the older workers. Last year, the retirement age was extended to 72 years, and the National Council for Senior Citizens sees this as a prolongation of their independence and usefulness to the society. This will be an important measure in combating negative attitudes towards employed elderly people.

However there is still much to do to overcome certain disparities between the older and younger workers. For example, it takes much longer for the older unemployed to find work than their younger counterparts. Most employers prefer to make employees over 50 years redundant when they have to retrench. A similar discrimination is also seen in the selection for refresher courses and further training. It suggests that the Norwegian government gives priority to resolving this disparity.
The National Council of Senior Citizens is currently lobbying for the incorporation of the senior citizen perspective in the new policy on improving professional competence and skill based on recommendations from OECD.

“Non-discrimination and social inclusion”
The National Council for Senior Citizens finds that elderly people still are discriminated both at work and in society as a whole. Media quite often report cases of senior citizens who are excluded from the society in some way. This is legally forbidden at the place of work, but even there, this is one of the main areas of complaint the Norwegian equality and anti-discrimination ombudsman has to address.

Apart from those related to work, there are no legal safeguards against social discrimination of senior citizens. The National Council for Senior Citizens finds this very disquieting, and on several occasions has requested the government to appropriately amend the equality act. This work is currently pending.

We strongly advise the government to hasten the process and the implementation of the amended anti-discrimination act. Official legal, social and economic reports conclude that it is necessary to put in place a comprehensive mechanism against discrimination of senior citizens.

Do please get in touch with Eilin Ekeland for further information (email: eilin.ekeland@helsedir.no)

Thank you.

Yours sincerely,

Wenche Frogn Sellæg

Head,
National Council for Senior Citizens
ANNEX 2

Demographic Old-age Ratios in Norwegian Municipalities 2015
### Active Ageing Indicators – Norway

