

REPUBLIC OF CYPRUS

**NATIONAL REPORT FOR THE THIRD REVIEW
AND APPRAISAL CYCLE
OF THE IMPLEMENTATION OF THE
MADRID INTERNATIONAL PLAN OF ACTION ON AGEING
AND ITS REGIONAL IMPLEMENTATION STRATEGY
(MIPAA/RIS)**

2012-2017

OCTOBER 2016

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PART I

Executive Summary

Social Welfare Services of the Ministry of Labour, Welfare and Social Insurance, as the National Focal Point of the Republic of Cyprus, invited all the relevant governmental and non-governmental organisations and agencies involved in ageing issues to contribute to the review and appraisal of MIPAA/RIS and the preparation of the present report. The stakeholders were invited to contribute towards the Report, by submitting in writing the latest developments and changes on issues on ageing.

The Republic of Cyprus continues the efforts for integration and participation of older persons, through the provision of benefits (e.g. pensions, guaranteed minimum income), an array of long-term care services, especially on local level, social support schemes (e.g. employment), lifelong learning programmes and incentives for participation in cultural activities.

The promotion of equitable and sustainable economic growth in response to population ageing is one of the core political objectives of the Republic of Cyprus. Implementing the planned consolidation of public finances over the medium term will reduce the risks to long-term sustainability while other parametric reforms have already been implemented or are being implemented to contain the projected high increase in age-related expenditure in the future.

Major Achievements since 2012	Important aspects to be improved
<ol style="list-style-type: none">1. <u>Social Insurance System Reform</u>: It ensured Social Insurance Fund sustainability and therefore pensions, taking into account the increase of life expectancy and the continuous increase of the population ageing rate.2. <u>Welfare System Reform</u>: Guaranteed Minimum Income replaced Public Assistance, to ensure a minimum income for all citizens. Mechanisms for the evaluation of care needs and their provision have been set through the new legislation.3. <u>Health Care System Reform</u>:<ul style="list-style-type: none">• Geographical expansion of health care services.• Aiming to improve the quality of health care system and manage the expected increases in public health expenditure, the bills for the implementation of the National Health Insurance Scheme (NHIS) and the restructuring of the public hospitals into autonomous establishments have been recently submitted to the House of Representatives for discussion and voting.	<ol style="list-style-type: none">1. Maintenance of high rates of increase in labour supply, particularly raising older persons and female participation rates, by reducing gender and age inequalities. Further development of older persons.2. Ongoing improvement of access to goods, education and services, ensuring that all citizens enjoy quality of life at all ages and maintain independent living including health and wellbeing. Design and implement an age friendly environment.3. Increase in the number of quantitative and qualitative data regarding old persons needs, cases of abuse and areas for improvement, in order to design and implement more suitable and targeted policies.

Family support programmes (care services for children, older persons and other dependent family members etc) have been strengthened further. Special emphasis is placed on the encouragement of NGOs and Local Authorities that operate social care programmes on a local level through subsidies and technical support.

The National Focal Point promotes the implementation and the follow-up of the Regional Implementation Strategy through social dialogue and the preparation of the National Strategy for Old Persons.

The enhancement of long-term growth and of the standard of living for all citizens, the maintenance of macroeconomic stability and the provision of adequate and efficient services to the public, represent an ongoing objective of government policies. The ageing rate is projected to increase further in the future, therefore, it is necessary for the government to apply effective monitoring and be decisive whereas policies and reforms must be implemented in order to meet the challenges and opportunities that derive from economic and demographic changes.

General Information

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“Strategy for Old Persons 2016-2020” (Draft document): pending submission to the Council of Ministers for approval.

1. National Ageing Situation

The population in the controlled areas of the Republic of Cyprus amounted to 847.000 at the end of 2014, showing an increase of 1.3% in 2013 and 5.45% in 2009. The percentage of children under 15 was 16.4% in 2014 significantly declined compared to 25.4% in 1992. The percentage of persons 65+ increased to 14.6% in 2014, compared to 11% in 1992. The increase of the percentage of persons 65+ and the parallel reduction of the proportion of children under 15 years, are indicative of the population ageing.

The percentage of persons aged 45-64 has also increased to 24.5% in 2014, compared with 19.3% in 1992 and 17.6% in 1982, indicating that the workforce is ageing as well.

Total fertility rate is still quite low during the last few years. In 2014 the rate was 1.31, showing a gradual decrease compared to 2.46, which was the highest rate during the period 1982-1995. Since 1995, the fertility rate is lower than 2.10 which represents the necessary rate for securing replacement of the population. In 2014, life expectancy for men increased to 80.7 years and women at 84.5, compared to 78.8 and 83.2 respectively in 2012. Healthy life expectancy at birth increased from 64.2 years in 2010 to 66.3 in 2014.

The risk of poverty rate for people aged 65+ has decreased significantly, from 46.4% in 2009 to 17.3% in 2015. The proportion of people aged 65+ experiencing severe material deprivation has decreased from 9.5% in 2009 to 5.1% in 2015. The risk of poverty rate for women 65+ is higher compared to men. The proportion of women at risk of poverty was 49.6% in 2009 and 20.5% in 2015, while for men it was 46.4% and 17.3% respectively.

According to the latest data of August 2016, 0.53% of people aged 65+ were registered as unemployed. The average registered unemployment for the same age group during 2012-2015 was 0.31%. During the same period, only 2.33% of persons aged 65+ were employed on average. Whereas the age group of people 65+ represents about 14.6% of the population, the rates of employment and registered unemployment are very low, indicating that older people do not tend to extend their working life beyond retirement age.

