

Consumer Protection: The Voice of Older Persons



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The voice of older consumers - Overview

- Some background information
- Older persons as consumers
- Older consumers' concerns
- Examples



Conclusions

AGE brings forward the user perspective and provides links with EU policies

Platform Europe

- More than 160 organisations of and for people aged 50+ representing over 30 million older people in Europe
- Mission: To monitor and influence EU policy developments of relevance to older people
- Funding: EU PROGRESS and other funding instruments, and membership fees

AGE's role in the context of consumer protection:

- Contribute to the development of standards on accessibility and interoperability
- Prevent older persons' discrimination and exclusion
- Valorize outcomes of EU research and translate it into policy recommendations
- Support a strong involvement of older persons
- Ensure that ethical issues are adequately addressed
- Help stakeholders connect with each other in areas of common expertise.

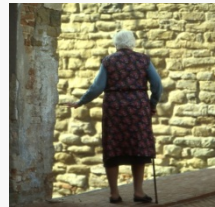
Older consumers – what we know

Older users are the share of the population growing most rapidly:

By 2047, there will be 2 billion mature consumers worldwide

(UN: World Population Prospects, the 2010 Revision)

These older consumers are not a homogeneous group – they are men and women, young and old, of various ethnicities, healthy and chronically ill, active and secluded, affluent and poor, skilled and clumsy, technology experienced or digitally illiterate, living in urban and rural areas - - -



Older consumers are not a homogeneous group - - -

- **but their basic needs and fears are similar:**
- Community participation / contribution to local communities
- Social isolation / loneliness
- Security and Safety
- Forgetfulness
- Keeping healthy and active / Checking up on care provision
- Accessing information / Keeping up to date
- Getting access to shops and services
- Mobility inside and outside the home

Older consumers – what can we conclude from these findings?

- **Older consumers are concerned with difficulties in various areas:**
 - Communication & information
 - Health & care aspects
 - Personal & financial security
 - Transportation
 - Built environment
 - Technology implementation in all these fields.

- **Older consumers are at risk of double discrimination:**
 - because of age: attitudes, stereotypes, age limits ...
 - because of possible impairments, chronic illnesses, frailty

- **Older consumers are concerned with difficulties - the example of shopping**
- Older consumers do not think they are adequately served by marketers, retailers, or manufacturers:
 - inability to navigate large stores,
 - too many hard-to reach products on shelves that are either too low or too high,
 - prices and labels are hard to read,
 - staff is not available or not trained well enough,
 - no possibilities to sit down on their way and in shops.

Source: A.T. Kearney Global Maturing Consumer study, 2011 – quoted from "Understanding the Needs and Consequences of the Aging Consumer", Consumer Goods Forum (CGF), Roundtable October 2012

Conclusions (1)

- Continue making products and devices accessible, affordable, and reliable
- Consider the need of support and advice
- Ascertain safe and secure areas
- Ascertain safety of financial transfers, especially in case of mental or cognitive weaknesses.



Improve the environment, services and products further

- Older consumers are concerned with difficulties - the example of technology diffusion

In modern societies, significance of technology has increased in all domains of life.

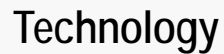
- Technology is transforming the way we work, live, play – and age.
- This is all the more important in view of the increasing risk of competence loss in old age.

Until now, the younger, healthier, better educated and wealthier older people profit most from technological developments.

Many services of general interest (transport, health and long term care, energy, water, postal services, etc.), government services, banking services and employment offers, **are more and more accessible via Internet than via other traditional print mediums.**

- This increases further **marginalisation of older people** who have not the digital literacy skills to buy, access and use this type of technologies.

Additional barriers:



Technology

- Deficient internet coverage
- Limited installation of equipment due to old housing stock
- Failure of technology to function
- Limited durability of batteries
- No interoperability of devices and systems
- Cost of infrastructures

Conclusions (2)

- Continue making ICT developers aware of older persons' abilities and resources, of their needs and fears
- Continue making ICT/AAL systems accessible, affordable, reliable and interoperable
- Consider the digital divide
- Consider the need of technical support and services (installation, maintenance, training)
- Clarify responsibilities in case of failure of the technology and of damages caused
- Ascertain privacy and data protection.



Improve technologies and services further

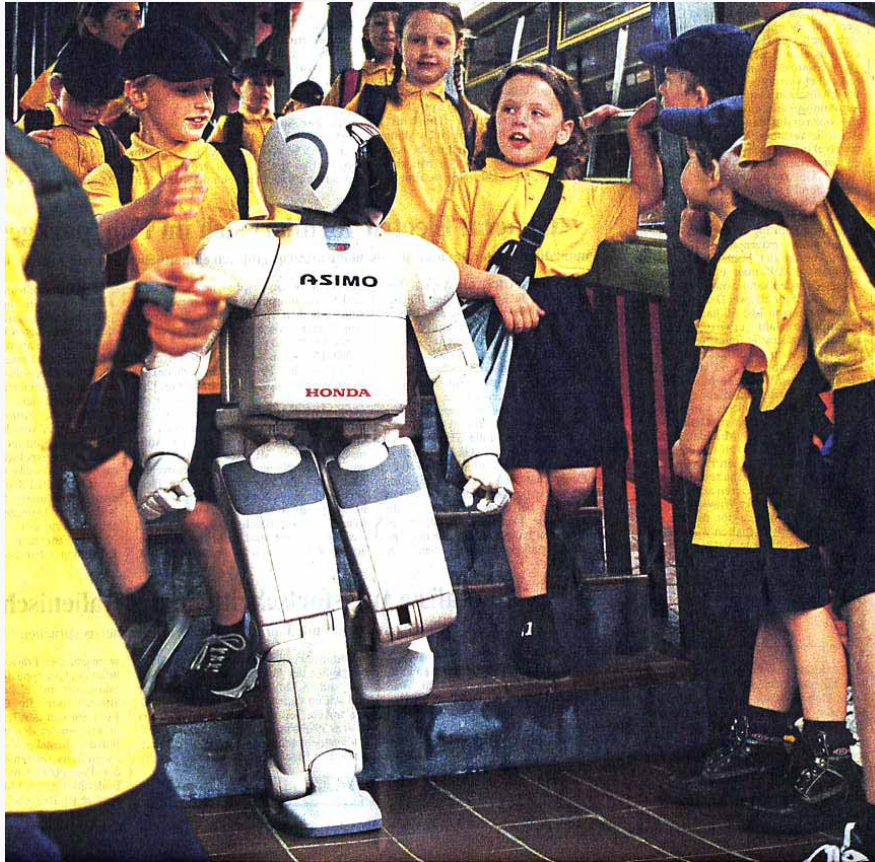
- Older consumers are concerned with difficulties - further examples:
 - Transport
 - (Tele-) banking
 - (Tele-) health
 - etc., etc.

General conclusions

- Continue providing standards for accessible, affordable, reliable and interoperable products, systems and services
- Ascertain security, privacy and data protection
- Continue developing standards for accessible and affordable transport / health and care / public spaces and facilities ...



... and an environment and a society for all!



HONDA – The Power of Dreams (Humanoid Robot ASIMO)

Thank you for listening!

➤ For further information
please contact

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➤ See also

The EU Contribution to Active Ageing and Solidarity between Generations, 2012;
AGE response to DG Move Consultation on Passenger Rights in Urban Public Transport and Taxis, 2012;

Commission Decision of 28 November 2011 setting up the European multi-stakeholder platform on ICT standardisation (2011/C 349/04)

European Commission M/473: Standardisation Mandate to CEN, CENELEC and ETSI to include "Design for All" in relevant Standardisation Initiatives.