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1 Introduction

Recent years have shown an increased awareness among policy makers of the benefits of social participation among the 65+ population both in social activities and in the labour market. At the same time, access to such activities has not been equally distributed; according to Principi and Jensen (2014) it depends on specific design of governmental policies. Following their analysis, we define inclusion as access to social activities within and outside the labour market and we present a policy brief that advocates enhancing inclusion both in job opportunities and in voluntary work. We see these as necessary measures to address class-ethnic-gender-based exclusionary processes shaping scarcity of material, cultural and social resources relevant to barriers to labour market participation of those aged 65+. Taking the current super-diversity (Vertoveck, 2007) into account in qualifying life course events, two foci for inclusive policies aiming at 65+ old's participation, are proposed: social support and adult education. The policies we propose follow earlier projects which have made communities more significant in the life of people aged 65+, improving options to acquire knowledge about opportunities as well as instrumental and emotional support.

2 State of the Art – key findings

Older people often identify social inclusion as important to their quality of life and independence. They want to have good relationships with family and friends, to have a role, to feel useful and to be treated with respect. Opportunities to participate and make a positive contribution to community and society are integral to autonomy, self-efficacy and dignity. According to the Community Care Website, risk factors that may lead to social exclusion include bereavement, loss of work and poor health. Age discrimination, sometimes compounded by other forms of discrimination, can also contribute to the social isolation of older people. The very elderly are particularly likely to experience isolation. Some practical recommendations are also presented:

- Promote access to social networks for older people.
- · Address transport issues that act as barriers to community participation.
- Interlink community projects, community centres and schools to increase levels of intergenerational social contact.
- Identify and respect the skills of older people, including those gained in previous employment.
- Ensure people are given ordinary opportunities to participate in the wider community through person-centred care planning.

Regardless of this existing knowledge, in many countries the issue of active and healthy ageing has not yet been established as a priority in state policy for the coming decades. Despite accumulating knowledge on the significance of poverty, isolation and poor access to services for those aged 65+ who have retired with a work history of non-standard employment and/or small retirement allowance, policy measures directed at inclusion are still scarce.

Higher education increases labour market survival rates after 60 years old by about 5% (Stenberg et al, 2013). The OECD and the EU have encouraged governments to stimulate retraining of older workers (OECD 1998, 2001, EU 2007, 2008), reflecting a widespread view that inadequate education constitutes an important reason for early retirement. However, according to the MoPAct project, all 11 countries examined for two main categories of learning – formal higher education and employer-based training – there was no 'older studen't policy (Beblavý et al., 2015).

Even though public policies have sought to reduce the generational digital divide through a number of media literacy and e-learning projects, there has been little success to date (Abad, 2014). There is a need to tackle the design of digital literacy programs for older people based on criteria such as degree of autonomy and the possibilities for enjoying everyday life rather than just their economic situation or existing educational level (Abad, 2014). Any project design, therefore, ought to take the individual differences and needs of older people into consideration, and such programmes are very hard to find.

Two major comparative projects took place in 2010 resulting in two thorough knowledge accumulation reports. The first one compared Active Ageing and Gender Equality Policies: the employment and social inclusion of women and men of late working and early retirement age across 30 European countries (Corsi et al., 2010). Indicating various labour market initiatives, the first report shows how limited are programmes directed at 65+ population remain when focused on inclusion as related to the labour market alone. The second report compared ten countries outside Europe (IFA, 2010) indicating again a limited range of programmes supporting the inclusion of those who over 65. To address this limitation and introduce a more comprehensive notion of inclusion, this policy brief seeks to identify operating policies in the Global North aiming at the promotion of social inclusion through improvement in the fields of adult eductation and enhanced social support.

3 Innovative practices in the field: European, state and local/community levels

We introduce two policy projects designed to be implemented at local authority level but embedded in a holistic approach as examples of innovative practice. We chose to present these two in the area of adult education and social support, based on the expectation that future projects along the lines they demonstrate, would achieve the following outcomes:

Reducing intersectionality effects where discrimination in the form of ageism collides with gender and or stigmatized race/ethnicity/nationality/religion affiliations; and/or disability; and/or citizenship status.

Enhanced opportunity structures offering quality jobs and training suitable for local 65+ residents, ensuring a living wage (income).

Facilitation of the formation of social support networks for those 65+ whose life course events disrupted their connection with families and communities.

4 The recommended projects:

- 1) The project entitled "Strength Centers" currently operates in ten towns in Israel. Following Krumer-Nevo's (2015) model of 'poverty aware social work', this project operates to offer isolated and excluded individuals dialogical support from specifically trained social workers. The project facilitates social workers' skills in three areas:
 - (a) Listening and learning from those aged 65+ whom they approach, about their needs and possibilities;
 - (b) Supporting 65+ individuals' access to material resources and additional services by accompanying their negotiation with communities' organizations and authorities:
 - (c) Connecting 65+ individuals to job opportunities, volunteering, among other social activities.

The outcomes of this project are primarily new contacts created between social workers, trainers and residents in the age category of 65+ but also for those who have retired earlier. In some cases the new contacts have provided a setting for social activities but in other cases information on employment opportunities, primarily exams guarding in universities and chain shops, allowed participant to find employement of which they could not be aware otherwise.

2) The project "Critical literacy, e-competence and later life" at Had-Dingli (Malta): a project which lasted five months, between July and November 2012, with e-literacy and e-competence sessions being coordinated by a graduate teacher. The aim was to utilise programmes in late-life learning as catalysts for improved levels of active citizenship amongst older adults in the community. The rationale for such a programme emerged from the fact that whilst pedagogies of adult learning are often divorced from issues of community participation, those that do explicitly link learning, community participation and social cohesion rarely focus on older adults (Etienne & Jackson, 2011). A significant objective of the learning programme was to increase the e-competence of older adults as a means to engage in political activism in their community. Some community levels activism resulted from the project. This learning project provides further evidence that older adults can benefit substantially from non-formal learning as part of a fulfilling and active retirement. This means that the education process is meant to empower and transform all those involved in the teaching-learning process. (Borg et al., 2013)

5 Recommendations for local authorities

The recommended policy projects would ideally be implemented at local authority' level while embedded in a holistic approach that will ensure access to services including sustainable housing, adult education, healthcare services, emergency services and cultural heritage preservation.

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