Cyprus has successfully completed the Economic Adjustment Programme, which was co-signed with the International Monetary Fund, the European Central Bank and the European Commission and as of 2015 the Cypriot economy is heading towards economic stability and economic growth. The Cypriot economy has begun to return to sustainable growth, job creation and financial stability, pursuing long-term sustainability of public finances and ensuring the adequacy and sustainability of pensions.

2. Method

The national focal point invited in written all the relevant Ministries and governmental Departments, semi-governmental organisations, employers' and employees' organisations, voluntary organisations and old persons bodies and associations, to contribute towards the report preparation on priorities and developments on issues on ageing.

PART II

1. National Actions and progress in implementation of MIPAA/RIS

GOAL 1: Longer working life is encouraged and ability to work is maintained
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RIS Commitment 1: To mainstream ageing on all policy fields with the aim of bringing societies and economies into harmony with demographic change to achieve a society for all ages

In recent years, ageing has been mainstreamed in policies such as economic, social protection, labour market and health.

Reform of the Social Security System: In 2013, the government proceeded to reform the General Social Insurance Scheme (GSIS), with a view to ensuring Social Insurance Fund sustainability and therefore pensions, taking into account the new demographic data, namely the increase of life expectancy and the continuous increase of the population ageing rate. Among the measures taken was the abolishment of early retirement incentives. Similar measures were taken to reform the Government Employee Pension Scheme (GEPS) and were also applied to the semi-governmental sector.

Labour market policies: Due to the economic crisis that affected Cyprus, during the period 2011-2014 unemployment reached the highest recorded levels of the last decades. Persons over the age of 50 and young persons were among the groups with the higher unemployment rates. The government addressed this issue by developing and implementing employment and /or training incentive schemes, targeted towards the groups of population which evidently faced difficulties in accessing labour market.

Reform of health care system: With the aim to improve the quality of health care system and to tackle effectively the expected increases in public health expenditure due to population ageing, the government is proceeding with the introduction of a National Health Insurance Scheme (NHIS) and the restructuring of the public hospitals into autonomous establishments. The relevant bills have been recently submitted to the House of Representatives for discussion and voting.

Welfare System Reform: In 2014, Guaranteed Minimum Income and generally the Social Benefits Law came into force, with the purpose to provide substantial citizen support, including the vulnerable group of the elderly. Guaranteed Minimum Income Law essentially replaces Public Assistance and Services Law and is part of the general welfare system reform. The new law has also set mechanisms for the evaluation of care needs and their provision.

Combating age discrimination: Protection against discrimination in employment and occupation on grounds of race or ethnic origin, religion or belief, sexual orientation and age, is ensured by the Equal Treatment in Employment and Work Law. Age discrimination is prohibited and equal treatment is promoted, ensuring equal opportunity to older persons to access labour market. Any person who considers himself wronged by a breach of the

provisions of the Law, has the right to complain to the Department of Labour and the Ombudsperson's Office, which acts as Equality Authority in cases of age discrimination in employment and occupation.

Strategy for Old Persons 2016-2020: A draft national Strategy for Old Persons for the period 2016-2020 has been prepared and is pending submission to the Council of Ministers for approval. The Strategy incorporates the four main goals of the Vienna Declaration and the Commitments of the Regional Implementation Strategy of the Madrid International Action Plan on Ageing.

RIS Commitment 2: To ensure full integration and participation of older persons in society

Participation of older persons in economic, political, social and cultural life is encouraged and facilitated.

Adult Centres and Community Volunteering Centres: Local authorities operate Adult Centres where seniors have the opportunity to socialise and participate in various entertaining and creative activities, while they can use their skills productively. Community Volunteerism Centres also offer a wide range of activities for the elderly, such as crafting, excursions, photography, dancing etc.

Volunteerism: Volunteer activities are promoted by the Volunteer Centres, which is the coordinating body for the promotion of volunteerism and facilitates volunteer service. Its mission is to identify social problems and needs, to match need and demand for voluntary service, to register, train and support volunteer placements and to initiate volunteer projects. It gives the opportunity to older and younger people to serve in many capacities within organisations by contributing time, energy or talent that help to fulfil the organisations' mission. Many old persons are members in various voluntary organisations, through which they have the opportunity to offer to their communities and the society in general, expand their social network and use their skills and competencies to promote their health and wellbeing. They also usually engage in voluntary sector decision making processes as board members in voluntary organisations.

Social card: The social card is granted to persons aged 63 years and over and receive any kind of pension. With the exception of social pensioners, all other pensioners are required to have at least one year of social insurance contributions in Cyprus. Beneficiaries of the social card are entitled a 50% discount on fares for transportation by bus and reduced fees for access to museums, archaeological sites and theatres.

Participation in policy making: Seniors participate also in the development of policies and strategies and their implementation, through the social dialogue between their organisations and the government, especially regarding issues that concern and affect the elderly. Furthermore, there are various Bodies which aim to bring up issues and recommendations relevant to older citizens, such as the Elders Parliament, the Coordinating Body for Older Persons and the Advisory Board. The Pancyprian

Volunteerism Coordinative Council, the umbrella organisation of all voluntary organisations, has also an advisory role on the planning of social policy, including issues concerning older people.

Accessibility: Old buses have been replaced with new low-floor buses, accessible to disabled persons and to old persons with reduced mobility capacities. In addition, routing guides for visually impaired people have been placed on sidewalks at several points in the cities. Regarding access to the beaches, the Cyprus Tourism Organisation under the National Action Plan for Persons with Disabilities and in the context of implementing its own Action Plan, collaborates with other stakeholders in various actions aimed at improving accessibility, the creation of accessible beaches for people with mobility problems and the implementation of sponsorship schemes for Recreation Centres in order to facilitate accessibility.