<table>
<thead>
<tr>
<th>INDICATOR</th>
<th>SUGGESTED VARIABLE</th>
<th>POSSIBLE SOURCE</th>
<th>Year 1 (2005 or close)</th>
<th>Year 2 (2010 or close)</th>
<th>Year 3 (2015 or close)</th>
<th>DATA SOURCE</th>
<th>VARIABLE AND METADATA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Labour market (older people’s contribution through paid activities)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.1. Employment rate for the age group 55–64</td>
<td>Same as indicator</td>
<td>Labour Force Survey</td>
<td>74.5</td>
<td>80.1</td>
<td>69.8</td>
<td>Eurostat</td>
<td>For the year 2015, data from 2014 are used; for the year 2015, data for 2012 are used</td>
</tr>
<tr>
<td>1.2. Employment rate for the age group 65–74</td>
<td>Same as indicator</td>
<td>Labour Force Survey</td>
<td>53.3</td>
<td>56.7</td>
<td>48.1</td>
<td>Eurostat</td>
<td>For the year 2015, data from 2014 are used; for the year 2015, data for 2012 are used</td>
</tr>
<tr>
<td>1.3. Employment rate for the age group 75+</td>
<td>Same as indicator</td>
<td>Labour Force Survey</td>
<td>19.0</td>
<td>25.2</td>
<td>16.3</td>
<td>Eurostat</td>
<td>For the year 2015, data from 2014 are used; for the year 2015, data for 2012 are used</td>
</tr>
<tr>
<td>1.4. Employment rate for the age group 75–74</td>
<td>Same as indicator</td>
<td>Labour Force Survey</td>
<td>4.3</td>
<td>6.0</td>
<td>2.6</td>
<td>Eurostat</td>
<td>For the year 2015, data from 2014 are used; for the year 2015, data for 2012 are used</td>
</tr>
<tr>
<td>2. Participation in society (older people’s contribution through unpaid activities)</td>
<td></td>
<td></td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>2.1. Voluntary work by older adults (aged 55+)</td>
<td>Percentage of older population aged 55+ providing unpaid voluntary work through the organisations (at least once a week)</td>
<td>Relevant survey</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>18.6</td>
<td>16.8</td>
</tr>
<tr>
<td>2.2. Care to children, grandchildren by older population (aged 55+)</td>
<td>Percentage of older population aged 55+ who provide care to their children and grandchildren (at least once a week)</td>
<td>Relevant survey</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>29.7</td>
<td>26.9</td>
</tr>
<tr>
<td>2.3. Care to older adults by older population (aged 55+)</td>
<td>Percentage of older population aged 55+ providing personal care to elderly or disabled relatives (at least once a week)</td>
<td>Relevant survey</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>12.8</td>
<td>11.1</td>
</tr>
<tr>
<td>2.4. Political participation of older population (aged 55+)</td>
<td>Percentage of older population aged 55+ taking part in the activities or meetings of a trade union, political party or political action group, or signing petitions, including email and online petitions</td>
<td>Relevant survey</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>39.8</td>
<td>46.7</td>
</tr>
<tr>
<td>3. Independent, healthy and secure living</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.1. Physical exercise for older adults (aged 55+)</td>
<td>Percentage of people aged 55 years and older undertaking physical exercise or sport almost every day</td>
<td>Relevant survey</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>29.7</td>
<td>32.4</td>
</tr>
<tr>
<td>3.2. Access to health and dental care (for those aged 55+)</td>
<td>Percentage of people aged 55 years and older who report no unmet need for medical and dental examination or treatment during the last 12 months preceding the survey</td>
<td>Relevant survey</td>
<td>94.7</td>
<td>95.1</td>
<td>94.4</td>
<td>94.2</td>
<td>94.4</td>
</tr>
<tr>
<td>3.3. Independent living arrangements (for those aged 55+)</td>
<td>Percentage of people aged 55 years and older who live in a single household alone or in a couple household</td>
<td>Relevant survey</td>
<td>91.7</td>
<td>90.5</td>
<td>90.9</td>
<td>90.4</td>
<td>90.3</td>
</tr>
<tr>
<td>3.4. Relative median income (for those aged 55+)</td>
<td>Ratio of the median equivalised disposable income of people aged 65 and above to the median equivalised disposable income of those aged 16 to 64</td>
<td>Income and living conditions statistics / relevant survey</td>
<td>79.9</td>
<td>86.3</td>
<td>73.1</td>
<td>84.7</td>
<td>89.2</td>
</tr>
<tr>
<td>3.5. No poverty risk (for those aged 55+)</td>
<td>Percentage of people aged 65 and older who are at risk of poverty (using the 50 per cent of median income threshold)</td>
<td>Income and living conditions statistics / relevant survey</td>
<td>92.4</td>
<td>97.3</td>
<td>91.9</td>
<td>97.3</td>
<td>98.8</td>
</tr>
<tr>
<td>3.6. No severe material deprivation (for those aged 55+)</td>
<td>Percentage of people aged 65 years and older who are severely materially deprived (having an enforced inability to afford at least one of the 9 selected items*)</td>
<td>Income and living conditions statistics / relevant survey</td>
<td>98.7</td>
<td>98.3</td>
<td>99.0</td>
<td>99.5</td>
<td>99.5</td>
</tr>
<tr>
<td>3.7. Physical safety (for those aged 55+)</td>
<td>Percentage of people aged 55 years and older who feel very safe or safe to walk after dark in their local area</td>
<td>Relevant survey</td>
<td>87.7</td>
<td>90.1</td>
<td>80.1</td>
<td>85.4</td>
<td>96.8</td>
</tr>
<tr>
<td>3.8. Lifelong learning (for those aged 55–74)</td>
<td>Percentage of people aged 55 to 74 who stated that they received education or training in the four weeks preceding the survey</td>
<td>Relevant survey</td>
<td>7.0</td>
<td>7.8</td>
<td>8.0</td>
<td>8.7</td>
<td>7.6</td>
</tr>
<tr>
<td>4. Capacity and enabling environment for active ageing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.1. Life expectancy at age 55</td>
<td>Same as indicator</td>
<td>Demographic statistics: Life Expectancy estimates</td>
<td>25.7</td>
<td>25.3</td>
<td>26.6</td>
<td>26.2</td>
<td>26.4</td>
</tr>
<tr>
<td>4.2. Healthy life expectancy at age 55</td>
<td>Same as indicator</td>
<td>Healthy life expectancy estimates</td>
<td>19.0</td>
<td>20.0</td>
<td>19.7</td>
<td>21.9</td>
<td>21.1</td>
</tr>
<tr>
<td>4.3. Mental well-being (for those aged 55–74)</td>
<td>An index that measures self-reported feelings of positive happy moods and spirits Based on WHO ICD-10 calculations under the AAI project, based on SILC</td>
<td>Relevant survey</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>81.9</td>
<td>82.3</td>
</tr>
<tr>
<td>4.4. Use of ICT by older adults (aged 55–74)</td>
<td>Percentage of people aged 55 to 74 who used the Internet at least once a week</td>
<td>ICT Survey or any other online relevant survey</td>
<td>41.0</td>
<td>56.0</td>
<td>10.0</td>
<td>72.0</td>
<td>79.9</td>
</tr>
<tr>
<td>4.5. Social connectedness of older people (aged 55+)</td>
<td>Percentage of people aged 55 or more who meet socially with friends, relatives or colleagues at least once a week</td>
<td>Relevant survey</td>
<td>67.4</td>
<td>56.2</td>
<td>47.2</td>
<td>72.2</td>
<td>69.1</td>
</tr>
<tr>
<td>4.6. Educational attainment of older people (aged 55+)</td>
<td>Percentage of older persons aged 55 to 74 with upper secondary or tertiary educational attainment</td>
<td>Labour Force Survey / general statistics on educational attainment by age groups</td>
<td>73.2</td>
<td>76.0</td>
<td>69.5</td>
<td>75.8</td>
<td>78.3</td>
</tr>
<tr>
<td>5. Other indicators (if applicable)</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

* 1) to pay their rent, mortgage or utility bills; 2) to keep their home adequately warm; 3) to face unexpected expenses; 4) to eat meat or proteins regularly; 5) to go on holiday; 6) a television set; 7) a washing machine; 8) a car; 9) a telephone