TAKEAWAYS
MAINSTREAMING KNOWLEDGE ON AGEING

"Voices from the ground: Advocacy and action for protection and participation of older persons"

18 November 2022
9:30 - 11:10 (NY time)
15:30 - 17:10 (CET)
Focus: Good practices on the ground by the Korean National Human Rights Commission to protect the human rights of older persons

Mrs. Heisoo Shin
Vice-Chair, UN Committee on Economic, Social and Cultural Rights
Member, Advisory Committee on the Human Rights of Older Persons, NHRCK (South Korea)

The potential of older persons to care of other older persons.

1. In 2021 the proportion of older persons is 16.5 of the whole population estimated to grow fast by 2060 will be little less that a half of the whole population. In this framework, in 2014 during the Asia-Europe Meeting (ASEM) Summit, it was approved the Koreas project in promoting the rights of older persons. After that there have been many activities and efforts of the Commission, including, the 1st. ASEM international conference on the human rights of older persons and from 2016 on international expert’s meetings and annual conferences continue.

2. The most important thing for the Commission is policy recommendations to the Government and opinions. The have been policy recommendations and announcement of options, older persons living in rural areas, suicide, care of older persons by other older persons, national management plan for dementia, protection from traffic accidents, etc. Furthermore, the President of the Commission has presented statements on various issues concerning older persons.
3. The Commission places special attention to: Fact finding researches and surveys to find out the real situation of older persons, interalia on poverty, unstable jobs and precarious working conditions—how they are still working after retirements—, care for the older persons by other older persons, etc.; Translation and publication of reference materials on older persons, all major documents published by the UN, such as the reports of the Secretary-General, the UN Independent Expert on the topic, and those reports from the Office of the High Commissioner for Human Rights. And the documents from the Inter-American Convention on the protection of older persons as reference.

4. There are also efforts to organize older persons themselves to monitor the situation of other older persons, under the name “Human Rights Defenders for Older Persons” (2009-2015.) In 2016, ASEM Summit approved the establishment of the AEM Global Ageing Center in Korea, it started with its operations in 2018 with 4 areas of work: Policy research, exchange and cooperation, raising-awareness and education, plus information service, besides of organizing a Forum on the human rights of older persons and other activities.

5. The current work of the Commission is the preparation of the Draft Convention on the Human Rights of Older Persons. It has already prepared a zero draft, finished some weeks ago. This document will be discussed during an international conference on the 23th of November, with the participation of the UN independent Expert and other international experts on the topic. Then, this document will be shared with GANRHI, if agreed it would be presented to the Open-Ended Working Group on Ageing early next year.
TO BEAR IN MIND!

There is not a clear division between developed and developing countries to support a UN Convention on the Human Rights of older persons. For example, there is already an Inter-American Convention on the topic supported by countries with different level of development. It depends on the understanding and portion of the population as a motivation for social awareness and understanding.

CURIOS FACT

When the Korean National Human Rights Commission created the “Human Rights Defenders for Older Persons,” through its 6 regional offices, there were recruited engaged people for training on the human rights of older persons to older persons. It was a positive mean to raise awareness on their own rights and those of others around them.

Find more information on the effort of the Korean National Human Rights Commission here:

Purpose | National Human Rights Commission of Korea
Focus: Good practices on the ground from the private sector - The experience of La Caixa Bank

Mr. Gerardo Cuartero
Commercial Director of La CaixaBank
in South-Oriental Andalucía

“The Caixa team has realized that the relationship between older persons and banks has changed in recent years due to the dynamics related to the growing speed of the digital era.”

1. La CaixaBank was founded 118 years ago, guided by a social perspective for offering banking services while improving peoples’ lives and contributing the wellbeing of the societies where the bank operates. In Spain there are almost 9 million of people who are older than 65 years old. From those, La CaixaBank have more than 4 million clients +65 out of 20,2 million clients, with +4600 branches, in +22000 municipalities. In this context, the Bank has decided to focus on a new Senior Generation, coming from an extension of life expectancy and better quality of life. Its main shareholder is the La Caixa Foundation programme, created in 1990 to continuously support active ageing, specially, the effective participation and protection of older persons.