Economic Integration: Old persons are being supported and protected against poverty by an efficient social protection system, through the provision of pensions and benefits, the guaranteed minimum income and the support scheme for pensioners' households with low income.

For information on social and health services, see answer under Goal 3 – RIS Commitment 7.

RIS Commitment 3: To promote equitable and sustainable economic growth in response to population ageing.

In March 2016, Cyprus successfully completed a three year Economic Adjustment Programme. Cyprus entered the programme after being largely affected by the global financial crisis. The Programme included the implementation of various reforms and contributed to ensuring financial stability, improving public finances and restoring sustainable economic growth.

For further information on Reforms see answer under RIS Commitment 1.

RIS Commitment 5: To enable labour markets to respond to the economic and social consequences of population ageing

Public Employment Services (PES): All seniors have access to the Public Employment Service (PES) of the Department of Labour, where they can receive personalised services from Employment Advisors, to find suitable work or vocational training programmes. The modernisation of PES during the last decade, has improved access to labour market through the geographical distribution expansion of services, the use of information technology to monitor the labour market and enhanced the capacity for the treatment of special groups.

Employment and training incentive schemes: During the last few years, the government develops and implements employment and training incentive schemes, targeted towards specific groups of population which face difficulties in accessing labour market, including older persons. The schemes have been very successful in placing unemployed persons in various job positions, as well as in providing opportunities for on-the-job training. The government has announced new incentive schemes for employment, to facilitate access of the unemployed and economically inactive population groups in the labour market, including a specific scheme for persons aged 50 and over.

Family and work life balance: The Part-time workers (Prevention of Unfair Treatment) Law, protects part-time employees and flexible forms of employment, promoting the reconciliation of family and work life, by safeguarding employees' rights to freely opt for part-time work and prohibiting unfair treatment of part-time workers when compared to employees in full time employment, regarding the terms and conditions of employment.

Private sector: In the private sector, Employers and Industrialists Federation (OEB) updates on a regular basis its members on labour relations and social policy issues, including family and work life balance and the implementation of flexible forms of employment. In addition, the Federation organises specialised training programs for business executives and organisations, regarding human resources management, labour legislation and related amendments, compliance with the legal framework on employment equality, security and health at work and best practices. It has also issued a Guide to Best Practices, on issues of reconciliation of work and family life, which includes examples of flexible forms of employment and the Basic Labour Law. Businesses practices include rewards to employees with long service, while some enterprises keep their employees at work even after their retirement, due to their valuable experience and capacity to offer in the business, as well as the opportunity to transmit their knowledge and experience to younger employees of the company.

RIS Commitment 8: To mainstream a gender approach in an ageing society

The government implements the following measures to strengthen the mechanisms for equality and women's rights:

- The Gender Equality Committee in Employment and Vocational Training, to overview the implementation of the equality principle
- The enhancement of the National Mechanism for Women's Rights
- The handling of claims related to gender equality issues by the Ombudsperson's Office
- The establishment of the Office of Commissioner for Gender Equality, in 2014.

The government has finalised a new Strategic Action Plan for Equality between Men and Women (Ministry of Justice and Public Order) for 2014-2017. Economic empowerment of women and the eradication of poverty has been included as one of the six main objectives of the strategy, along with a series of actions, aiming to support vulnerable groups of women, including older women. Within this framework, the National Mechanism for

Women's Rights promotes the implementation of programs and actions that are aimed at achieving gender equality, with no age divisions.

Social Partners are also active in the area of equality, having established working women's departments or departments whose mission is to promote or observe the implementation of equality legislation.

The Equal Pay Between Men and Women for the Same Work or Work to Which Equal Value is Attributed Law of 2002 ensures that the principle of equal pay between men and women for equal work or work of equal value is applied without direct or indirect discrimination regarding remuneration or other benefits either in money or in kind. The right to submit a complaint to the Ombudsperson is also granted to a person who believes that has been offended by any infringement of the Law.

Gender is mainstreamed in almost all policies and legislation, except for the widow's pension, which according to Social Insurance Law is provided only to women. The government is currently examining the possibility for the payment of widower's pension to men. Furthermore, despite the existence of the Parental Leave and Leave on Grounds of Force Majeure Law that regulates the rights of parents and employees to unpaid parental leave, there are no provisions in current legislation for a paid paternal leave.

<p>GOAL 2: Participation, non-discrimination and social inclusion of older persons are promoted</p>
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RIS Commitment 1: To mainstream ageing on all policy fields with the aim of bringing societies and economies into harmony with demographic change to achieve a society for all ages

See answer under RIS Commitment 1, Goal 1

RIS Commitment 2: To ensure full integration and participation of older persons in society

See answer under RIS Commitment 2, Goal 1

RIS Commitment 4: To adjust social protection systems in response to demographic changes and their social and economic consequences

The Republic of Cyprus has an efficient social protection system, providing adequate benefits and achieving a sufficient income for all older persons.

Old-age pension: All employed and self-employed persons are compulsorily insured under the Social Insurance Scheme. Upon reaching the statutory retirement age, they are entitled to old-age pension, provided they satisfy the relevant contribution conditions. Early retirement is possible if a completed period of insurance is complement, however an actuarial decrease of the pension is applied. The Social Security law provides for the payment of a minimum pension amount to persons with incomplete insurance account. The minimum pension is equal to 85% of the full basic pension. Old age pension consists of the basic pension and the supplementary pension. The amount of basic pension amount is revised every year and consists of the basic pension and the supplementary pension (based on consumer's price index rate).

Widow's Pension: Widow's pension is payable to a widow of an insured persons widow who, at the time of his death was a beneficiary of old age pension and satisfied the contribution conditions for the payment of old-age pension and at the time of his death she was living with him or was wholly or mainly depended on him. The government is currently examining the possibility for the payment of widower's pension to men.

Social Pension: Social Pension is financed by general taxation and is paid to persons over the age of 65, who are not entitled to an old-age pension or any other similar pension from another source.

Guaranteed Minimum Income (GMI): The GMI consists of the monthly amount corresponding to the applicant's living needs and the monthly amount that can be allocated for the provision of housing (subsidisation of rent or mortgage interest). It also covers municipal and other similar fees to the beneficiaries and provides assistance to meet emergency needs, such as the purchase of furniture and home appliances and or care needs. Aiming to improve the quality of life and promote social integration of the beneficiaries of GMI, including the elderly, an Ordinance has been published that provides for the subsidisation of their identified needs for care services (home care, residential care, day care, respite care and incontinence diapers). Under certain conditions, care services can be provided also to persons who are not beneficiaries of GMI and their income is not sufficient to cover the aforementioned needs.

Support Scheme for Pensioners' Households with Low Income: A supplementary allowance is provided for pensioners whose income falls below the poverty line. With the application of the Guaranteed Minimum Income and generally the Social Benefits Law, pensioners who received the allowance were transferred to the Guaranteed Minimum Income, provided that they met the requirements and criteria of the relevant legislation. Those who did not meet these conditions, continue to receive the allowance, thus ensuring their continued support. In 2016, an increase of the amount was decided by the Council of Ministers.

Benefits for persons with disabilities: Older people who suffer from some form of severe or profound disability, are in an even worse social and economic situation, making the need for secure and satisfying their rights imperative. The Social Inclusion of Persons with Disabilities Department provides benefits such as severe motor disability allowance, allowance for quadriplegic persons, and blind person's allowance. Financial assistance is

also provided for the purchase of wheelchair car, for wheel chairs, as well as technical equipment, instruments and other devices.

Government Employee Pension Scheme (GEPS): The GEPS provides supplementary retirement and survivor's pensions for permanent civil servants and members of the educational service, the police and the armed forces.

Semi-Government Employee Pension Schemes (SGEPS): The SGEPS provide supplementary pensions to the permanent employees of the publicly utility corporations of local authorities and of other public law authorities. Each scheme is established and regulated separately either through primary or secondary legislation.

Provident Funds: Provident Funds are arrangements that are agreed within the framework of the system of free collective bargaining. They provide defined contribution lump-sum benefits. They are regulated by the Provident Funds Law, which aims to rule the establishment and operation of Provident Funds in order to secure their efficient operation in favour of their members. In 2006, the Law of Establishment, Operation and Supervision of Occupational Pension Funds Law was put into force. Its main objective is to provide a regulatory framework regarding the activities and supervision of institutions for occupational retirement provision.

Self-employed Pension Schemes (Lawyers, Doctors): The pension scheme of Doctors and the Pension Scheme of Lawyers are regulated by separate secondary legislations.

For further information on the social insurance, healthcare and welfare system reforms, see answer under Goal 1 – RIS Commitment 1.

RIS Commitment 6: To promote life-long learning and adapt the educational system in order to meet the changing economic, social and demographic conditions

Lifelong learning is recognised as essential for the access of older people in the labour market and their integration in society in general.

Ministry of Education and Culture implements the following programmes:

- (a) Adult Educational Centres (AEC): free educational programmes for persons aged 65 and over, which cover a wide range of subject areas.
- (b) Cultural Services: Seniors can benefit from Programs and Grants Schemes for a wide range of subjects, including literary and artistic activities and theatrical creation.
- (c) Secondary Technical and Vocational Education: lifelong learning programs are offered by the Evening Technical School and Technical Schools.

Open Schools: Their operation is part of the Educational Reform and is initiated by Municipalities and Community Councils, in association with the respective school boards, local authorities and organised associations. Open Schools address to people of all ages

and they aim to promote the participation of its members in society and in the community, to improve the quality of life and the cultural and athletic level of society.

Human Resource Development Authority (HRDA): HRDA, on the basis of its legal framework and its strategic planning, implements a wide range of training and development of human resources programmes and schemes, providing both the employed and unemployed the opportunity to acquire new or upgrade existing knowledge and skills.

Foundation for the Management of European Lifelong Learning Programmes: Through specific actions, the Lifelong Learning Programme reinforces the participation of older people in activities aimed at exploiting the potential of senior citizens as a source of knowledge, skills and experience.

E-Inclusion: Among the objectives of the Digital Strategy of Cyprus, is the participation of all citizens, including vulnerable groups, in Digital Cyprus, which refers to the electronic integration and the use of broadband services and of Information Technology and Communications (ICT), creating new opportunities in terms of connecting to the labour market, to new forms of communication and participation and to public services. Digital literacy is recognised that is particularly necessary to vulnerable groups, including the elderly, in order to fully integrate them into the workforce, thereby contributing to increase productivity and reduce the cost of social and economic exclusion. According to Eurostat, only 23% of older people in Cyprus use the Internet at least once a week, while the average for the European Union is 41%. Additionally, according to a research of the Centre for Social Research RUBSI the University of Nicosia, most seniors in Cyprus that use digital technology, are highly educated persons.