2. The Caixa team has identified that many older persons have difficulties to adapt to it because of the rapid changes. Nowadays, most of the transactions are done through banking apps. People who used to visit the bank branches have found difficulties to adapt to it; many of them feel uncomfortable while interacting with their banks and they have also found the relationship very difficult and sometimes impossible.

3. As part of a needs assessment, the bank’s team asked to senior clients what they need from them, and the answer received, as follows: Quick and personal attention, confidence, help and assistance for adapting to change, special services which facilitates their lives, as well transparency and simplicity.

HIGHLIGHTS ON CAIXA

La CaixaBank have designed a set of services specially for older persons which is focused on personal attention to attend different requirements, including simplicity, assistance, specific products, and adapted services.

The bank created specific products for senior clients, including:

- “MYBOX Senior Protection” as well as providing personal advice on how to use its digital equipment, the creation of preferential areas for them, adaptation of its cash points to them “Caixafácil menu.”
- Facial recognition system to avoid the need of a pin number; personal attention by telephone and whatsapp (no bots.)
- Special telephone line for our Senior Clients; extension of the time in which they can have access to a personal cashier.

Focus on Good practices on the ground from the private sector - The experience of La Caixa Bank

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3. As part of a needs assessment, the bank’s team asked to senior clients what they need from them, and the answer received, as follows: Quick and personal attention, confidence, help and assistance for adapting to change, special services which facilitates their lives, as well transparency and simplicity.
4. In 2022, the bank launched a new set of services focused on covering all needs of senior citizens “CaixaBankSeniors.” as a special programme for older persons. It was developed bearing in mind different challenges, including those from the digital era that is changing the world as we knew it and is bringing problems of adaptation, specially to senior citizens. Its mainstreaming objectives are focused on quality, business, and engagement.

5. The bank reinforced their commitment to care for senior clients with the most extensive measures in the Spanish banking sector, under 3 pillars:

   a) To give older persons the best support: Availability of 2000 senior advisors specialized with exclusive dedication to them; extra support of 1350 people to provide personal attention; personal assistance in cash points, if needed.

   b) To adapt the bank to this groups needs and way to relating to each other: Cash points easy to use; personal attention by telephone and whatsapp; cash attention timetable with no restrictions; advancing the payment of pensions with no cost (24th of each month)

   c) To work together to avoid financial exclusion: Organization of more than 3000 informative sessions; availability of the widest network of branches and cash points in Spain; presence in any village where the bank has a branch.

CURIOUS NOTE

La CaixaBank works to avoid financial exclusion in rural areas with more than 3000 face to face training sessions on financial autonomy as the first financial entity in 426 rural villages where the 80% of clients are older than 65.

Find information on La Caixa Bank Services for Senior Clients
https://www.caixabank.es/aplnr/holabank/buscador/index_en.html?q=senior

Find information on Programme for the Elderly of the “la Caixa” Foundation
https://fundacionlacaixa.org/en/the-elderly
Focus: Views on the international legal gaps for the protection of older persons, and the feasibility of an international binding treaty

Dr. Michael Ashley Stein
Co-founder and Executive Director of the Harvard Law School Project on Disability, Visiting Professor at Harvard Law School

The same rationale that moved forward the UN Convention on the Rights of Persons with Disabilities (CRPD) also represents a motivation for a Convention on the Human Rights of older persons.

1. During the COVID pandemic older persons were not considered part of the priorities by some States; their situation and the one of persons with disabilities were even worse than for other marginalized groups. They were invisible and this has been reflected in mortality rates, injuries, and mortal harms.

2. In the existing international instruments, there is a lack of standards to protect and include this group. Their exclusion has been evident on a daily basis; for example: Food insecurity, lack of access to health care and social inclusion across the board, as well as inadequate standard of living. These elements were part of the notions that precipitated the drafting of the CRPD and represent a motivation for preparing a specific instrument on the rights of older persons.