Lifelong learning policy in the private sector: Over the last five years, many companies in the private sector have developed lifelong learning policies and related supportive practices, recognising that education is a long process that continues throughout the person's life and that learning is not strictly limited for business purposes, but it also represents an opportunity for acquiring new knowledge and skills and expansion of spirit. Companies have developed various practices within these frameworks, inter alia, providing flexibility and facilities to employees for participation in educational programs, determining budgets for education, providing grants for participation in educational programs and to purchase educational materials and equipment, and introducing regular meetings during which education policies are reviewed with the participation of workers.

RIS Commitment 8: To mainstream a gender approach in an ageing society

See answer under Goal 1 – RIS Commitment 8.

GOAL 3: Dignity, health and independence in older age are promoted and safeguarded

RIS Commitment 7: To strive to ensure quality of life at all ages and maintain independent living including health and well-being.

The Social Welfare Services are responsible for the design, implementation and monitoring of social services, including long-term care. For the implementation of the relevant programmes, the Social Welfare Services operate a network of District and Local Offices. The state encourages the development of care services at local level through grants and technical support, within the framework of the policy for promoting involvement of the community and society in general in the provision of services.

Elderly Homes (Residential Care): Elderly Homes offer round the clock care for people who need constant care and whose needs cannot be met by their family or the support services offered to the environment in which they live. The Social Welfare Services have prepared a bill amending the Homes for the Elderly and the Disabled Law and amending Regulations, which will be submitted to the Council of Ministers and the House of Representatives. The amendment of the existing legislation for the operation and monitoring of the Elderly Homes, aim at further improving the services and the redefinition of minimum operating standards and at ensuring old people rights against any form of abuse.

Adult Centres (Day care): Adult Centres offer the opportunity to the elderly and disabled persons to be served during or part of the day, providing care services, creative engagement and entertainment. Day care is more flexible and serves both the elderly, contributing to their social inclusion, and the members of their family who work and are entrusted with their care. The Adult Centers operation and requirements regarding the qualifications of the staff members, are governed by the Adults Centres Law and relevant Regulations. Social Welfare Services are processing a further amendment of the relevant legislative framework.

Home Care: Home care was and will continue to be the main axis of ensuring access to long-term care services within the framework of the overall aim of retaining elderly persons and persons with severe disabilities in the family. It covers an extended care package, which includes personal care and home help services. Social Welfare Services promote the adoption of legislation and regulations for home care, which will lay down conditions for the qualifications and suitability of carers and their responsibilities towards care receivers, including the elderly. Until the enactment of the legislation, the Terms and Conditions set by the Director of Social Welfare Services for the provision of home care are applied.

Respite care: Respite care is a temporary / short-term care service which allows the informal carer to have a break from care responsibilities. This service supports the informal caregiver in his/her valuable role and also helps the care receiver to remain in his/her own environment. Respite care may be provided also to people who are living alone and occasionally are unable to care for themselves and need help. Respite care is determined according to the needs and preferences of the person himself and to the extent possible family and provided under the above-care items (home, residential, day care).

Care Services Subsidy Scheme: For Guaranteed Minimum Income beneficiaries and non-beneficiaries who meet certain conditions of the GMI legislation and whose income is not sufficient to cover the cost of their care needs, the Minimum Guaranteed Income and generally the Social Benefits (Special Needs and Care Needs) Ordinance applies, which provides for the implementation of a Case Services Subsidy Scheme. The Social Welfare Services evaluate the needs and the capacity of the applicants and then determine the type and duration of care and the subsidy amount or the provision of services in kind. The Care Services Subsidy Scheme covers home, residential, day, respite and child care, respite care and child care. It may also cover the cost of incontinence pants for those who have this need (e.g. elderly, disabled persons). In justified cases, the travel expenses relating to the transportation of home and day care receivers, especially the persons with disabilities, is covered. Regarding home care service, some population groups (e.g. f with increased functionality problems and single persons with increased physical and / or mental health problems) may benefit from the scheme through the provision of services in kind.

Social Programmes and NGO seminars: The voluntary sector offers residential and day-care programmes, social services, etc., for seniors, which are coordinated by the Pancyprian Volunteerism Coordinative Council and District Volunteer Coordinating Councils. The aim of the programmes is the provision of care and support to older people and the improvement of the quality of life. Moreover, the Pancyprian Volunteerism Coordinative Council operates certified educational and experiential workshops, which among others address to persons who work in the area of elderly care. Old people also participate in the programmes as trainees. The aim is to improve the quality of service to the elderly and to provide equal opportunities for senior citizens to lifelong education and training and the integration of old people.

Housing Projects: The Ministry of Interior offers a housing plan for displaced persons, addressed to people over 70 years, in order to facilitate them to live with their children/family. The Plan provides for the allocation of financial assistance amounting to €3,000, for the construction of an additional room to the old person's family house.

Development of new technologies

- **VIDATRACK Service:** The Cyprus Telecommunications Authority (CYTA) has developed the VIDATRACK service, an emergency signal transmission and detection management system, which enhances the quality of life of persons belonging to vulnerable and vulnerable social groups, contributing to independent living and moving, while fostering the feeling of security in their daily lives for themselves and for their families.
- **T-Seniority:** H Primetel completed the implementation of T-Seniority, a platform that is designed to facilitate the lives of the elderly and their caregivers by providing TV services. The pilot is intended to assist in the daily activities of elderly people and people who supervise them both in nursing homes and in community centers targeted by such persons. The T-Seniority platform includes services such as local and international news, information about doctors and pharmacies, hospitals, weather, photos and videos.
- **Research Projects:** Cyprus participates in a number of innovative research projects aimed to develop products and services favouring independent living of people with health problems and other difficulties, in order to remain in their own environment (e.g. Active and Assisting Living Programme (AAL), "Miraculous Life for Elderly Independent Living» research programme, Grow Me Up programme).

Public Health Services

The economic crisis and the deteriorating social situation had a negative impact on health, since a percentage of the population that used health services from the private sector turned to public hospitals, leading to the overloading of the public health sector, increasing waiting times and increasing the risk of reducing the quality of service. The expenditure on health in 2010 amounted to 6.44% of GDP while in 2014 it increased slightly, reaching 6.81% of the GDP, representing one of the lowest rates among EU countries. The state's contribution rate in total health expenditure was 43.56% in 2014, while the contribution rate of direct payments from patients without any cost sharing, reached 48.89%, demonstrating the inequalities in terms of access to quality health services.

The planned Health System Reform, through the implementation of a National Health Scheme and the autonomy of public hospitals, aims to create a modern health system, which will ensure universal coverage, equal treatment of citizens, the provision of quality health services to which citizens will have equal access, reduce waiting time, free choice of provider according to the patient's preference and the fair distribution of the cost of services.

The public health sector provides the following services from which the elderly can benefit:

(1) Medical and Public Health Services: They aim to maintain mental health and mobilisation, prevent the complications of diseases, provide information to the elderly on healthy eating and exercise and encourage their socialization. During visits to Primary Health Care facilities, laboratory tests for the prevention of diabetes, hypertension and renal failure are carried out at least twice a year.

(2) Dental Services: There is a wide network of 56 clinics which are geographically distributed in order to be accessible even in remote areas. They offer primary and secondary dental care services. Four major hospitals operate prosthetic clinics for manufacturing partial and complete dentures. The wide network of dental clinics ensures accessibility of the elderly in dental care and improve the level of public oral health and consequently, the level of quality of life.

(3) Nursing services:

- «Chiron» Group: The role of the group operating since 2014, is coordinating, therapeutic and educational. The group evaluates requests and suggestions from community agencies, plans and implements treatment and nursing educational programs. The aim of the group is the management of issues relating to the promotion of mental health in old age, while achieving better coordination and management of various issues.

- Cognitive empowerment program: The program was implemented in 2010 and addresses to people over 65 with cognitive disorders (dementia and other related disorders, eg Alzheimer's disease). It operates at individual and group level in Day Centres for the Elderly and Outpatient Clinics. There is cooperation with psychiatrists, psychologists and neurologists and the aim is to stabilise or even delay the revocation of cognitive functions (memory, attention, concentration, judgment, orientation, etc.). The program, which has already been carried out in three communities in Nicosia District, had excellent results.

- Education of carers and relatives of people with cognitive disorders: The program runs from 2014 and is addressed to the family and carers of people with cognitive disorders. Training workshops are organised, presenting the available services, the pathophysiology of cognitive disorder, methods of intervention and management of the disorders and of

psychological support. The programme operates also on individual level, with counseling and psychoeducation. It aims to raise awareness and empower carers / relatives in matters concerning the handling of cases of people with cognitive impairment, reduce the burden and improve their quality of life. The program operates in urban and rural communities of Nicosia and Limassol with good results.

- Lectures to the community: Organisation, coordination and presentation of issues concerning the "Health in old age and active aging." It includes the use of informative material and posters and aims to raise awareness and strengthen the public and the elderly. Since 2012, lectures are offered in urban and rural Polyvalent Centers in five Municipalities/Communities of Nicosia.

- Individual support, counseling and psychoeducation of people over 65 years: Through the nursing processes and the use of assessment tools, individualised care is provided. The nurse has the role of case manager, coordinates the treatment plan and ensures the therapeutic continuum between himself and the family. Mental Health Services cooperate with psychiatrists, psychologists and health professionals with the aim of early identification and prevention of aggravating circumstances and predisposing factors. The program operates as of 2012 at all outpatient clinics of mental health services, counseling centers and in Communities, with good results.

- Training of nursing staff of the General Nursing and Mental Health Services: Since 2009, in order to raise awareness and strengthen the knowledge, skills and attitudes of Nurses in issues concerning the elderly and active ageing, seminars and workshops for the training of nurses and students of nursing schools are organised.

- Home Nursing Service: The program is addressed to persons over 65 years who have health problems that arise after a sudden illness, chronic disease recurrence or long-term disability and includes home visits. Home visits are determined depending on the general condition and needs of each patient. In particular, it provides specific nursing interventions on sick or disabled elderly persons outside the hospital, to improve the level of health and manage acute and chronic conditions while promoting self-care among older people and their families. The individual, the family and the environment are evaluated and preventive measures to avoid problems or complications arising from a condition or a disease are taken. Nurses work with health professionals and other services (social and community) and family to coordinate the therapeutic programmes. The program started in 2004, aiming to serve the health needs of older people in the community. It has expanded and provides services through sectionalised responsibility areas (urban and rural) of Nicosia, Larnaca, Famagusta, Limassol and Paphos Districts. The program aims to help older people to increase their level of independence, minimising the adverse effects of illness or disability, in order to remain in the familiar surroundings of their own home. At the same time it aims to prevent disease and restrict its development and to prevent the disease effects. Among the results of the program is the reduction of hospitalisation time, the reduction of costs and the increased user satisfaction.

Exercise for the elderly:

The Program 'Exercise in Third Age' provides exercise and physical activity as part of the "Sport for All" Program (AGO) of the Cyprus Sports Organisation (CMO). 1.500 old persons participate for free in the program, through organised groups (old persons clubs, nursing homes, day care centers). The program aims to provide opportunities for physical activity and specialised exercises, to promote health for the elderly.