3. Despite the fact a person lives long enough, everyone can be facing different kind of disabilities; it could be a mild one such as loss of vision and hearing, or if it is a dramatic one related to other kind of conditions.

4. It can be easily noticed the justification of including the following elements in an international instrument for the promotion and protection of older persons: Employment, lifetime education, access to society, freedom of bodily and integrity, etc.

5. Likewise, the following elements require special attention.

Legal capacity: As we age much like as we become disable. Older persons have lost the opportunity to express their will while also their presence is limited; this is also related to social disabilities. For example, dementia, what used to be call senility, has triggered discrimination cases and lack of action when it comes to decision making.

Independent living as a core element: This group should have the possibility to choose to live with the community and decide where and with who they want to live.
DID YOU KNOW?

Dr. Michael Ashley Stein participated in the negotiations of the UN Convention on the Rights of Persons with Disabilities. Now that the UN is considering to move towards a similar Convention on the Human Rights of Older Persons, from his experience he considers that this new treaty can also empower this group.

You can learn here more about the Harvard Law School Project on Disability

https://hpod.law.harvard.edu/


https://hpod.law.harvard.edu/events/event/combating-isolation
Focus: The role of technology for supporting the inclusion and protection of older persons

Mrs. Frances West
Founder of FrancesWest&Co

Technologies affect how we live, work, play, and socialize. They came to stay, especially since the pandemic hit us 3 years ago and pushed us to find ways to be connected.

1. Leaving technologies unattended can cause barriers and even unintentional harms because of their speed inefficiencies; for example, the lack of inadequate tools adapted to blind persons or with low vision can be an obstacle for their use. Likewise, Artificial Intelligence (AI) potentially can create a harm; in some places it can be used to recruit people, and older persons can be excluded from its filters because their wisdom is not recognized for a job.

2. As we envision a world which includes a new marketplace, workplace, and homeplace, we need to consider the evident shift in a world with more older adults than young people, thus we need to switch our way of thinking on what technologies can do for us.

3. We don’t usually build technologies for older persons. It is assumed that they don’t use or like them, but they can be developed to cover all populations and coming across to all generations “human first design”. There is a huge opportunity to young, entrepreneurs, and start-ups to design first to older adults to bridge the existing marketplace.

4. A lot of technologies have been designed for health and care, but their innovation has a huge marketplace to invent, including through virtual reality and gamification to address leisure issues or topics as good opportunities to improve the quality of lives of older persons.

5. Technology innovators are beginning to work together with advocacy groups to better understand the user requirements and behaviors. This coordination across all industries, Technologies, financial surveys, and retails, among others, can be fruitful to innovate.

HIGHLIGHTS ON THE WORK OF FRANCES WEST&CO

The FrancesWest&Co team considers a new way of thinking that embraces a holistic ecosystem approach. They move away from a medically focused to a societally focused model that understands the changing life cycle needs of the individual and the necessity of building technology into strategic framework from the start. With the concurrent integration of policy, strategy and technology, people can uphold the promise of technology in a positive way and create the desired outcome of good health, wealth, and happiness for all, especially for people with disabilities or older persons.

The company promotes understanding of technology’s impact and the business innovation opportunities associated with ageing and disabilities. It is working with global policy makers, NGOs, technology associations, academia, startups, and the investor community to create not only a broad base of awareness but a new way of thinking.
DID YOU KNOW?

16 years ago, Madame West was invited to speak on the topic of technology in the framework of the CRPD. Bearing in mind her experience, she has also been supporting with guidance on how to improve the lives of older persons.

REMEMBER

The development of an International Instrument on the rights of Older Persons can be a catalyst to accelerate this innovation wave and the momentum to consider this group as a marketplace.

TO BEAR IN MIND!

We can use a policy drive and growth initiative focused on older persons to uphold the promise of technologies in a very positive way and create the desired outcome of good health, wealth, and happiness for all people.

Here you can learn more about FrancesWest&Co:
https://franceswest.co/

Find here the video of the whole event!
https://youtu.be/07jBPibHuHQ
Thank you for joining us in this learning experience!