RIS Commitment 8: To mainstream a gender approach in an ageing society

See answer under GOAL 1 – RIS Commitment 8.

GOAL 4: Intergenerational solidarity is maintained and enhanced
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RIS Commitment 1: To mainstream ageing on all policy fields with the aim of bringing societies and economies into harmony with demographic change to achieve a society for all ages

See answer under Goal 1 – RIS Commitment 1

RIS Commitment 4: To adjust social protection systems in response to demographic changes and their social and economic consequences

The Social Insurance Scheme of Cyprus is perfectly interconnected with the concept of solidarity between generations. The scheme is based on a system of contributions by both employers and employees, which are then redistributed to various groups and from one generation to another.

Recent reforms of the Social Insurance System have ensured the viability of the Social Insurance Fund by the year 2080 and therefore the sustainability of pensions of current and future pensioners.

For more information see answer under Goal 2 – RIS Commitment 4.

RIS Commitment 8: To mainstream a gender approach in an ageing society

For information, see answer under Goal 1 – RIS Commitment 8.

RIS Commitment 9: To support families that provide care for older persons and promote inter-generational and intra-generational solidarity among their members

The institution of family is the backbone of the Cypriot society, despite the fact that the pace of modern life, the inclusion of women at work, urbanization and demographic changes have affected to some extent the role and relationships between members of the family. Previously family members were living under the same roof, providing mutual support throughout their lifetime. Today, even though family members not always live under the same roof, they still have frequent contact, offer support to each other and if

they are able to do so, undertake long-term care of a member when necessary. Family solidarity relies heavily on sentimental reasons, as well as to the sense of mutual obligation. The older members of the family support financially or sentimentally younger members, and often undertake the care of their grandchildren. The younger members also offer to the elderly members sentimental and financial support and in many cases undertake their care in case of illness or when facing difficulties that may hinder their full self-care.

Social Welfare Services have strengthened their policies on the development of care services for children, older persons and other dependent family members.

Family policies are based on the following premises:

- The family unit is the core of society
- Family members need to be supported in order to respond to their increasingly complex roles
- Local communities can respond more efficiently and effectively to families' needs

Family support programmes usually refer to social care services as mentioned above (child care, home care/day care for families with children, older persons, persons with disabilities and residential care for older persons and persons with disabilities as solution of last resort. Through the Grants Aid Scheme, the Government provides technical and financial assistance to NGOs that operate social care programmes.

For more information, see also:

- point Work life balance under Goal 1- RIS Commitment 5.
- Goal 2 – RIS Commitment 7
- point Guaranteed Minimum Income under Goal 3 – Commitment 4

2. Conclusions and priorities for the future

The ageing of population is an issue of concern for the Republic of Cyprus. Hence, ageing has been mainstreamed in policies such as economic, social protection, labour market and health in recent years.

The recent economic crisis and the subsequent uncertainty for the future, along with the predictions that population ageing will put further pressure on the country's finances especially in the health sector and the understanding that old persons face higher risk of poverty, led the government to take further actions to strengthen the social protection system and ensure the long-term sustainability of public finances.

The major strengths of Cyprus in the field of ageing are:

- a social protection system which through the latest reforms guarantees a minimum standard of living for all citizens
- strong intergenerational solidarity despite increasing loosening of family and social networks
- return to positive economic performance through the application of financial measures to ensure financial sustainability

Efforts in mainstreaming ageing in all policies are continuous, however there are areas that need further improvement.

The major weaknesses of Cyprus in the field of ageing, to which further attention must be given, are the following:

- lack of qualitative studies regarding the needs of the elderly and of data in regards abuse, exploitation and violence against them, thus making the design and implementation of targeted actions difficult,
- the development of an age friendly environment is relatively slow
- delay in the Health System reform

At a national level, raising awareness is of vital importance in understanding the effects of ageing on all aspects of society. Through the implementation of the National Strategy for Old Persons, further actions are expected to be taken in order to manage both the challenges and the opportunities presented by the recent demographic changes.

Exchange of knowledge, information and good practices at an international level would give a further impetus for discussion, future policy directions and actions on ageing issues.

Active Ageing Indicators – Cyprus

INDICATOR	SUGGESTED VARIABLE	POSSIBLE SOURCE	Year 1 (2005 or close)			Year 2 (2010 or close)			Year 3 (2015 or close)			DATA SOURCE	VARIABLE AND METADATA
			TOTAL	MALE	FEMALE	TOTAL	MALE	FEMALE	TOTAL	MALE	FEMALE		
1. Labour market (older people's contribution through paid activities)													
1.1. Employment rate for the age group 55–59	Same as indicator	Labour Force Survey	60.7	81.4	41.1	69.7	83.4	56.2	58.4	68.0	49.1	Eurostat	
1.2. Employment rate for the age group 60–64	Same as indicator	Labour Force Survey	38.2	57.9	19.8	42.1	56.7	28.0	37.5	46.4	28.9	Eurostat	
1.3. Employment rate for the age group 65–69	Same as indicator	Labour Force Survey	18.9	30.1	8.7	20.3	29.6	11.7	12.1	17.0	7.6	Eurostat	
1.4. Employment rate for the age group 70–74	Same as indicator	Labour Force Survey	10.8	17.4	5.3	12.4	19.6	5.8	7.1	10.0	4.5	Eurostat	
2. Participation in society (older people's contribution through unpaid activities)													
2.1. Voluntary work by older adults (aged 55+)	Percentage of older population (aged 55+) providing unpaid voluntary work through the organizations (at least once a week)	Relevant survey	–	–	–	6.4	7.5	5.4	4.3	5.8	2.9	EQLS	For the year 2010, data for 2007 are used; for 2015, data for 2011/12 are used
2.2. Care to children, grandchildren by older population (aged 55+)	Percentage of older population (aged 55+) who provide care to their children and grandchildren (at least once a week)	Relevant survey	–	–	–	23.8	18.6	28.4	44.4	37.9	50.1	EQLS	For the year 2010, data for 2007 are used; for 2015, data for 2011/12 are used
2.3. Care to older adults by older population (aged 55+)	Percentage of older population (aged 55+) providing personal care to elderly or disabled relatives (at least once a week)	Relevant survey	–	–	–	8.6	6.0	10.7	9.0	8.3	9.5	EQLS	For the year 2010, data for 2007 are used; for 2015, data for 2011/12 are used
2.4. Political participation of older population (aged 55+)	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	Relevant survey	–	–	–	12.0	18.5	6.4	15.8	20.2	12.1	EQLS	For the year 2010, data for 2007 are used; for 2015, data for 2011/12 are used
3. Independent, healthy and secure living													
3.1. Physical exercise for older adults (aged 55+)	Percentage of people aged 55 years and older undertaking physical exercise or sport almost every day	Relevant survey	–	–	–	–	–	–	13.9	18.7	9.7	EQLS	For the year 2015, data for 2011/12 are used
3.2. Access to health and dental care (for those aged 55+)	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	Relevant survey	87.8	87.9	87.7	85.2	85.2	85.2	88.1	88.4	87.8	SILC	For the year 2005, data for 2008 are used; for the year 2015, data for 2012 are used
3.3. Independent living arrangements (for those aged 75+)	Percentage of people aged 75 years and older who live in a single household alone or in a couple household	Relevant survey	87.5	86.8	87.9	83.2	83.9	82.6	83.6	82.1	84.7	SILC	For the year 2005, data for 2008 are used; for the year 2015, data for 2012 are used

3.4. Relative median income (for those aged 65+)	Ratio of the median equivalised disposable income of people aged 65 and above to the median equivalised disposable income of those aged below 65	Income and living conditions statistics / relevant survey	57.3	59.1	55.0	65.4	66.1	64.4	74.8	81.9	71.1	Eurostat, SILC	For the year 2015 data for 2014 are used
3.5. No poverty risk (for those aged 65+)	100 – Percentage of people aged 65 years and older who are at risk of poverty (using the 50 per cent of median income threshold)	Income and living conditions statistics / relevant survey	69.5	73.9	65.7	78.2	81.9	75.1	91.2	93.6	89.1	Eurostat, SILC	For the year 2015 data for 2014 are used
3.6. No severe material deprivation (for those aged 65+)	100 – Percentage of people aged 65 years and older who are severely materially deprived (having an enforced inability to afford at least 4 out of the 9 selected items*)	Income and living conditions statistics / relevant survey	85.8	87.5	84.4	92.7	93.9	91.8	94.9	95.2	94.6	Eurostat, SILC	
3.7. Physical safety (for those aged 55+)	Percentage of people aged 55 years and older who are feeling very safe or safe to walk after dark in their local area	Relevant survey	88.1	94.0	81.1	71.8	83.1	63.4	71.7	77.6	66.6	ESS	For the year 2005, data for 2006 are used; for the year 2015 data for 2012 are used
3.8. Lifelong learning (for those aged 55–74)	Percentage of people aged 55 to 74 who stated that they received education or training in the four weeks preceding the survey	Labour Force Survey	1.5	1.6	1.5	2.7	2.1	3.3	3.1	2.0	4.2	Eurostat	

4. Capacity and enabling environment for active ageing

4.1. Life expectancy at age 55	Same as indicator	Demographic statistics: Life Expectancy estimates	26.4	24.8	28.0	28.5	26.7	30.2	29.0	27.4	30.6	Eurostat	For the year 2015, data from 2014 are used
4.2. Healthy life expectancy at age 55	Same as indicator	Healthy life expectancy estimates	11.7	12.8	10.5	15.2	16.2	14.2	16.3	17.0	15.7	Eurostat, life tables and a question on Self-perceived long-standing limitations in usual activities due to health problem by sex, age and labour status (hlth_silc_06)	For the year 2015, data from 2014 are used
4.3. Mental well-being (for those aged 55+)	An index that measures self-reported feelings of positive happy moods and spirits	Based on WHO ICD-10 measurement	–	–	–	48.4	63.3	34.6	56.7	67.4	48.1	EQLS	For the year 2010, data for 2007 are used; for 2015, data for 2011/12 are used
4.4. Use of ICT by older adults (aged 55–74)	Share of people aged 55 to 74 using the Internet at least once a week	ICT Survey or any other relevant survey	5.0	8.0	3.0	14.0	19.0	8.0	33.0	37.0	29.0	Eurostat	
4.5. Social connectedness of older people (aged 55+)	Share of people aged 55 or more that meet socially with friends, relatives or colleagues at least once a week	Relevant survey	36.8	37.7	35.5	37.9	40.1	36.1	39.5	44.9	34.9	ESS	For the year 2005, data for 2006 are used; for the year 2015 data for 2012 are used
4.6. Educational attainment of older people (aged 55+)	Percentage of older persons aged 55 to 74 with upper secondary or tertiary educational attainment	Labour Force Survey / general statistics on educational attainment by age groups	34.9	43.5	27.0	44.9	52.0	38.1	52.4	57.5	47.7	Eurostat	

5. Other indicators (if applicable)

* 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